
The Self-Sufficiency Standard for Alabama

*by Diana Pearce, Ph.D.
with Jennifer Brooks*

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Preface

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The Self-Sufficiency Standard for Alabama

How much money does it take for families to live and work without public or private assistance or subsidies?

Introduction

An uncertain economy and major changes in welfare and workforce development policy have given new urgency to the question of self-sufficiency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy: the Self-Sufficiency Standard.

The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet their basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for Alabama families; and how various public work supports, public policies, child support and other available resources can help families move toward self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one

participant in a training program put it when asked to define her progress towards economic self-sufficiency:

I wouldn't say I'm economically self-sufficient yet. When it comes to a point where I don't have to worry about the health care needs of my family, when I don't have to worry about the light bill, when the light man isn't knocking on the door saying "your bill is due." Not that you have a lot of money, but you're not worried about how your kid is going to get that next pair of shoes Just the simple things, that may not be all that simple because we don't have them yet.¹

Obviously, we cannot interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that is consistent in the assumptions made and as objective as possible. Most often we turn to the federal poverty measure to determine that a family is "poor" if their income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than a complete description of what people and families need to live."²

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty level who nonetheless lack sufficient resources to

adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For example, All Kids, the Children's Health Insurance Program (CHIP) in Alabama, is available for children in families earning up to 200% of the federal poverty level.³

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty level, depending upon the family's composition and where the family lives.⁴ However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty level, or using a multiple of the threshold cannot solve these problems.

There are several basic methodological problems with the federal poverty measure. The first is that the federal poverty measure is based on the cost of a single item, food, not on a market basket of basic

The most significant shortcoming of the federal poverty measure is that, for most families, in most places, it is simply not high enough.

needs. At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three. Since the federal poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for families in which all adults are working—of whom there are many more today than in the 1960's—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The federal poverty measure is also the same whether one lives in Birmingham or Boston. That is, the poverty measure does not vary by geographic location. Although there was some geographical variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas

of the country costs about five times as much as the same size units in the least expensive areas.⁵

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: for example, taxes were very low for low-income families with earned income, and transportation was inexpensive. Most important, because the poverty measure assumed that two-parent families with children had only one worker and that single-parent families had no workers, no child care costs were incorporated. Today, for both one- and two-parent families, child care costs are often a necessary expense and many families do not have unpaid child care available. Also, taxes today even for low-income families are substantial and transportation can be costly.

For these and other reasons, many researchers and analysts have proposed revising the poverty measure. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁶ Others have gone further, creating new measures of income adequacy, such as Basic Needs Budgets or Living Wages.⁷

Public programs have also recognized the failure of the one-size-fits-all poverty measure to capture differences in need. Thus, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. Likewise, the Food Stamp program takes into account housing and child care costs, and their variations between different localities, when calculating benefits.

The Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analyses of the federal poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”⁸ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal subsidies. By providing a measure that is customized to each family’s circumstances, e.g., taking account of where they live and how old their children are, the Self-Sufficiency Standard makes it possible to determine if families’ incomes are enough to meet their basic needs.

While both the Self-Sufficiency Standard and the official poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,⁹ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, local occupational taxes, and federal and

Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.

state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently, which allows each cost to increase at its own rate.* Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. For example, the Standard includes income sufficient to meet minimum nutrition standards and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses. Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

What the Self-Sufficiency Standard Is ...and Is Not

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold (family type and location).

However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family's income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of "wage adequacy," that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a "wage adequacy" level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."¹⁰

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income.

Generally, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve self-sufficiency in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Without technologically sophisticated and

broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

Finally, the Standard is not meant to imply that public work supports are not appropriate for Alabama families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

Likewise, it is important to recognize that self-sufficiency does not imply that *any* family at *any* income should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families and community institutions such as schools or religious institutions—as well as informal networks of friends, family, and neighbors—that many are able to meet their non-economic needs as well as economic necessities.

Community, societal and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. Nor should the Standard be understood as endorsing an ideal of self-dependence in complete isolation—we are not advocating a "Lone Ranger" model for families. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as standardized and accurate as possible, yet varied geographically and by age, requires meeting several different criteria. As much as possible, the figures used here:

- are collected or calculated using standardized or equivalent methodology,
- come from scholarly or credible sources such as the U.S. Bureau of the Census,
- are updated at least annually, and
- are age- and/or geographically-specific (where appropriate).

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically specific level available.

For each county in Alabama, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each Alabama county in the Appendix to this report. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas are available from Arise Citizens' Policy Project.)

The components of the Self-Sufficiency Standard for Alabama and the assumptions included in the calculations are described below.

Housing: The Standard uses the Fiscal Year 2003 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every metropolitan statistical area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.¹¹ The FMRs (which include utilities except telephone and

cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious, and in most cases, the FMR is set at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

To reflect differences in housing costs within a housing market, HUD rules permit local housing authorities to increase or decrease FMRs for part or all of the area covered by the FMR. Each Public Housing Authority (PHA) has the authority to vary their payment standards by a range of 90-110% of the FMR, based on the local market, and may do so in specific areas and even by the size of unit. In Alabama's metropolitan areas, payment standards seemed to reflect housing cost variations, so we used them in the cities for housing costs. However, in the rural areas, the use of payment standards was inconsistent and did not always seem to follow HUD guidelines. Because of this, we used the regular FMRs for housing costs in the non-metropolitan areas of Alabama.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;¹² families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of market child care costs at the 75th percentile, by age of child and setting (family day care home, day care center, etc.). Surveys are conducted to determine child care costs at the 75th percentile because states were mandated under the federal Family Support Act to reimburse families receiving child care assistance at that cost level.¹³ However, the Market Rate Survey conducted by the State of Alabama's Department of Human Resources calculated average costs rather than the 75th percentile. Because we were not able to obtain data or calculate costs at the 75th percentile, we used average costs for child care in this

report. It should be noted that in states where we do have both the average costs and the 75th percentile, the latter is only about 5% higher.

Generally, the Standard defines “infants” as children 0-36 months old, “preschoolers” as 3-5 years old, and schoolage children as 6-12 years old. Alabama’s Market Rate Survey’s age groups are defined only slightly differently: the infant/toddler group is defined as children as 0-30 months old, preschool as 2½ - 4 years old, and schoolage children as 5 - 12 years old.

Because it is more common for very young children to be in family day care homes rather than centers,¹⁴ the Standard assumes that infants receive full-time care

The Self-Sufficiency Standard is calculated using scholarly or credible sources from data that are collected at least annually, is age- and geographically- specific (where appropriate), and is collected or calculated using standardized or equivalent methodology.

in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Of course, some parents may put siblings in the same type of facility, though they fall in different age groups.

Food: Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp program, the Standard uses the Low-Cost Food Plan for food costs.¹⁵ While both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only. The Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns, and these costs are about 25% higher than the Thrifty Food Plan. Even so, it is a conservative estimate of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food prepared away from home.¹⁶ Again, the choice to use

this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout the state of Alabama.

Transportation: If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.¹⁷ There are no areas in Alabama in which a significant percentage of the population uses public transportation to get to and from work. Therefore, it is assumed that everywhere in Alabama adults require a car; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The fixed costs of owning a car include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included but the initial cost of purchasing a car is not.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost for Alabama from the survey conducted by the National Association of Insurance Commissioners. To account for differences in auto insurance costs within the state, we created a ratio by obtaining basic automobile insurance rates for each county in Alabama from State Farm Insurance Company’s and Allstate Insurance Company’s websites, two of the state’s top five automobile insurers.¹⁸ For variable costs, we used the AAA *Your Driving Costs 2000* survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. (The

commuting distance is computed using the statewide average of travel time from the National Personal Transportation Survey.) In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

Health Care: Health care costs in the Standard include both the employee’s share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage.¹⁹ In Alabama, employees pay 21% of the premium for coverage for themselves only, or 27% of the premium for family coverage.²⁰ The share for individual and family coverage is lower than the national average which is 24% of employee-only coverage and 36% for family coverage.²¹ The costs of health insurance are based on the average premiums paid by Alabama residents, according to the National Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographic differences in costs, we created a ratio using the geographic area adjustment factors that were provided to us by Blue Cross and Blue Shield of Alabama, the largest health insurer in the state. We applied this ratio to the statewide health insurance premiums.

Data for out-of-pocket health care costs (by age) were obtained from MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical CPI.

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.²²

Taxes: Taxes include state sales tax, state and federal income taxes, payroll taxes and local occupational (payroll) taxes, where applicable. The

sales tax varies by city and county. In calculating sales tax by county, we used the city tax from the most populated city and applied it to the respective county. Sales taxes are calculated on food and on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Alabama Department of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

Although the federal income tax rate (15% for most family types on most income) is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% from 10% for most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

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

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a “refundable” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

Child Tax Credit (CTC): The CTC is a refundable federal tax credit, like the EITC, that provides parents a deduction of up to \$600 (for children less than 17 years old). It is calculated as \$600 per child under 17, or 10% of earned income over \$10,000, whichever is less.

How Much is Enough in Alabama?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living in six different areas in Alabama: City of Birmingham and Montgomery, Mobile, Madison, Cherokee, and Wilcox Counties.

In the City of Birmingham a single adult with no children needs to earn **\$8.09** per hour to be able to

meet her/his basic needs, as can be seen in the first column of Table 1. An adult with a preschooler (Column 2) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires wages of almost \$5 per hour more than the single adult requires.²³ This single parent must earn **\$12.91** per hour to be economically self-sufficient. If she has two children, a preschooler and a schoolage child, she must earn nearly twice as much as the single person with no children,

Table 1
The Self-Sufficiency Standard for Selected Family Types
Birmingham, AL MSA, 2003*
Jefferson County - Birmingham
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$527	37	\$613	27	\$613	23	\$613	18
Child Care	\$0	0	\$420	18	\$603	23	\$603	18
Food	\$178	13	\$270	12	\$403	15	\$554	16
Transportation	\$227	16	\$233	10	\$233	9	\$446	13
Health Care	\$96	7	\$225	10	\$244	9	\$285	8
Miscellaneous	\$103	7	\$176	8	\$210	8	\$250	7
Taxes**	\$293	21	\$460	20	\$551	21	\$841	25
Earned Income Tax Credit (-)	\$0	0	-\$32	-1	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$42	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$8.09		\$12.91		\$15.20		\$9.69 per adult	
Monthly	\$1,424		\$2,272		\$2,675		\$3,412	
Annual	\$17,086		\$27,269		\$32,102		\$40,940	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes, payroll taxes and local occupational taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

Table 2
The Self-Sufficiency Standard for Selected Family Types
Montgomery, AL MSA, 2003*
Montgomery County
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$498	37	\$589	29	\$589	26	\$589	19
Child Care	\$0	0	\$369	18	\$529	23	\$529	17
Food	\$178	13	\$270	13	\$403	18	\$554	18
Transportation	\$221	17	\$226	11	\$226	10	\$433	14
Health Care	\$92	7	\$212	10	\$231	10	\$272	9
Miscellaneous	\$99	7	\$167	8	\$198	9	\$238	8
Taxes**	\$251	19	\$366	18	\$414	18	\$731	23
Earned Income Tax Credit (-)	\$0	0	-\$70	-3	-\$107	-5	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$7.61		\$11.57		\$13.06		\$8.99	per adult
Monthly	\$1,339		\$2,036		\$2,299		\$3,165	
Annual	\$16,074		\$24,431		\$27,583		\$37,983	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes, payroll taxes and local occupational taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

\$15.20 per hour to meet her family's needs. Finally, if there are two adults with two children—a preschooler and a schoolage child—the major costs of housing and child care stay the same, while transportation almost doubles but costs for additional food, health care, and miscellaneous costs increase slightly. As a result, *each* adult would need to earn **\$9.69** per hour.

Costs in Montgomery County (see Table 2) are slightly lower than those found in Birmingham. A single adult's Self-Sufficiency Wage is **\$7.61** per hour. An

adult with one preschooler must earn almost \$4 per hour more than the adult with no children, or **\$11.57** per hour to be self-sufficient. The single parent with two children in the Montgomery County would need to earn **\$13.06** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$8.99** per hour.

In Mobile County, costs are lower than those found in the City of Birmingham and Montgomery County. Thus, a single adult's Self-Sufficiency Wage is **\$7.25**

per hour (see Table 3). A single parent with one preschooler needs to earn **\$11.09** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$13.00** per hour to meet her family's needs, which is a little less than twice the amount required of the single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$8.98** per hour in Mobile County.

In Huntsville, AL MSA, Madison County, a single adult's Self-Sufficiency Wage is **\$7.12** per hour (see Table 4). A single parent with one preschooler needs to earn **\$11.47** per hour to meet the basic needs of this family. This is over \$4 per hour more than the single adult with no children needs to earn. If there are two children, one preschooler and one schoolage child, the required hourly wage increases again by almost \$2 to **\$13.36** per hour to meet this family's needs. In the

Table 3
The Self-Sufficiency Standard for Selected Family Types
Mobile, AL MSA, 2003*
Mobile County
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$454	36	\$521	27	\$521	23	\$521	16
Child Care	\$0	0	\$393	20	\$589	26	\$589	19
Food	\$178	14	\$270	14	\$403	18	\$554	18
Transportation	\$223	17	\$228	12	\$228	10	\$437	14
Health Care	\$92	7	\$212	11	\$231	10	\$272	9
Miscellaneous	\$95	7	\$162	8	\$197	9	\$237	7
Taxes**	\$233	18	\$343	18	\$411	18	\$730	23
Earned Income Tax Credit (-)	\$0	0	-\$83	-4	-\$110	-5	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-4	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$7.25		\$11.09		\$13.00		\$8.98	per adult
Annual	\$1,275		\$1,951		\$2,288		\$3,161	
	\$15,303		\$23,413		\$27,453		\$37,927	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes, payroll taxes and local occupational taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

Table 4
The Self-Sufficiency Standard for Selected Family Types
Huntsville, AL MSA, 2003*
Madison County
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$454	36	\$559	28	\$559	24	\$559	18
Child Care	\$0	0	\$409	20	\$603	26	\$603	19
Food	\$178	14	\$270	13	\$403	17	\$554	17
Transportation	\$214	17	\$219	11	\$219	9	\$419	13
Health Care	\$89	7	\$204	10	\$223	9	\$264	8
Miscellaneous	\$94	8	\$166	8	\$201	9	\$240	8
Taxes**	\$225	18	\$357	18	\$420	18	\$729	23
Earned Income Tax Credit (-)	\$0	0	-\$73	-4	-\$96	-4	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$7.12		\$11.47		\$13.36		\$9.05	per adult
Annual	\$1,253		\$2,018		\$2,351		\$3,187	
	\$15,041		\$24,220		\$28,209		\$38,242	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes, payroll taxes and local occupational taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$9.05** per hour in Madison County.

In Cherokee County (see Table 5 on following page), costs are typical of many of the rural counties in Alabama, which are generally lower than urban areas in the state. A single adult in Cherokee County must earn **\$5.99** per hour to be self-sufficient. In order to adequately meet her needs, a single parent with a preschooler must earn **\$8.47** per hour. A parent with a

preschooler and schoolage child must earn **\$9.98** per hour to be self-sufficient, nearly \$4 per hour more than the adult with no children. The two adults with a preschooler and schoolage child must each earn **\$6.66** per hour in Cherokee County to be self-sufficient.

In Wilcox County costs are very similar but slightly lower than Cherokee County. The childcare costs in Wilcox County are slightly lower than in Cherokee County. A single adult must earn **\$5.99** per hour to be self-sufficient (see Table 6 on page 13). A single

parent with a preschooler must earn **\$8.25** per hour in Wilcox County to be self-sufficient. An adult with a preschooler and schoolage child, must earn **\$9.85** to meet costs. This is almost \$4 per hour more than what is required of a single adult with no children. In a two-parent family with a preschooler and schoolage child, each adult must earn **\$6.94** per hour to be self-sufficient. These costs are generally lower than the costs seen in the first five tables.

Child care and housing costs account for the largest percentage of budget costs for Alabama families with children. The proportions spent on each

cost do not vary greatly from place to place. For single parent families with one child, across these six places in Alabama, child care costs range from 18% to 20% of family budgets, while housing costs range from 25% to 29% of family budgets.

For families with two children, child care costs typically make up a larger part of the family budget. Depending on the location, child care costs range from 23% to 26% of the family budget for one adult families with two children, and 17% to 19% of the family budget for two-adult families with two children.

Table 5
The Self-Sufficiency Standard for Selected Family Types
Cherokee County, AL, 2003*
Monthly Expenses and Shares of Total Budgets

<i>Monthly Costs</i>	<i>One Adult</i>		<i>One Adult, One Preschooler</i>		<i>One Adult, One Preschooler, One Schoolage</i>		<i>Two Adults, One Preschooler, One Schoolage</i>	
	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>
<i>Housing</i>	\$311	29	\$370	25	\$370	21	\$370	16
<i>Child Care</i>	\$0	0	\$295	20	\$424	24	\$424	18
<i>Food</i>	\$178	17	\$270	18	\$403	23	\$554	24
<i>Transportation</i>	\$222	21	\$227	15	\$227	13	\$434	18
<i>Health Care</i>	\$89	8	\$204	14	\$223	13	\$264	11
<i>Miscellaneous</i>	\$80	8	\$137	9	\$165	9	\$205	9
<i>Taxes**</i>	\$175	17	\$234	16	\$295	17	\$377	16
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$157	-11	-\$221	-13	-\$115	-5
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$40	-3	-\$41	-2	-\$67	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$50	-3	-\$88	-5	-\$100	-4
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	\$5.99	100	\$8.47	100	\$9.98	100	\$6.66 per adult	100
<i>Monthly</i>	\$1,055		\$1,490		\$1,756		\$2,346	
<i>Annual</i>	\$12,658		\$17,881		\$21,071		\$28,153	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes, payroll taxes and local occupational taxes.

*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from \$406 in Wilcox County to \$529 in Montgomery County and \$603 in the City of Birmingham and Madison County (Huntsville). The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of \$370 per month in Cherokee and Wilcox Counties to a high of \$613 per month in Birmingham.

In Figure 1 on page 14, we have shown the proportion of income spent on each basic need for a

single parent family with one preschooler and one schoolage child in Montgomery County. Housing and child care are by far the greatest expenses for working families with children— 49% for this family in Montgomery County. Families with two children, when one is a preschooler or younger, generally spend almost half their incomes on these two expenses alone.

The next largest expense for this Alabama family is food, accounting for 18% of the total costs. Although taxes account ultimately for only 5% of this family's budget, the tax burden month to month is actually 18%.

Table 6
The Self-Sufficiency Standard for Selected Family Types
Wilcox County, AL, 2003*
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$311	30	\$370	25	\$370	21	\$370	15
Child Care	\$0	0	\$270	19	\$406	23	\$406	17
Food	\$178	17	\$270	19	\$403	23	\$554	23
Transportation	\$218	21	\$224	15	\$224	13	\$428	18
Health Care	\$89	8	\$204	14	\$223	13	\$264	11
Miscellaneous	\$80	8	\$134	9	\$163	9	\$202	8
Taxes**	\$177	17	\$229	16	\$296	17	\$489	20
Earned Income Tax Credit (-)	\$0	0	-\$163	-11	-\$226	-13	-\$94	-4
Child Care Tax Credit (-)	\$0	0	-\$36	-2	-\$39	-2	-\$76	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$86	-5	-\$100	-4
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$5.99		\$8.25		\$9.85		\$6.94	per adult
Monthly	\$1,054		\$1,452		\$1,734		\$2,443	
Annual	\$12,646		\$17,422		\$20,810		\$29,312	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** Taxes include federal and state income taxes, payroll taxes and local occupational taxes.

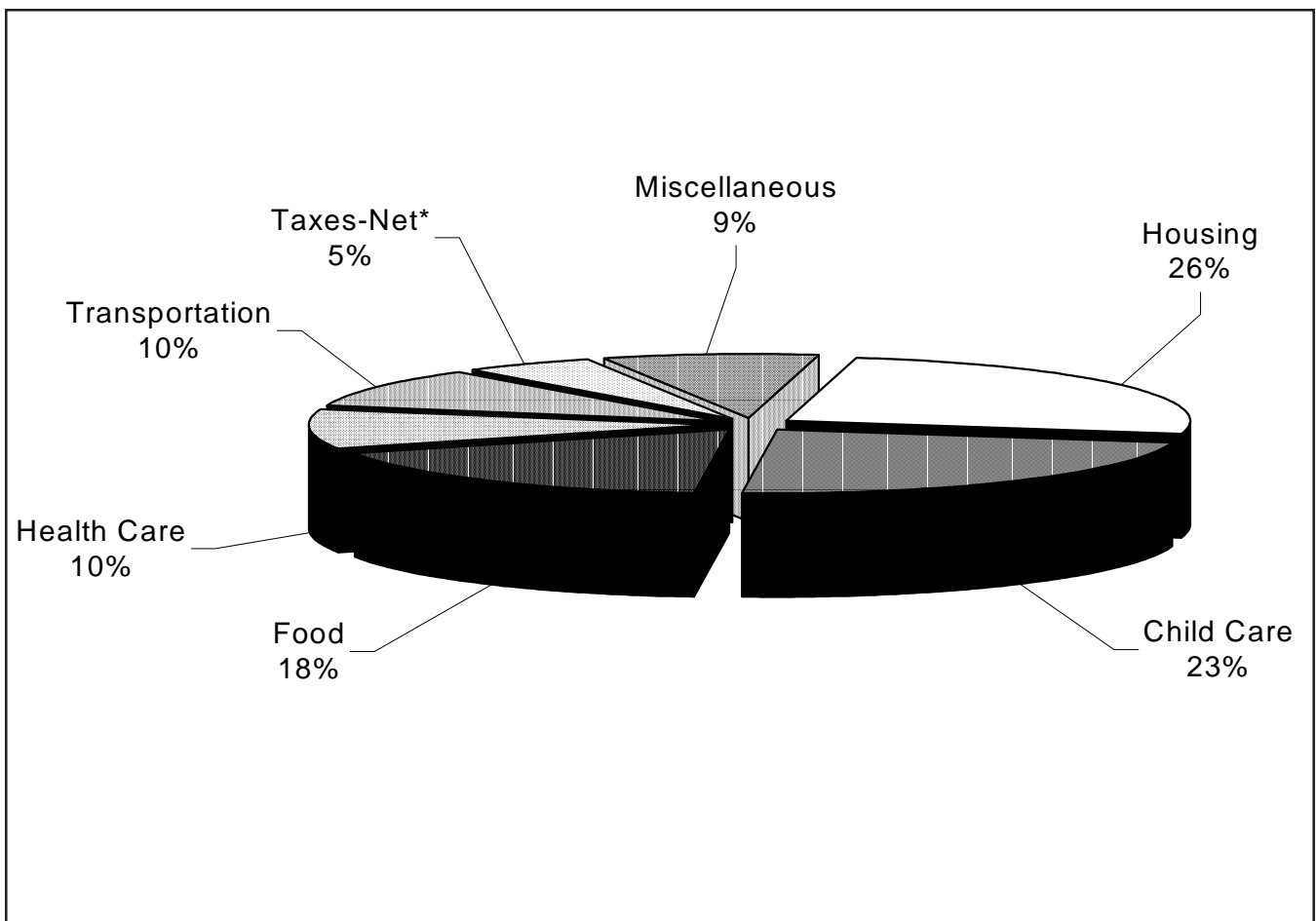
*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

This includes the sales tax on food. The difference is due to tax credits, which reduce the tax burden. (However, note that some or all of these tax credits are usually received the next year when taxes are filed.) Health care is a relatively small share at 10%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium.

For families in Alabama who do not have employer-provided health insurance, it is likely that health care costs account for even more of the family budget. While the cost of transportation also makes up just 10% of this family's budget, the Standard does not include the initial cost of purchasing a car.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2003
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Montgomery, AL MSA
Montgomery County



* Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 18%, but with tax credits, the amount owed in taxes is reduced to 5%. Also, percentage total may not equal 100% due to rounding.

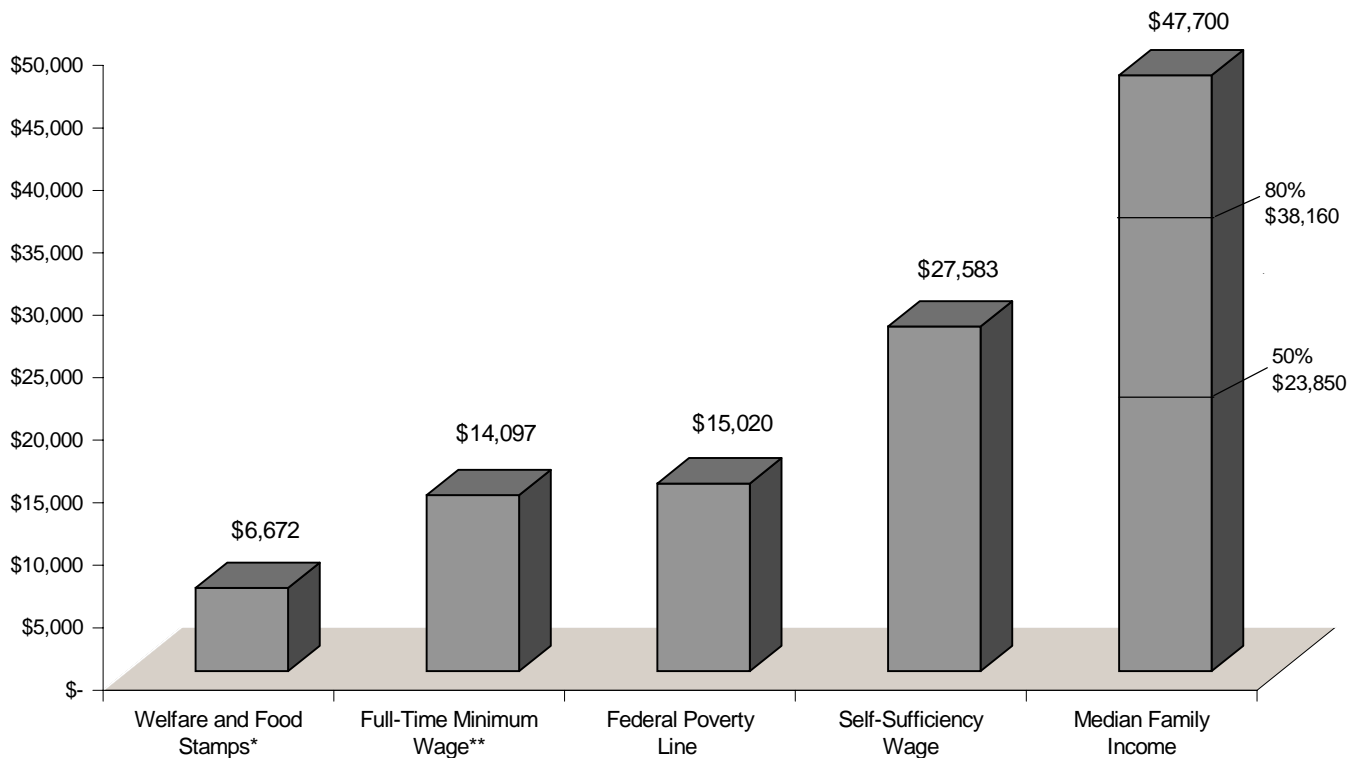
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in Montgomery County to four other benchmarks: the welfare grant package, the federal minimum wage, the federal poverty measure, and the median family income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency

assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more detailed discussion of how Alabama families can achieve Self-Sufficiency Wages.)

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Montgomery County. (The other benchmarks presented are also for three-person families, where

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2003
 Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Montgomery, AL MSA, 2003
 Montgomery County



* The TANF benefit is \$2580 annually (\$215 per month in Alabama) and the Food Stamps benefit is \$4092 annually.

** Note: Full-time minimum wage is the current federal minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

relevant; however, none is as specific as the Standard in terms of age and number of children and/or geographic location.) The Standard for this family is **\$27,583** per year.

Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant, (assuming no wage or other income) the total basic “cash” assistance package is **\$556** per month in Montgomery County or **\$6,672** per year. This amount is less than one-quarter (**24%**) of the Self-Sufficiency Standard for a three-person family in Montgomery County and less than one-half (44%) of the FPL.

Minimum Wage: A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security), local occupational taxes and state income taxes—and adding tax credits—the Child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,175** per month, or **\$14,097** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum, and she also receives a small child tax credit. Together these are more than the taxes she owes. (At this income level, this worker does not pay federal income taxes since her income is below the threshold. Nevertheless, because she does not pay federal income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC, a full-time job at the minimum wage provides barely more than one-half (**51%**) of the amount needed to be self-sufficient and is still under the FPL (94%). If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9893** during the year, which is a little over one-third (**35%**) of the Self-Sufficiency Standard and about two-thirds (66%) of the FPL.

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one

adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,252** (**\$15,020** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is a little over one-half (**55%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive areas in Alabama, such as Wilcox County, the official poverty line is only **72%** of the amount necessary to meet family needs according to the Standard.

Median Family Income: Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Montgomery County, located in the Montgomery, AL MSA is **\$47,700**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **58%** of the median family income for Montgomery County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for Montgomery County family falls within the HUD definition of “Low Income.” As in most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is below the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that a substantial portion of Alabama families lack adequate income to meet their needs. At the same time, it suggests that the Self-Sufficiency Standard is set at a level that is neither too high, nor too low.

Comparing the Standard for Birmingham to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 30 states, New York City and Washington, D.C. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to December 2002. While over time costs are likely to increase at varying rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistic's Consumer Price Index (CPI) to update the Standards to account for inflation.

As can be seen in Table 7, we compare the Standard for Birmingham to ten other cities: Atlanta, Billings, Boston, Charleston, Indianapolis, Jackson, Kansas City, Louisville, Nashville, and Richmond.

For a single adult, the costs in Birmingham require a Self-Sufficiency Wage of \$8.09 per hour, which is

higher than six of the cities listed, and lower than four others. However, a single adult with one child requires a Self-Sufficiency Wage of **\$12.91**, which is lower than Boston, Atlanta and Louisville but higher than the other seven cities.

For a single adult with two children in Birmingham, the Self-Sufficiency Wage at **\$15.20** per hour is required. In a two-parent family with a preschooler and schoolage child, each adult must earn **\$9.69** for the family to be Self-Sufficient. The self-sufficiency wage for the two-parent family in Birmingham is more than that wage in eight of the other cities, lower than only Boston and Louisville.

In conclusion, while Birmingham is generally not the most expensive city in which to live, it is also not the least expensive. Living in Birmingham requires substantial resources, particularly for families with children, trying to meet their basic needs.

Table 7
The Self-Sufficiency Standard for Birmingham
Compared to Other U.S. Cities, 2003*

City	Single Adult	City	Single Adult, Preschooler	City	Single Adult, Preschooler, Schoolage	City	Two Adults, Preschooler, Schoolage**
Jackson, MS	\$7.05	Jackson, MS	\$10.75	Jackson, MS	\$12.42	Jackson, MS	\$8.82
Billings, MT	\$7.22	Billings, MT	\$12.37	Billings, MT	\$14.93	Nashville, TN	\$8.98
Kansas City, MO	\$7.29	Nashville, TN	\$12.52	Nashville, TN	\$15.05	Richmond, VA	\$9.13
Indianapolis, IN	\$7.36	Richmond, VA	\$12.52	Birmingham, AL	\$15.20	Indianapolis, IN	\$9.20
Nashville, TN	\$7.60	Indianapolis, IN	\$12.59	Richmond, VA	\$15.26	Atlanta, GA***	\$9.23
Charleston, WV	\$7.74	Charleston, WV	\$12.62	Indianapolis, IN	\$15.40	Billings, MT	\$9.33
Birmingham, AL	\$8.09	Kansas City, MO	\$12.69	Charleston, WV	\$15.40	Charleston, WV	\$9.39
Louisville, KY	\$8.21	Birmingham, AL	\$12.91	Kansas City, MO	\$16.01	Kansas City, MO	\$9.47
Boston, MA	\$8.44	Atlanta, GA***	\$14.43	Atlanta, GA***	\$16.81	Birmingham, AL	\$9.69
Richmond, VA	\$8.62	Louisville, KY	\$14.51	Louisville, KY	\$17.54	Louisville, KY	\$10.45
Atlanta, GA***	\$9.25	Boston, MA	\$17.15	Boston, MA	\$20.81	Boston, MA	\$11.31

*All wages are updated to 2003 using the Consumer Price Index

**Wages shown are per adult

***Wage calculated assuming family uses public transportation

Modeling the Impact of Supports on Wages Required to Meet Basic Needs

The Impact of Supports on Reducing Costs and Meeting Basic Needs

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives. We then model their effects on wages for a single adult with one infant and a preschooler. Using the Self-Sufficiency Wage as a benchmark, we show the impact of adding various public and private resources on the income needed to meet basic needs.

Child Support: While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Even in situations of lower wages and therefore lesser amounts of child support payments, child support reduces the amount required from single parents to meet their families' needs. By providing the support of both parents to meet children's needs, whatever the amount, children are likely to benefit.

Work Supports: While the Self-Sufficiency Standard provides the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid such as Temporary Assistance for Needy Families (TANF) cash assistance, housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or other plan), and/or transportation subsidies all aid families as they struggle to become economically self-sufficient. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

Health Care Coverage: While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. The Standard assumes that a

Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents find it even more difficult to meet their families' needs.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in Alabama as ALL Kids—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning off welfare, children can be covered by Medicaid or by ALL Kids, depending upon family income and household size.²⁴

Modeling the Impact of Supports

In Tables 8 and 9, we examine the effect of adding work supports for a family consisting of a single parent, an infant and a preschooler living in Montgomery and Wilcox Counties. These tables illustrate the impact of work supports in different combinations and in places with different costs of living. The bases for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

Treatment of Tax Credits: Although we include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.²⁵

While research shows that this money is frequently used to meet important family needs, such as to pay the security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not

available to meet daily or monthly needs.²⁶ Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes, throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the first shaded line from the bottom of Tables 8 and 9.)

Families that qualify for the refundable Child Tax Credit also receive the amount not used to reduce their federal income taxes (if they owed any taxes) as a lump sum payment the next year, like the EITC. Thus the amount of the annual *refundable* Child Tax Credit is also shown in the shaded section at the bottom of Tables 8 and 9.

In the third shaded line of Tables 8 and 9 we have indicated the amount this family would receive if a state EITC were adopted. We modeled the state EITC as 10% of the federal EITC as proposed in the Knight Income Tax Reform Plan. Note that because the federal EITC, the CTC and the proposed state EITC are not received during the month or year shown here, they are not included in the calculations of the wages shown.

Table 8 - The Impact of Work Supports in Montgomery County

The Self-Sufficiency Standard (Column #1): In the first column of Table 8, the Standard provides the full amount of this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Montgomery County, where a family with an infant and a preschooler has monthly child care expenses of \$703 and housing costs \$589 per month, it is not surprising that the Self-Sufficiency Wage is **\$14.85** per hour.

Private Support:

Child Support (Column #2): In the second column of Table 8, the private "subsidy" of child support is added. The amount of **\$317** shown in this column is the average child support payment per month per family (not per child) in the United States.²⁷ As with most costs in the South, it is likely that average child support is less than this amount in Alabama. Unlike additional earned income, child support is not taxable income, and thus it has a strong impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes. Taxes decrease in Montgomery County from \$495 in Column #1—when all income is earned to \$408 in Column #2—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by close to two dollars, from \$14.85 to **\$13.01** per hour. Receipt of child support also reduces the wage needed to meet monthly costs enough to qualify for a \$1,310 annual EITC and annual refundable Child Tax Credit of \$1,010.

Public Work Supports:

[Child Care], [Food Stamps] & Medicaid (Column #3): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the third column of Table 8, we assume that this single parent family is receiving a typical "package" of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps, and Medicaid. We assume that Medicaid will cover all of the family's health care expenses, reducing this cost from \$212 per month to zero. Unfortunately, even with the reduction in health care costs, in order for this family to make enough money to cover basic needs, they earn too much to qualify for child care assistance or Food Stamps. This family requires a wage of **\$13.59** to be self-sufficient.

[Child Care], [Food Stamps] & ALL Kids (Column #4): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family. If her family income remains below 200% of poverty, her children are eligible for ALL Kids for health insurance coverage for her children. The parent must pay for her share of the health insurance premium that is available through her employer, as well as out-of-pocket costs for herself. This increases her monthly health insurance expenses to \$119. In Montgomery County, this family remains ineligible for child care assistance and Food Stamps, therefore, the self-sufficiency wage increases to **\$14.40** per hour.

[Housing], [Child Care], [Food Stamps] & ALL Kids (Column #5): For the fifth column, we attempted to add housing assistance to the package modeled in the previous column. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. This family earns too much to qualify for housing assistance in

Montgomery County. As they still do not qualify for child care or Food Stamps, their wage remains the same as the previous example at **\$14.40**.

Housing, Child Care, Food Stamps & ALL Kids, Knight Tax Reform & Food Tax Relief (Column #6): In the sixth and final column of Table 8, we added the Knight Income Tax Reform Plan and a food tax relief to the combination modeling housing, child care, Food Stamps, and ALL Kids. With the reduction in taxes from \$475 to \$191 per month and the elimination of the sales tax on food (\$32 per month) this family now qualifies for housing assistance which lowers this family's monthly housing costs from \$589 to

\$475. With housing assistance, the wage required for her to meet her other basic needs is reduced enough for the family to also qualify for child care assistance and Food Stamps. Additionally, this family remains eligible for ALL Kids. With this combination of work supports, the wage required to meet this family's needs is reduced to **\$8.94** per hour.

Table 9 - Impact of Work Supports in Wilcox County

In Table 9 we have modeled the same work supports as in Table 8 for the same family type, but in Wilcox County. Since costs are lower in Wilcox County

Table 8
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
 Montgomery, AL MSA, 2003
 Montgomery County

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	[Child Care]*, [Food Stamps] & Medicaid	[Child Care], [Food Stamps] & ALL Kids	[Housing], [Child Care], [Food Stamps] & ALL Kids	Housing, Child Care, Food Stamps, ALL Kids, Knight Income Tax Reform & Food Tax Relief
Monthly Costs:						
Housing	\$589	\$589	\$589	\$589	\$589	\$475
Child Care	\$703	\$703	\$703	\$703	\$703	\$87
Food	\$351	\$351	\$351	\$351	\$351	\$296
Transportation	\$226	\$226	\$226	\$226	\$226	\$226
Health Care	\$220	\$220	\$0	\$119	\$119	\$111
Miscellaneous	\$209	\$209	\$209	\$209	\$209	\$209
Food Taxes	\$32	\$32	\$32	\$32	\$32	\$0
Taxes**	\$495	\$408	\$495	\$475	\$475	\$191
Earned Income Tax Credit	\$0	#	#	#	#	#
Child Care Tax Credit (-)	-\$80	-\$84	-\$80	-\$80	-\$80	-\$22
Child Tax Credit (-)	-\$100	-\$16	-\$100	-\$57	-\$57	-\$1
Child Support		-\$317				
Self-Sufficiency Wage:						
Hourly	\$14.85	\$13.01	\$13.59	\$14.40	\$14.40	\$8.94
Monthly	\$2,613	\$2,289	\$2,392	\$2,534	\$2,535	\$1,573
Annual	\$31,356	\$27,472	\$28,707	\$30,411	\$30,417	\$18,877
Total Federal EITC (annual)		\$1,310	\$1,050	\$0	\$0	\$3,120
Total Federal CTC (annual) (refundable)		\$1,010	\$0	\$521	\$520	\$826
Total Proposed State EITC (annual)		\$131	\$105	\$0	\$0	\$312

* Work supports in brackets [] indicate that we attempted to model this work support, however, if the income was high enough to meet the family's needs, it was too high to qualify for the work support.

** Does not include sales tax on food.

In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

than in Montgomery County, this family qualifies for more work supports than the Montgomery County family.

The Self-Sufficiency Standard (Column #1):

As in Table 8, the first column of Table 9 provides the full amount of this family’s expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Wilcox County for this three person family, the hourly Self-Sufficiency Wage is **\$10.28**. The Self-Sufficiency Wage is lower in Wilcox County than in Montgomery County because costs—primarily housing and child care costs—are lower in Wilcox County. A two-

bedroom unit, for example, costs \$370 per month in Wilcox County and \$589 per month in Montgomery County.

Child Support (Column #2):

As in Table 9, when the family receives child support, the wage necessary to meet basic needs is reduced. With child support, the wage decreases from \$10.28 to **\$10.18** per hour. The decrease in wage is not as dramatic as seen in Montgomery County (Table 8) because at the Self-Sufficiency Wage the Wilcox County family qualifies for the EITC, which is shown as received monthly in the Standard, but not in the modeling columns (columns 2-6).

Table 9
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
Wilcox County, AL MSA, 2003

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care, Food Stamps & Medicaid	Child Care, Food Stamps & ALL Kids	[Housing]*, Child Care, Food Stamps & ALL Kids	[Housing], Child Care, Food Stamps, ALL Kids, Knight Income Tax Reform & Food Tax Relief
Monthly Costs:						
Housing	\$370	\$370	\$370	\$370	\$370	\$370
Child Care	\$537	\$537	\$65	\$87	\$87	\$76
Food	\$351	\$351	\$213	\$255	\$255	\$240
Transportation	\$224	\$224	\$224	\$224	\$224	\$224
Health Care	\$212	\$212	\$0	\$109	\$109	\$109
Miscellaneous	\$169	\$169	\$169	\$169	\$169	\$169
Food Taxes	\$32	\$32	\$19	\$23	\$23	\$0
Taxes**	\$296	\$289	\$171	\$203	\$203	\$148
Earned Income						
Tax Credit	-\$210	#	#	#	#	#
Child Care Tax Credit (-)	-\$46	-\$45	-\$12	-\$15	-\$15	-\$12
Child Tax Credit (-)	-\$93	\$0	\$0	\$0	\$0	\$0
Child Support		-\$317				
Self-Sufficiency Wage:						
Hourly	\$10.28	\$10.18	\$6.82	\$7.97	\$7.97	\$7.52
Monthly	\$1,810	\$1,791	\$1,201	\$1,403	\$1,403	\$1,324
Annual	\$21,715	\$21,497	\$14,410	\$16,839	\$16,839	\$15,892
Total Federal EITC (annual)		\$2,568	\$4,061	\$3,549	\$3,549	\$3,749
Total Federal CTC (annual) (refundable)		\$1,100	\$391	\$634	\$634	\$539
Total Proposed State EITC (annual)		\$257	\$406	\$355	\$355	\$375

*Work supports in brackets [] indicate that we attempted to model this work support, however, if the income was high enough to meet the family's needs, it was too high to qualify for the work support.

** Does not include sales tax on food.

In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

Child Care, Food Stamps & Medicaid

(Column #3): In Column #3, we again modeled the typical welfare to work package. The amount this three-person family needs to earn to be self-sufficient in Wilcox County is low enough for qualify for child care assistance, Medicaid and Food Stamps. With these work supports, her monthly child care costs drop from \$537 to \$65 and her monthly food costs drop from \$351 to \$213. The tax burden for this family is also reduced from \$296 to \$171. Overall, this decreases the hourly wage needed by over \$3.00 to **\$6.82**.

Child Care, Food Stamps & ALL Kids

(Column #4): Just as we did in Table 8, we model this same family moving off Medicaid but continuing to receive health care assistance for their children through ALL Kids. In Wilcox County, this family’s wage increases, but they still qualify for child care (with a slightly higher co-payment) and Food Stamps. The Self-Sufficiency Wage is now **\$7.97** per hour.

[Housing], Child Care, Food Stamps & ALL Kids

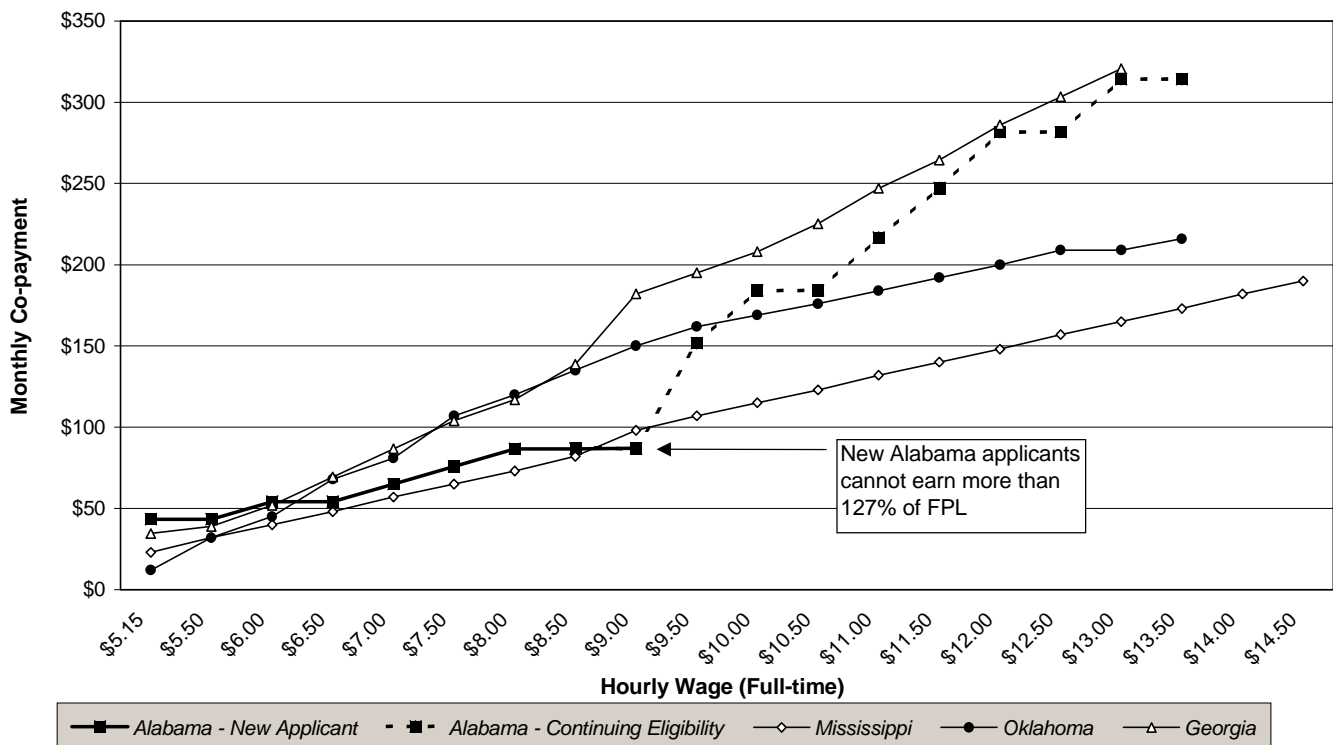
(Column #5): When we attempt to add housing to the package modeled in Column #4, this family does not qualify, so the wage remains at **\$7.97** per hour.

Housing, Child Care, Food Stamps, ALL Kids, Knight Income Tax Reform & Food Tax Relief

(Column #6): The addition of the Knight Income Tax Reform decreases taxes from \$203 in Column #5 to \$148 per month in Column #6 and eliminates the sales tax on food (\$23). Food costs decrease slightly from \$255 to \$240 per month. Also, because of the reduction in the wages necessary to meet basic needs, the child care assistance co-payment is slightly decreased to \$76 per month. However, the decrease in needed wages is not enough for the family to qualify for housing assistance. Overall, the combination of child care, Food Stamps, ALL Kids, Knight Income Tax Reform and food tax relief, reduce the wage needed to **\$7.52** per hour.

The figures in Tables 8 and 9 provide examples for one family—a single parent with one infant and one preschooler, living in Montgomery and Wilcox Counties. The impact of various work supports varies in different communities and family types, depending on cost levels and policy choices. What is clear from Tables 8 and 9 is that public policy choices can have a substantial impact on the ability of families to become self-sufficient.

Figure 3
State Comparisons of Child Care Co-Payments, by Wage Level
One Adult with Two Children



It is important to note that in both Tables 8 and 9 we attempted to model the impact of child care assistance alone on the self-sufficiency wage. Because the three-person family we modeled did not qualify for child care assistance in either county, we did not include it in our tables.

Figure 3 - State Comparisons of Child Care Co-Payments

Figure 3 compares the Alabama's eligibility and co-payment schedule with Mississippi, Georgia and Oklahoma. As we saw in Tables 8 and 9, making enough to meet basic needs, especially in the higher cost areas, often means making too much money to qualify for child care assistance. We can see from the child care co-payment chart on the previous page, co-payments rise steeply as the parent's wage increases. We also see that when a family earns more than 127% of the FPL they do not qualify for initial coverage. However, families who are already covered qualify for continuing coverage as their income rises up to 195% of the FPL).

There are considerable differences between the co-payment scales in these states. For example, a mother with two children who works full-time earning the federal minimum wage (\$5.15 per hour) is required to pay a \$43 per month child care co-payment in Alabama. This same mother in Georgia pays \$35 per month for her children's child care co-payment, in Mississippi she pays \$23 per month co-payment and in Oklahoma, she pays \$12 per month.

At \$9 per hour, the parent in Alabama pays \$87 per month for her child care co-payment. This co-payment is lower than what is required in Mississippi (\$98 per month), Oklahoma (\$150 per month) and Georgia (\$182). But, unlike the other states, whose child care co-payment scale has a gradual slope, the Alabama scale has a sharp incline as this mother's wage increases to \$9.50 per hour. At this new wage, the mother's child care co-payments jumps over 70% to \$150 per month. The same increase from \$9 to \$9.50 per hour raises child care co-payments \$9 in Mississippi, \$12 in Oklahoma, and \$13 in Georgia.

Table 10
Impact of Work Supports on Wage Adequacy
Single Parent with One Infant and One Preschooler
Birmingham, AL MSA, 2003
Jefferson County - Birmingham

Panel A: Wage Adequacy at \$6.00 per hour

	WORK SUPPORTS				
	No Work Supports	Child Care	Child Care & Food Stamps	Child Care, Food Stamps & ALL Kids	Housing, Child Care, Food Stamps & ALL Kids
TOTAL INCOME:	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056
Monthly Costs:					
<i>Housing</i>	\$613	\$613	\$613	\$613	\$317
<i>Child Care</i>	\$795	\$54	\$54	\$54	\$54
<i>Food</i>	\$351	\$351	\$96	\$96	\$96
<i>Transportation</i>	\$233	\$233	\$233	\$233	\$233
<i>Health Care</i>	\$233	\$233	\$233	\$115	\$115
<i>Miscellaneous</i>	\$222	\$222	\$222	\$222	\$222
<i>Taxes</i>	\$169	\$169	\$169	\$169	\$169
<i>Earned Income Tax Credit (-)</i>	**	**	**	**	**
<i>Child Care Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$2,615	\$1,875	\$1,620	\$1,502	\$1,206
SHORTFALL (-) or SURPLUS	-\$1,559	-\$819	-\$564	-\$446	-\$150
WAGE ADEQUACY (Total Income/Total Expenses)	40%	56%	65%	70%	88%

Note: Families costs are reduced by work supports shown in column headings and the cost amount is shown in bold.

If they are not income eligible, the work support is shown in brackets [].

**EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

Table 10 -- Continued
Impact of Work Supports on Wage Adequacy
Single Parent with One Infant and One Preschooler
 Birmingham, AL MSA, 2003
 Jefferson County - Birmingham

Panel B: Wage Adequacy at \$8.00 per hour

	WORK SUPPORTS				
	No Work Supports	Child Care	Child Care & Food Stamps	Child Care, Food Stamps & ALL Kids	Housing, Child Care, Food Stamps & ALL Kids
TOTAL INCOME:	\$1,408	\$1,408	\$1,408	\$1,408	\$1,408
Monthly Costs:					
Housing	\$613	\$613	\$613	\$613	\$422
Child Care	\$795	\$87	\$87	\$87	\$87
Food	\$351	\$351	\$209	\$209	\$209
Transportation	\$233	\$233	\$233	\$233	\$233
Health Care	\$233	\$233	\$233	\$115	\$115
Miscellaneous	\$222	\$222	\$222	\$222	\$222
Taxes	\$224	\$224	\$224	\$224	\$224
Earned Income Tax Credit (-)	**	**	**	**	**
Child Care Tax Credit (-)	(\$6)	(\$6)	(\$6)	(\$6)	(\$6)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$2,665	\$1,957	\$1,814	\$1,696	\$1,506
SHORTFALL (-) or SURPLUS	-\$1,257	-\$549	-\$406	-\$288	-\$98
WAGE ADEQUACY (Total Income/Total Expenses)	53%	72%	78%	83%	94%

Panel C: Wage Adequacy at \$10.00 per hour

	WORK SUPPORTS				
	No Work Supports	Child Care	Child Care & [Food Stamps]	Child Care, [Food Stamps] & ALL Kids	Housing, Child Care, [Food Stamps] & ALL Kids
TOTAL INCOME:	\$1,760	\$1,760	\$1,760	\$1,760	\$1,760
Monthly Costs:					
Housing	\$613	\$613	\$613	\$613	\$528
Child Care	\$795	\$184	\$184	\$184	\$184
Food	\$351	\$351	\$351	\$351	\$351
Transportation	\$233	\$233	\$233	\$233	\$233
Health Care	\$233	\$233	\$233	\$115	\$115
Miscellaneous	\$222	\$222	\$222	\$222	\$222
Taxes	\$308	\$308	\$308	\$308	\$308
Earned Income Tax Credit (-)	**	**	**	**	**
Child Care Tax Credit (-)	(\$41)	(\$41)	(\$41)	(\$41)	(\$41)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$2,713	\$2,102	\$2,102	\$1,984	\$1,899
SHORTFALL (-) or SURPLUS	-\$953	-\$342	\$342	\$224	\$139
WAGE ADEQUACY (Total Income/Total Expenses)	65%	84%	84%	89%	93%

Note: Families costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in brackets [].

**EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see text for explanation).

By the time this mother is making \$12 per hour, her co-payment is \$282 per month. This is almost the same as Georgia whose co-payment is \$286 per month and well above Oklahoma at \$200 per month and Mississippi at \$148 per month.

Modeling the Impact of Work Supports on Wage Adequacy: Table 10

In Tables 8 and 9, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their basic needs. In Table 10, Panel A, we show how adequately wages of \$6.00 per hour can meet a family's needs in Birmingham, with and without work supports. We also then show wage adequacy at \$8.00 and \$10.00 per hour (full time) in panels B and C respectively, with and without work supports.

In Table 10, the term "Wage Adequacy" refers to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family's needs.

In Table 10 we examine wage adequacy for a family in the City of Birmingham. We use the same family type, one adult with an infant and a preschooler, as we did in Tables 8 and 9. Costs reduced by work supports are noted in bold.

Wage Adequacy with No Work Supports: In the first column of Panel A, the parent earns \$6.00 per hour and is not receiving any work supports. In this scenario, the family's monthly expenses total \$2,615, while the parent's wages total just \$1,056. Thus there is a shortfall of \$1,559 without work supports. In other words, these wages only provide 40% of the income needed to meet this family's needs. In the first column of Panels B and C on the following page, we show the effect of increasing the parent's wages to \$8.00 and \$10.00 per hour, respectively. This increases Wage Adequacy to 53% and 65%, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$10.00 per hour), the family's monthly income is \$1,760, which each month is \$953 less than what is needed to be self-sufficient.

When a family's income is not adequate to meet their basic needs, parents must make difficult choices to

try to address their most urgent needs. In other words, parents must "juggle" demands on their income to get by. For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful and leaves families without the resources to meet the basics, much less deal with unexpected crises.

Wage Adequacy with Child Care: When the family receives the support of a child care assistance, it reduces their child care costs as shown in the second column of panels A, B, and C. At \$6.00 per hour (Panel A) this increases Wage Adequacy from 40% to 56%. In other words, with child care assistance, a wage of \$6.00 per hour meets 56% of this family's needs. At \$8.00 per hour, with the same package, the family's Wage Adequacy increases to 72%. At \$10.00 per hour, Wage Adequacy increases to 84% with the addition of child care assistance. The family's income at each wage level, even with child care assistance, is still significantly below 100% Wage Adequacy.

Because we are examining wage progression in this section, we assume that families are already receiving child care assistance as their wages increase. At \$10 per hour, a parent with two children does not qualify for initial child care assistance. She does, however, qualify for continuing coverage which we model here.

Wage Adequacy with Child Care and Food Stamps: The third column models the same family receiving child care assistance and Food Stamps. When earning \$6.00 per hour, the addition of Food Stamps to child care assistance previously modeled increases Wage Adequacy from 40% with no supports to 65%. At \$8.00 per hour, the Wage Adequacy rises from 55% with no supports to 78% with the package modeled. At \$10.00 per hour the Wage Adequacy remains at 84% because the parent's income is too high to qualify for Food Stamps.

Wage Adequacy with Child Care, Food Stamps, and ALL Kids: With the addition of ALL Kids, at a wage of \$6.00 and \$8.00 per hour, the family reaches a Wage Adequacy of 70% and 83% respectively. At \$10.00 per hour the family qualifies for ALL Kids, which reduces their monthly health care costs from

\$233 to \$115. This increases the families' wage adequacy to 89%, which is still below what is needed to be self-sufficient.

Wage Adequacy with Housing, Child Care, Food Stamps, and ALL Kids: With the addition of housing to child care, Food Stamps and ALL Kids, at a wage of \$6.00 per hour, the family still is short \$150 per month at a wage adequacy of 88%. For the family earning \$8 per hour, their wage adequacy increases to 94% with their monthly housing costs dropping from \$613 to \$422. The family who earns \$10 per hour qualifies for a small housing subsidy, decreasing their cost from \$613 to \$528 per month and raising their wage adequacy slightly to 93%, which is about the same as the family earning \$8 per hour. As mentioned earlier, if the \$10 per hour family was not already receiving child care assistance, they would not qualify for coverage. Without child care assistance, this family's wage adequacy would only be 70%, meaning the family who earns \$8 per hour has a considerably higher wage adequacy than the family who earns \$10 per hour because of the availability of work supports.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are "bare-bones" budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes. Rather, the additional income should be seen as a means to meet other essential expenses not included in the budget, such as the purchase of a more reliable car or a refrigerator or to put down first and last month's rent to secure housing.

Importance and Availability of the Work Supports Modeled Here: By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

Unfortunately, the various work supports modeled here are not available to all who need them:

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁸
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a U.S. General Accounting Office report concluded that the decline was greater than would be expected according to economic indicators. Also, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible for the program.²⁹
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.³⁰ As of December, 2002 there were over 6000 people on the waiting list for child care assistance in Alabama.³¹ There has been no increase in state funding for child care assistance since 1988. Additionally, in 2002 Alabama did not spend enough on child care assistance to qualify for a 13.6 million dollar federal match.³²
- Families USA reports that in the 12 states with the largest numbers of uninsured children, from 1996 to 1999, Medicaid enrollment declined by nearly a million children.³³ Through December 2002, 55,423 children were enrolled in ALL Kids (Alabama's CHIP).³⁴ There were, however, 116,480 uninsured children in Alabama between 1999 and 2000.³⁵
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the national average monthly child support payment of \$317 represents 17% of a single mother's and 11% of a single father's income.³⁶

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, live in high-cost areas, or live in low wage areas. They therefore cannot afford their housing *and* food *and* child care, much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by an expanding economy during the late 1990’s, helping families achieve self-sufficiency will be an even greater challenge during economic downturns. Additionally, timelimits for TANF cash assistance are limiting support available.

The two basic approaches for individuals to close this income gap are to: (1) reduce costs through supports—public or private, in cash or “in kind,” and (2) raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance (as discussed in the previous section).

The other approach, raising incomes, can be done at either the “micro” or individual level, or at the “macro” level. “Micro” strategies that raise individuals’ incomes include training and education, context literacy, nontraditional employment for women, microenterprise, and individual development accounts. “Macro” strategies address labor market structures, and include labor market reforms, removing artificial barriers to employment for women and/or persons of color, and sectorial employment initiatives. Below we will discuss in more detail each of these strategies.

These two approaches reducing costs and raising incomes—are not mutually exclusive, but in fact can

and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

Raising Incomes: Micro Approaches

Targeting Higher-Wage Employment: Increasing Access to Higher Education: Adults with language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see chart on following page). For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and/or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “workfirst,” the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women’s access to higher education. Thus, students enrolled in college must meet the strict work requirements of the welfare reform law and take approved courses that qualify as “vocational education training.” Currently, states can count only twelve months of vocational education as a work activity for TANF recipients. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing supports for low-income parents in college, including child care, tuition waivers, transportation, etc. In addition, in some states, policy changes at the local, state, and/or federal levels are necessary.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefiting the employer as well as the employee by increasing wages.

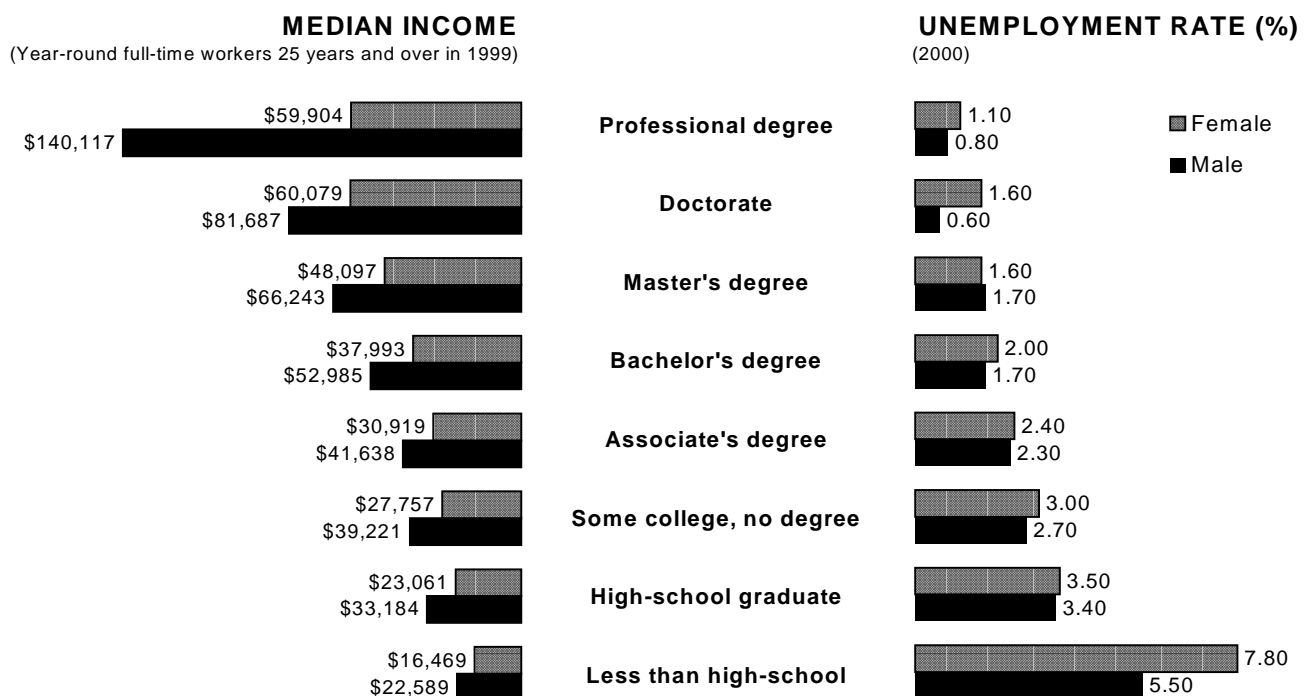
Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals. For adults who have already experienced school failure, enrollment in programs that use traditional approaches to teaching often reproduce that failure. Functional Context Education programs address this problem by using content related to adult goals to teach basic skills. This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly through FCE and as efficiently as possible.

Nontraditional Employment for Women: For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs that are often thought of as “men’s jobs.” According to the U.S. Department of Labor, they include any occupation in which less than 25 percent of the workforce is female.

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women’s access to these jobs—or training leading to

Figure 4
Impacts of Education on Unemployment and Earnings by Gender in the United States



Source: Bureau of Labor Statistics, Current Population Survey, unpublished data & Bureau of the Census

these jobs—requires addressing a range of economic, political and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business and produces positive results for employers.

Recognizing the significant benefits to nontraditional employment for low-income women and their families, many women’s community-based organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in higher-wage, nontraditional jobs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

Targeting Higher-Wage Employment — Microenterprise Training and Development: Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options especially for low-income, low-skilled women—makes microenterprise development a critical strategy for moving families out of poverty. Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages

between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.³⁷ For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Alabama, a parent with more than \$2000 in countable assets is ineligible for TANF cash assistance.³⁸

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential

because it raises the “floor” for wages, and therefore affects many workers’ earnings. Eleven states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Alaska at \$7.15 per hour then Washington State at \$7.01 per hour. In all, 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.³⁹ Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.⁴⁰

Reducing Gender and Race Based Wage Disparities: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers,

unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.⁴¹

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives, workforce development boards, establishing occupational information systems based on local- and regional-labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards. Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients access high-demand, high-wage jobs. By responding to business’ specific labor needs, a high-wage job targeting strategy improves a region’s ability to attract and keep industries and to support a healthier business climate.

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare recipients choosing the best route out of poverty for themselves and their families; to organizations weighing investment in various education and training opportunities; to state-level policymakers facing critical policy choices on TANF reauthorization, tax policy, work supports, child care co-payment scales, welfare-to-work programs, economic development plans, and education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Policy Tool to Target Job Training and Education Resources

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to target resources to better match job seekers with jobs paying Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to determine jobs that have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources. The Self-Sufficiency Standard has been used in this way in a number of places including California, Pennsylvania, and Washington, DC. In the District of Columbia, for example, the Self-Sufficiency Standard was used in formatting their FY 2000 Workforce Investment Act. This law requires that the Workforce Investment Board

not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the “pay off” for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages. In California’s Santa Clara County, for example, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources and wage rates. The analysis led to a curriculum and counselor training package that targets transportation jobs and provides \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs. The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.

The Self-Sufficiency Standard as a Tool to Evaluate Economic Development and Other Policies

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well, essentially a “double subsidy.” Thus, such proposals can be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential workers and their families. In Pennsylvania, the Standard was used to create a report, “The Road to

Self-Sufficiency,” which explored the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Tables 8-10), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, as a result of a proposal to raise child care co-payments in Pennsylvania, our state partner commissioned us to use the Standard to analyze the impact of the proposed plan on low-income working parent’s ability to meet their basic needs. The resulting report, *When Wages Aren’t Enough*, was instrumental in preventing the proposed increase in child care co-payments.

The Self-Sufficiency Standard as a Guideline for Determining Eligibility and Need for Services

The Standard can and has been used to determine where individuals are most in need of services, including career counseling, job training and various support services. For example, the Connecticut Legislature enacted a state statute that identified “the under employed-worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers.

The Self-Sufficiency Standard as a Guideline for Wage-Setting

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers’ salaries. The Standard can and has been used in Illinois and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

The Self-Sufficiency Standard as a Benchmark for Evaluation and Program Improvement

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment,

from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close the wages achieved are to the family’s Self-Sufficiency Wage and thus how the program impacts on the ability of these adults to meet their families’ needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

The first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs was Sonoma County, California. In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used as a performance measure for planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial client assessment. Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.

The California Department of Human Services uses the Standard as a benchmark on its state website. The Philadelphia Workforce Investment Board also adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the city’s workforce investment system. The Seattle Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency. In Massachusetts, the Standard was used to analyze the extent to which Massachusetts workforce development programs funded by the Department of Labor were enabling clients to move towards or maintain self-sufficiency.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is

a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Standard has been used as a career counseling tool in Texas for low-income individuals enrolled in job training programs at Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio.

Computer-based Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York and Washington, DC. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow both counselors and clients to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate in one place a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country.

It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of “poverty,” or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family’s income, place of residence, and composition.

The Standard has been used in researching the impact of work supports on wage adequacy in Pennsylvania and Massachusetts, child care subsidies in California and health care costs in Washington State. More detailed information about these various applications of the Standard and links to reports and calculators can be found at the website www.sixstrategies.org and/or by contacting the specific state lead organization.

Conclusion

With the current debate on the reauthorization of the federal TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care and job training or education, the challenge continues to be how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for some add further to the problems faced by many parents seeking self-sufficiency. The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what they need to meet their families' basic needs.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy and to help individuals striving for self-sufficiency. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Self-Sufficiency Standard.

The Standard has been calculated for a number of other states, including Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Washington State and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 464-1596 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further information on the Standard for Alabama, to order this publication or the Standard for a particular county, or to find out more about the Alabama Family Economic Self-Sufficiency Project, contact Mary Weidler at (334) 832-9060 or mary@alarise.org.

Endnotes

- ¹ Anonymous quote from Gowdy, E. A. & Pearlmutter, S. R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L. V. Davis, (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (pp.93). New York: The Haworth Press.
- ² See Dalaker, J. (2001). *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.
- ³ See Alabama Department of Public Health: <http://www.adph.org>. Retrieved January 13, 2003.
- ⁴ See for example, O'Hare, W, Mann, T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line*. Center on Budget and Policy Priorities.
- ⁵ Using the 2001 Fair Market Rents (www.huduser.org) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,747. This is almost five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$359 per month.
- ⁶ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (Eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.
- ⁷ Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28(1), 1-24.
- ⁸ See "New light on the cost of living." (1998, September 25). *Boston Globe*.
- ⁹ While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.
- ¹⁰ Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.
- ¹¹ These costs are based on a survey of units that have been on the market within the last two years, excluding new housing (two years old or less), substandard housing, and public housing.
- ¹² Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.
- ¹³ Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile for the age of child, setting, and location. Most states conducted surveys of costs or commissioned child care referral networks or researchers to do these studies.
- ¹⁴ Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). See Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child care arrangements for children under five: Variation across states*. Washington, DC: The Urban Institute. New Federalism: National Survey of America's Families, Series B, No. B-7.
- ¹⁵ Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.
- ¹⁶ See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer expenditure survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved March 20, 2002, from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.
- ¹⁷ See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.
- ¹⁸ According to Ken Williamson at the Alabama Department of Insurance, State Farm Insurance Company and Allstate Insurance Company are two of the top five automobile insurers in the state of Alabama.
- ¹⁹ 82.5% of non-contingent workers have health insurance, 55% which receive health insurance through their or a relative's employer. See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.) *Current Population Survey* (Table 9. Employed contingent and noncontingent workers and those with alternative work arrangements

by health insurance coverage and eligibility for employer-provided pension plans, February 2001). Retrieved April 2, 2002, from <http://stats.bls.gov/news.release/conemp.t09.htm>

²⁰ See Agency for Healthcare Research and Quality, Center for Cost & Financing Studies. (n.d.) *1999 Employer-sponsored health insurance data. Private sector data by firm size and state*. Retrieved March 29, 2002, from Medical Expenditure Panel Survey (MEPS): http://www.meps.ahrq.gov/MEPSDATA/ic/1999/tables_ii/tiic3a.htm.

²¹ A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

²² See Citro & Michael (1995), *op.cit.*

²³ In this report, single parents are referred to as “she” because over 90% of single parents are women.

²⁴ Income Guidelines retrieved from <http://www.adph.org/allkids/incomechart.pdf>. Retrieved on January 15, 2003.

²⁵ Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section “Monthly Operational Review of Earned Income Credit.”)

²⁶ Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J. L. & Weisner, T. (1999). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

²⁷ Scoon-Rogers, L. (1999). *Child Support for Custodial Mothers and Fathers: 1995* (U.S. Bureau of the Census, Current Population Reports, Series P60-196). Washington, DC: U.S. Government Printing Office.

²⁸ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁹ See Food Research and Action Center. (2000, June 5). “There were 8.6 million fewer food stamp participants in March 2000 than March 1996, yet studies show persistent need.” Retrieved from <http://www.franc.org/html/news/fsmar00nos.html>. Also see Zedlewski, S.R. & Brauner, S. (1999). *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* Washington, DC: The Urban Institute. *Assessing the New Federalism: National Survey of America’s Families, Series B, No. B-3*.

³⁰ “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.” See US Department of

Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>.

³¹ Alabama Department of Human Resources, Office of Child Care Subsidy, Jeanetta Green. Personal communication, February 7, 2003.

³² U.S. Department of Health and Human Services, Administration for Children and Families (ACF), Karen Tvedt. Personal communication, February 10, 2003.

³³ Families USA. (1999). *One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform*. (Families USA Pub. No. 99-106). Washington, DC: Families USA Foundation.

³⁴ Alabama Department of Public Health, Children’s Health Insurance Program, Carrie Carroll. Personal communication, February 12, 2003.

³⁵ The Henry J. Kaiser Foundation, *State Health Facts Online*. Alabama: Distribution of Children 18 and Under by Insurance Status, 1999-2000. Retrieved from www.statehealthfacts.kff.org on January 15, 2003.

³⁶ Scoon-Rogers, L. (1999). *Child Support for Custodial Mothers and Fathers: 1995* (U.S. Bureau of the Census, Current Population Reports, Series P60-196). Washington, DC: U.S. Government Printing Office.

³⁷ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

³⁸ Alabama Department of Human Resources, Family Assistance (FA) Program Summarized Eligibility Requirements. If the assistance unit contains a person age 60 or older, countable assets cannot be greater than \$3000. Retrieved from <http://www.dhr.state.al.us/fad/faer.htm#fin> on February 7, 2003.

³⁹ See the United States Department of Labor. (2002, January). *Minimum wage and overtime premium pay standard applicable to nonsupervisory nonfarm private sector employment under state and federal laws January 1, 2003*. Retrieved February 12, 2003, from <http://www.dol.gov/dol/esa/public/minwage/america.htm>.

⁴⁰ Among union employees—52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees.” See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry, 1999*. Retrieved April 2, 2002, from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages as well as better benefits. Also, “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour for nonunion workers.” Which is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from <http://www.bls.gov/opub/cwc/2000/spring/brief2.htm>.

⁴¹ See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002, <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

Data Sources

Data Type	Source	Assumptions
Child Care	<p>State of Alabama, Department of Human Resources, Day Care - Market Rate Survey Average Rate by County, June 2001</p> <p>Rates were updated for inflation using CPI</p>	<p>Infants: 0 - 30 Months Preschoolers: 30 Months - 4 Years Schoolage: 5 - 12 Years</p> <p>Average county rates were used for Jefferson County, Madison County, Mobile County, and Shelby Counties. All other counties were grouped into twelve child care regions as defined by the Alabama Department of Human Resources.</p> <p>We averaged Family Day Care Homes and Group Day Care Homes for our Family Day Care category which was applied to Infants. We used the rates for Centers for preschoolers. We averaged Family Day Care (average between Family Day Care Homes and Group Day Care Homes) and Center rates for schoolage children and divided by two for part-time care.</p>
Food	USDA Low-Cost Food Plan, June 2002	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	<p>Blue Cross and Blue Shield of Alabama, Small Group Category</p> <p>The Henry J. Kaiser Family Foundation, State Health Facts Online, Alabama: Employment-Based Premiums, 2000 from http://statehealthfacts.kff.org. The Kaiser Foundation calculates premiums based on the 2000 Medical Expenditure Panel Survey.</p> <p>Out of Pocket Costs: Agency for Healthcare Research and Quality, Rockville, MD, <i>Medical Expenditure Panel Survey, Health Insurance Component Analytical Tool (MEPSnet/IC)</i>. December 2001. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnetIC.asp</p>	<p>Ratios were calculated for three regions in Alabama as defined by Blue Cross and Blue Shield of Alabama. Using the Blue Cross and Blue Shield <i>geographic area adjustment factors</i> for the three Alabama regions, a ratio was calculated to determine geographical differences in health care costs. The regional ratio was applied (for each county) to the premium for families and individuals from MEPS statewide average for both single and family coverage in 1999.</p> <p>All data was updated with Medical Consumer Price Index.</p>
Housing	<p>Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2003</i>. (10/01/2002). (www.huduser.org).</p> <p>Approved Plans from Public and Indian Housing Authorities</p>	Fair Market Rents (FMR) are varied by individual PHA payment standards, which reflect cost variations and range from 90-110% of FMR for all urban areas. In rural areas, FMRs are used.
Taxes	<p>U.S. Department of Treasury - IRS 1040 Instructions</p> <p>State Income Tax Form and Instructions from the Alabama Department of Revenue www.ador.state.al.us</p>	Taxes included state sales tax, federal and state income taxes, payroll taxes and local occupational taxes. Sales taxes are calculated on food and "miscellaneous" items.

About the Authors

Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington, and Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women. She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact on women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her Ph.D. degree in Sociology and Social Work from the University of Michigan.

Jennifer Brooks is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). In this role, she plans and oversees the development and implementation the Self-Sufficiency Standard in the states; oversees WOW's local, state and federal legislative involvement; works with the Executive Director to formulate WOW's policy positions; works to build coalitions of advocates at the local, state and national levels; represents WOW in national coalitions; and provides technical assistance to WOW's state and local partners on issues related to women, work and poverty. Ms. Brooks has testified before Congress and speaks widely on the issues of women, work, education and training, and poverty. Ms. Brooks received a Master of Arts in Public Policy with a Concentration in Women's Studies from The George Washington University, Washington, DC, where she was awarded the Women's Studies Graduate Prize for Feminist Scholarship. Ms. Brooks also holds a Bachelor of Fine Arts from Tufts University, Medford, MA and The School of the Museum of Fine Arts, Boston, MA.

List of Alabama Metropolitan Areas and Non-Metropolitan Counties

Metropolitan Areas

Anniston, AL MSA
 Calhoun County

Auburn-Opelika, AL MSA
 Lee County - Auburn
 Lee County - Opelika
 Lee County - Excluding Auburn & Opelika

Birmingham AL, MSA
 Blount County
 Jefferson County - Bessemer
 Jefferson County - Birmingham
 Jefferson County - Excluding Bessemer & Birmingham

St. Clair County
 Shelby County

Columbus, GA-AL MSA
 Russell County

Decatur, AL MSA
 Lawrence County
 Morgan County

Dothan, AL MSA
 Dale County

Houston County

Florence, AL MSA
 Colbert County
 Lauderdale County

Gadsden, AL MSA
 Etowah County - Gadsden
 Etowah County - Excluding Gadsden

Huntsville, AL MSA
 Limestone County
 Madison County

Mobile, AL MSA
 Baldwin County
 Mobile County

Montgomery, AL MSA
 Autauga County
 Elmore County
 Montgomery County

Tuscaloosa, AL MSA
 Tuscaloosa County

Non-Metropolitan Counties

Barbour County
 Bibb County
 Bullock County
 Butler County
 Chambers County
 Cherokee County
 Chilton County
 Choctaw County
 Clarke County
 Clay County
 Clebune County
 Coffee County
 Conecuh County
 Coosa County
 Covington County
 Crenshaw County
 Cullman County
 Dallas County
 De Kalb County
 Escambia County
 Fayette County
 Franklin County

Geneva County
 Green County
 Hale County
 Henry County
 Jackson County
 Lamar County
 Lowndes County
 Macon County
 Marengo County
 Marion County
 Marshall County
 Monroe County
 Perry County
 Pickens County
 Pike County
 Randolph County
 Sumter County
 Talladega County
 Tallapoosa County
 Walker County
 Washington County
 Wilcox County
 Winston County

Map of Alabama Counties



Appendix:
The Self-Sufficiency Standard for
Selected Family Types, Alabama

Table 1
The Self-Sufficiency Standard for Anniston, AL MSA, 2003
Calhoun County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	362	453	453	453	453	631	453	453
Child Care	0	294	295	589	137	726	589	432
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	434	434
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	85	144	145	183	152	229	223	214
Taxes	191	257	263	339	244	514	656	425
Earned Income								
Tax Credit (-)	0	-140	-136	-166	-263	0	0	-79
Child Care								
Tax Credit (-)	0	-50	-50	-68	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.41	\$9.07	\$9.21	\$11.49	\$8.86	\$15.91	\$8.33 <i>per adult</i>	\$7.15 <i>per adult</i>
-Monthly	\$1,127	\$1,597	\$1,621	\$2,022	\$1,560	\$2,801	\$2,933	\$2,518
-Annual	\$13,528	\$19,166	\$19,456	\$24,258	\$18,722	\$33,609	\$35,200	\$30,219

Table 2
The Self-Sufficiency Standard for Auburn-Opelika, AL MSA, 2003
Lee County - Auburn

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	387	497	497	497	497	646	497	497
Child Care	0	303	319	621	149	771	621	468
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	87	149	151	191	157	234	230	221
Taxes	213	298	311	390	277	573	722	686
Earned Income								
Tax Credit (-)	0	-121	-113	-135	-243	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-82	-31	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.67	\$9.74	\$10.03	\$12.32	\$9.39	\$16.60	\$8.74 <i>per adult</i>	\$8.35 <i>per adult</i>
-Monthly	\$1,174	\$1,714	\$1,765	\$2,169	\$1,653	\$2,921	\$3,077	\$2,939
-Annual	\$14,086	\$20,565	\$21,182	\$26,025	\$19,842	\$35,057	\$36,925	\$35,269

Table 3
The Self-Sufficiency Standard for Auburn-Opelika, AL MSA, 2003
Lee County - Opelika

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	387	497	497	497	497	646	497	497
Child Care	0	303	319	621	149	771	621	468
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	87	149	151	191	157	234	230	221
Taxes	217	304	317	395	283	583	733	697
Earned Income								
Tax Credit (-)	0	-120	-112	-133	-242	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-83	-31	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.69	\$9.78	\$10.07	\$12.36	\$9.43	\$16.66	\$8.77 <i>per adult</i>	\$8.38 <i>per adult</i>
-Monthly	\$1,178	\$1,721	\$1,772	\$2,175	\$1,659	\$2,932	\$3,088	\$2,949
-Annual	\$14,135	\$20,649	\$21,269	\$26,099	\$19,907	\$35,179	\$37,053	\$35,392

Table 4
The Self-Sufficiency Standard for Auburn-Opelika, AL MSA, 2003
Lee County (Excluding Auburn and Opelika)

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	387	497	497	497	497	646	497	497
Child Care	0	303	319	621	149	771	621	468
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	87	149	151	191	157	234	230	221
Taxes	197	275	287	362	256	533	680	648
Earned Income								
Tax Credit (-)	0	-126	-118	-141	-248	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-79	-29	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.58	\$9.58	\$9.87	\$12.15	\$9.27	\$16.37	\$8.62 <i>per adult</i>	\$8.24 <i>per adult</i>
-Monthly	\$1,158	\$1,686	\$1,737	\$2,138	\$1,632	\$2,881	\$3,035	\$2,901
-Annual	\$13,893	\$20,232	\$20,840	\$25,657	\$19,587	\$34,578	\$36,419	\$34,812

Table 5
The Self-Sufficiency Standard for Birmingham, AL MSA, 2003
Blount County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	479	557	557	557	557	756	557	557
Child Care	0	297	310	607	149	756	607	459
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	435	435
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	97	155	158	196	164	245	237	228
Taxes	240	304	316	390	283	582	710	679
Earned Income								
Tax Credit (-)	0	-106	-98	-118	-224	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-84	-36	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.43	\$10.26	\$10.55	\$12.77	\$9.90	\$17.32	\$8.90 <i>per adult</i>	\$8.53 <i>per adult</i>
-Monthly	\$1,308	\$1,806	\$1,857	\$2,247	\$1,742	\$3,048	\$3,131	\$3,004
-Annual	\$15,695	\$21,672	\$22,281	\$26,965	\$20,901	\$36,572	\$37,578	\$36,051

Table 6
The Self-Sufficiency Standard for Birmingham, AL MSA, 2003
Jefferson County - Bessemer

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	431	501	501	501	501	680	501	501
Child Care	0	375	420	795	183	978	795	603
Food	178	261	270	351	464	472	504	554
Transportation	227	233	233	233	233	233	446	446
Health Care	96	223	225	233	257	253	274	285
Miscellaneous	93	159	165	211	164	262	252	239
Taxes	232	334	365	516	291	673	798	747
Earned Income								
Tax Credit (-)	0	-92	-74	0	-224	0	0	0
Child Care								
Tax Credit (-)	0	-46	-44	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.15	\$10.79	\$11.43	\$15.11	\$9.90	\$18.87	\$9.63 <i>per adult</i>	\$9.08 <i>per adult</i>
-Monthly	\$1,258	\$1,898	\$2,011	\$2,660	\$1,743	\$3,320	\$3,390	\$3,195
-Annual	\$15,099	\$22,779	\$24,133	\$31,919	\$20,917	\$39,844	\$40,686	\$38,341

Table 7
The Self-Sufficiency Standard for Birmingham, AL MSA, 2003
Jefferson County - Birmingham

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	527	613	613	613	613	832	613	613
Child Care	0	375	420	795	183	978	795	603
Food	178	261	270	351	464	472	504	554
Transportation	227	233	233	233	233	233	446	446
Health Care	96	223	225	233	257	253	274	285
Miscellaneous	103	170	176	222	175	277	263	250
Taxes	293	426	460	603	362	787	895	841
Earned Income								
Tax Credit (-)	0	-51	-32	0	-177	0	0	0
Child Care								
Tax Credit (-)	0	-44	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.09	\$12.25	\$12.91	\$16.30	\$11.18	\$20.46	\$10.26 <i>per adult</i>	\$9.69 <i>per adult</i>
-Monthly	\$1,424	\$2,155	\$2,272	\$2,869	\$1,968	\$3,600	\$3,610	\$3,412
-Annual	\$17,086	\$25,863	\$27,269	\$34,431	\$23,615	\$43,205	\$43,318	\$40,940

Table 8
The Self-Sufficiency Standard for Birmingham, AL MSA, 2003
Jefferson County (Excluding Bessemer and Birmingham)

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	527	613	613	613	613	832	613	613
Child Care	0	375	420	795	183	978	795	603
Food	178	261	270	351	464	472	504	554
Transportation	227	233	233	233	233	233	446	446
Health Care	96	223	225	233	257	253	274	285
Miscellaneous	103	170	176	222	175	277	263	250
Taxes	273	394	427	563	335	737	845	795
Earned Income								
Tax Credit (-)	0	-57	-38	0	-184	0	0	0
Child Care								
Tax Credit (-)	0	-44	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.98	\$12.03	\$12.69	\$16.08	\$10.98	\$20.18	\$10.12 <i>per adult</i>	\$9.56 <i>per adult</i>
-Monthly	\$1,404	\$2,118	\$2,233	\$2,830	\$1,933	\$3,551	\$3,561	\$3,365
-Annual	\$16,853	\$25,411	\$26,791	\$33,959	\$23,200	\$42,613	\$42,726	\$40,381

Table 9
The Self-Sufficiency Standard for Birmingham, AL MSA, 2003
St. Clair County

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	527	613	613	613	613	832	613	613
Child Care	0	294	295	589	137	726	589	432
Food	178	261	270	351	464	472	504	554
Transportation	222	228	228	228	228	228	436	436
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	102	160	162	200	169	250	240	231
Taxes	263	332	339	419	308	611	736	702
Earned Income								
Tax Credit (-)	0	-90	-86	-98	-206	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-33	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-95	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.87	\$10.86	\$11.01	\$13.30	\$10.39	\$17.77	\$9.09 per adult	\$8.69 per adult
-Monthly	\$1,385	\$1,912	\$1,937	\$2,341	\$1,828	\$3,127	\$3,199	\$3,058
-Annual	\$16,615	\$22,939	\$23,244	\$28,090	\$21,936	\$37,527	\$38,393	\$36,702

Table 10
The Self-Sufficiency Standard for Birmingham, AL MSA, 2003
Shelby County

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	479	557	557	557	557	756	557	557
Child Care	0	399	454	853	192	1044	853	645
Food	178	261	270	351	464	472	504	554
Transportation	222	228	228	228	228	228	436	436
Health Care	96	223	225	233	257	253	274	285
Miscellaneous	98	167	173	222	170	275	262	248
Taxes	241	359	395	543	301	707	818	762
Earned Income								
Tax Credit (-)	0	-71	-50	0	-208	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.47	\$11.52	\$12.26	\$15.95	\$10.34	\$19.92	\$10.01 per adult	\$9.39 per adult
-Monthly	\$1,315	\$2,027	\$2,158	\$2,806	\$1,820	\$3,505	\$3,524	\$3,307
-Annual	\$15,774	\$24,330	\$25,896	\$33,677	\$21,836	\$42,064	\$42,292	\$39,683

Table 11
The Self-Sufficiency Standard for Columbus, GA-AL MSA, 2003
Russell County

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	418	501	501	501	501	654	501	501
<i>Child Care</i>	0	303	319	621	149	771	621	468
<i>Food</i>	178	261	270	351	464	472	504	554
<i>Transportation</i>	219	224	224	224	224	224	429	429
<i>Health Care</i>	89	201	204	212	236	232	253	264
<i>Miscellaneous</i>	90	149	152	191	157	235	231	222
<i>Taxes</i>	212	279	292	367	261	541	686	653
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-124	-116	-139	-246	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-48	-48	-80	-30	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-77	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.86	\$9.64	\$9.93	\$12.21	\$9.33	\$16.47	\$8.65 <i>per adult</i>	\$8.27 <i>per adult</i>
<i>-Monthly</i>	\$1,207	\$1,696	\$1,747	\$2,148	\$1,642	\$2,898	\$3,046	\$2,910
<i>-Annual</i>	\$14,479	\$20,358	\$20,967	\$25,778	\$19,703	\$34,781	\$36,552	\$34,923

Table 12
The Self-Sufficiency Standard for Decatur, AL MSA, 2003
Lawrence County

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	373	469	469	469	469	609	469	469
<i>Child Care</i>	0	298	319	617	146	763	617	465
<i>Food</i>	178	261	270	351	464	472	504	554
<i>Transportation</i>	222	227	227	227	227	227	435	435
<i>Health Care</i>	89	201	204	212	236	232	253	264
<i>Miscellaneous</i>	86	146	149	188	154	230	228	219
<i>Taxes</i>	195	265	280	357	251	520	674	447
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-134	-124	-150	-255	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-50	-48	-75	-25	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-72	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.50	\$9.28	\$9.64	\$11.91	\$9.06	\$16.04	\$8.53 <i>per adult</i>	\$7.59 <i>per adult</i>
<i>-Monthly</i>	\$1,144	\$1,633	\$1,697	\$2,097	\$1,595	\$2,823	\$3,001	\$2,672
<i>-Annual</i>	\$13,723	\$19,599	\$20,364	\$25,162	\$19,145	\$33,878	\$36,015	\$32,067

Table 13
The Self-Sufficiency Standard for Decatur, AL MSA, 2003
Morgan County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	373	469	469	469	469	609	469	469
Child Care	0	298	319	617	146	763	617	465
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	86	145	149	187	154	230	227	218
Taxes	197	269	284	363	258	528	681	454
Earned Income								
Tax Credit (-)	0	-134	-124	-149	-255	0	0	0
Child Care								
Tax Credit (-)	0	-50	-48	-75	-25	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.48	\$9.27	\$9.64	\$11.92	\$9.08	\$16.06	\$8.52 per adult	\$7.59 per adult
-Monthly	\$1,141	\$1,632	\$1,696	\$2,098	\$1,597	\$2,826	\$2,999	\$2,670
-Annual	\$12,580	\$18,460	\$18,311	\$23,872	\$17,699	\$32,939	\$34,864	\$29,718

Table 14
The Self-Sufficiency Standard for Dothan, AL MSA, 2003
Dale County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	342	425	425	425	425	584	425	425
Child Care	0	273	291	564	137	700	564	428
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	83	138	141	177	149	221	217	210
Taxes	183	239	250	317	234	482	437	397
Earned Income								
Tax Credit (-)	0	-153	-145	-186	-272	0	0	-97
Child Care								
Tax Credit (-)	0	-42	-47	-58	-17	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.21	\$8.60	\$8.88	\$10.94	\$8.61	\$15.25	\$7.52 per adult	\$6.91 per adult
-Monthly	\$1,094	\$1,514	\$1,562	\$1,926	\$1,515	\$2,684	\$2,648	\$2,433
-Annual	\$13,124	\$18,173	\$18,746	\$23,106	\$18,174	\$32,212	\$31,773	\$29,193

Table 15
The Self-Sufficiency Standard for Dothan, AL MSA, 2003
Houston County

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	342	425	425	425	425	584	425	425
Child Care	0	273	291	564	137	700	564	428
Food	178	261	270	351	464	472	504	554
Transportation	221	226	226	226	226	226	433	433
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	83	139	142	178	149	221	218	210
Taxes	184	240	251	318	235	483	439	402
Earned Income Tax Credit (-)	0	-152	-145	-185	-271	0	0	-94
Child Care Tax Credit (-)	0	-43	-47	-58	-17	-80	-80	-77
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.24	\$8.63	\$8.90	\$10.97	\$8.63	\$15.28	\$7.55 per adult	\$6.95 per adult
-Monthly	\$1,098	\$1,519	\$1,567	\$1,930	\$1,519	\$2,689	\$2,656	\$2,445
-Annual	\$13,172	\$18,226	\$18,799	\$23,164	\$18,223	\$32,264	\$31,871	\$29,341

Table 16
The Self-Sufficiency Standard for Florence, AL MSA, 2003
Colbert County

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	360	462	462	462	462	577	462	462
Child Care	0	298	319	617	146	763	617	465
Food	178	261	270	351	464	472	504	554
Transportation	221	226	226	226	226	226	432	432
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	85	145	148	187	153	227	227	218
Taxes	192	264	280	358	253	511	675	448
Earned Income Tax Credit (-)	0	-136	-126	-152	-257	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-74	-24	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.39	\$9.21	\$9.58	\$11.86	\$9.02	\$15.78	\$8.50 per adult	\$7.57 per adult
-Monthly	\$1,125	\$1,621	\$1,685	\$2,087	\$1,587	\$2,777	\$2,991	\$2,663
-Annual	\$13,498	\$19,457	\$20,224	\$25,049	\$19,049	\$33,328	\$35,897	\$31,959

Table 17
The Self-Sufficiency Standard for Florence, AL MSA, 2003
Lauderdale County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	360	462	462	462	462	577	462	462
Child Care	0	298	319	617	146	763	617	465
Food	178	261	270	351	464	472	504	554
Transportation	220	225	225	225	225	225	430	430
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	85	145	148	187	153	227	227	218
Taxes	190	261	277	354	248	506	669	443
Earned Income								
Tax Credit (-)	0	-137	-127	-153	-258	0	0	0
Child Care								
Tax Credit (-)	0	-50	-48	-74	-24	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.37	\$9.18	\$9.55	\$11.83	\$8.99	\$15.74	\$8.48 <i>per adult</i>	\$7.54 <i>per adult</i>
-Monthly	\$1,122	\$1,616	\$1,680	\$2,082	\$1,582	\$2,771	\$2,983	\$2,655
-Annual	\$13,460	\$19,396	\$20,162	\$24,985	\$18,985	\$33,252	\$35,800	\$31,865

Table 18
The Self-Sufficiency Standard for Gadsden, AL MSA, 2003
Etowah County - Gadsden

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	374	431	431	431	431	560	431	431
Child Care	0	294	295	589	137	726	589	432
Food	178	261	270	351	464	472	504	554
Transportation	226	231	231	231	231	231	442	442
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	87	143	144	182	151	223	223	213
Taxes	222	286	293	377	271	546	714	480
Earned Income								
Tax Credit (-)	0	-136	-132	-159	-259	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-71	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.70	\$9.20	\$9.34	\$11.66	\$8.96	\$15.72	\$8.48 <i>per adult</i>	\$7.51 <i>per adult</i>
-Monthly	\$1,178	\$1,619	\$1,644	\$2,052	\$1,577	\$2,768	\$2,986	\$2,645
-Annual	\$14,141	\$19,424	\$19,722	\$24,621	\$18,920	\$33,211	\$35,830	\$31,736

Table 19
The Self-Sufficiency Standard for Gadsden, AL MSA, 2003
Etowah County (Excluding Gadsden)

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	374	431	431	431	431	560	431	431
Child Care	0	294	295	589	137	726	589	432
Food	178	261	270	351	464	472	504	554
Transportation	226	231	231	231	231	231	442	442
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	87	143	144	182	151	223	223	213
Taxes	197	254	259	335	241	489	653	422
Earned Income								
Tax Credit (-)	0	-142	-139	-169	-266	0	0	-81
Child Care								
Tax Credit (-)	0	-49	-50	-66	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.56	\$8.99	\$9.11	\$11.39	\$8.79	\$15.40	\$8.31 <i>per adult</i>	\$7.12 <i>per adult</i>
-Monthly	\$1,154	\$1,581	\$1,604	\$2,005	\$1,546	\$2,711	\$2,925	\$2,506
-Annual	\$13,850	\$18,978	\$19,245	\$24,060	\$18,554	\$32,529	\$35,094	\$30,069

Table 20
The Self-Sufficiency Standard for Huntsville, AL MSA, 2003
Limestone County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	454	559	559	559	559	745	559	559
Child Care	0	298	319	617	146	763	617	465
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	94	154	158	196	163	243	236	227
Taxes	226	301	316	390	278	575	708	675
Earned Income								
Tax Credit (-)	0	-109	-99	-118	-229	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-84	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.16	\$10.17	\$10.53	\$12.77	\$9.77	\$17.18	\$8.88 <i>per adult</i>	\$8.50 <i>per adult</i>
-Monthly	\$1,260	\$1,790	\$1,854	\$2,247	\$1,720	\$3,023	\$3,125	\$2,991
-Annual	\$15,116	\$21,482	\$22,248	\$26,965	\$20,643	\$36,276	\$37,501	\$35,886

Table 21
The Self-Sufficiency Standard for Huntsville, AL MSA, 2003
Madison County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	454	559	559	559	559	745	559	559
Child Care	0	426	409	835	193	1029	835	603
Food	178	261	270	351	464	472	504	554
Transportation	214	219	219	219	219	219	419	419
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	94	167	166	218	167	270	257	240
Taxes	225	359	357	524	297	684	795	729
Earned Income								
Tax Credit (-)	0	-71	-73	0	-215	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.12	\$11.51	\$11.47	\$15.56	\$10.14	\$19.43	\$9.78	\$9.05
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,253	\$2,026	\$2,018	\$2,738	\$1,785	\$3,419	\$3,443	\$3,187
-Annual	\$15,041	\$24,315	\$24,220	\$32,858	\$21,423	\$41,034	\$41,316	\$38,242

Table 22
The Self-Sufficiency Standard for Mobile, AL MSA, 2003
Baldwin County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	454	521	521	521	521	701	521	521
Child Care	0	280	315	595	135	730	595	450
Food	178	261	270	351	464	472	504	554
Transportation	214	219	219	219	219	219	419	419
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	94	149	154	191	158	236	230	222
Taxes	228	282	302	369	268	550	688	658
Earned Income								
Tax Credit (-)	0	-123	-110	-139	-242	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-31	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.15	\$9.66	\$10.14	\$12.20	\$9.42	\$16.58	\$8.63	\$8.28
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,259	\$1,700	\$1,786	\$2,147	\$1,658	\$2,918	\$3,038	\$2,916
-Annual	\$15,110	\$20,404	\$21,426	\$25,763	\$19,898	\$35,013	\$36,461	\$34,991

Table 23
The Self-Sufficiency Standard for Mobile, AL MSA, 2003
Mobile County

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	454	521	521	521	521	701	521	521
Child Care	0	440	393	834	196	1030	834	589
Food	178	261	270	351	464	472	504	554
Transportation	223	228	228	228	228	228	437	437
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	95	166	162	215	165	267	256	237
Taxes	233	362	343	523	293	683	800	730
Earned Income								
Tax Credit (-)	0	-72	-83	0	-220	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.25	\$11.49	\$11.09	\$15.41	\$10.01	\$19.27	\$9.76 <i>per adult</i>	\$8.98 <i>per adult</i>
-Monthly	\$1,275	\$2,022	\$1,951	\$2,712	\$1,762	\$3,391	\$3,434	\$3,161
-Annual	\$15,303	\$24,262	\$23,413	\$32,547	\$21,143	\$40,695	\$41,207	\$37,927

Table 24
The Self-Sufficiency Standard for Montgomery, AL MSA, 2003
Autauga County

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	453	535	535	535	535	729	535	535
Child Care	0	333	369	703	159	862	703	529
Food	178	261	270	351	464	472	504	554
Transportation	220	225	225	225	225	225	431	431
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	94	156	161	203	163	253	243	232
Taxes	230	312	333	434	284	619	744	702
Earned Income								
Tax Credit (-)	0	-102	-88	-84	-228	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-80	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.20	\$10.41	\$10.92	\$13.68	\$9.80	\$18.01	\$9.21 <i>per adult</i>	\$8.74 <i>per adult</i>
-Monthly	\$1,267	\$1,832	\$1,923	\$2,408	\$1,724	\$3,170	\$3,242	\$3,075
-Annual	\$15,206	\$21,982	\$23,073	\$28,892	\$20,688	\$38,034	\$38,903	\$36,903

Table 25
The Self-Sufficiency Standard for Montgomery, AL MSA, 2003
Elmore County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	498	589	589	589	589	802	589	589
Child Care	0	333	369	703	159	862	703	529
Food	178	261	270	351	464	472	504	554
Transportation	220	225	225	225	225	225	431	431
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	99	162	167	209	168	260	249	237
Taxes	249	335	363	491	301	649	766	725
Earned Income								
Tax Credit (-)	0	-86	-71	0	-210	0	0	0
Child Care								
Tax Credit (-)	0	-46	-44	-80	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-93	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.59	\$10.97	\$11.53	\$14.81	\$10.28	\$18.64	\$9.44 <i>per adult</i>	\$8.97 <i>per adult</i>
-Monthly	\$1,336	\$1,931	\$2,030	\$2,607	\$1,809	\$3,280	\$3,323	\$3,156
-Annual	\$16,030	\$23,177	\$24,359	\$31,289	\$21,704	\$39,361	\$39,877	\$37,876

Table 26
The Self-Sufficiency Standard for Montgomery, AL MSA, 2003
Montgomery County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	498	589	589	589	589	802	589	589
Child Care	0	333	369	703	159	862	703	529
Food	178	261	270	351	464	472	504	554
Transportation	221	226	226	226	226	226	433	433
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	99	162	167	209	168	260	249	238
Taxes	251	339	366	495	306	655	772	731
Earned Income								
Tax Credit (-)	0	-85	-70	0	-209	0	0	0
Child Care								
Tax Credit (-)	0	-46	-44	-80	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.61	\$11.01	\$11.57	\$14.85	\$10.31	\$18.68	\$9.46 <i>per adult</i>	\$8.99 <i>per adult</i>
-Monthly	\$1,339	\$1,937	\$2,036	\$2,613	\$1,815	\$3,287	\$3,332	\$3,165
-Annual	\$16,074	\$23,248	\$24,431	\$31,356	\$21,783	\$39,442	\$39,980	\$37,983

Table 27
The Self-Sufficiency Standard for Tuscaloosa, AL MSA, 2003
Tuscaloosa County

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	391	521	521	521	521	715	521	521
Child Care	0	274	292	566	143	709	566	435
Food	178	261	270	351	464	472	504	554
Transportation	220	225	225	225	225	225	431	431
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	88	149	152	188	160	236	228	221
Taxes	206	285	299	366	276	554	686	663
Earned Income								
Tax Credit (-)	0	-123	-114	-146	-237	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-77	-34	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-81	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.68	\$9.68	\$10.00	\$12.02	\$9.56	\$16.60	\$8.58 <i>per adult</i>	\$8.29 <i>per adult</i>
-Monthly	\$1,175	\$1,704	\$1,759	\$2,115	\$1,682	\$2,921	\$3,019	\$2,917
-Annual	\$14,103	\$20,447	\$21,111	\$25,379	\$20,187	\$35,051	\$36,223	\$35,009

Table 28
The Self-Sufficiency Standard for Barbour County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	273	291	564	137	700	564	428
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	143	211	212	204
Taxes	173	219	231	303	214	403	407	375
Earned Income								
Tax Credit (-)	0	-167	-159	-203	-289	-84	-89	-116
Child Care								
Tax Credit (-)	0	-34	-39	-50	-9	-80	-79	-66
Child Tax Credit (-)	0	-50	-50	-97	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.12	\$8.39	\$10.49	\$8.14	\$13.67	\$7.02 <i>per adult</i>	\$6.65 <i>per adult</i>
-Monthly	\$1,050	\$1,430	\$1,477	\$1,846	\$1,433	\$2,407	\$2,469	\$2,340
-Annual	\$12,594	\$17,156	\$17,730	\$22,147	\$17,201	\$28,880	\$29,632	\$28,080

Table 29
The Self-Sufficiency Standard for Bibb County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	500	370	370
Child Care	0	274	292	566	143	709	566	435
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	144	214	212	205
Taxes	173	220	231	304	216	420	409	378
Earned Income								
Tax Credit (-)	0	-166	-159	-202	-288	-72	-88	-114
Child Care								
Tax Credit (-)	0	-34	-39	-50	-10	-80	-79	-67
Child Tax Credit (-)	0	-50	-50	-97	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.13	\$8.40	\$10.50	\$8.20	\$14.02	\$7.03 per adult	\$6.68 per adult
-Monthly	\$1,050	\$1,432	\$1,479	\$1,849	\$1,442	\$2,467	\$2,474	\$2,352
-Annual	\$12,595	\$17,179	\$17,748	\$22,183	\$17,309	\$29,609	\$29,689	\$28,224

Table 30
The Self-Sufficiency Standard for Bullock County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	270	270	539	132	671	539	402
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	80	133	135	170	143	209	210	203
Taxes	176	224	229	302	220	393	402	369
Earned Income								
Tax Credit (-)	0	-165	-162	-206	-287	-92	-94	-122
Child Care								
Tax Credit (-)	0	-35	-37	-48	-10	-77	-77	-63
Child Tax Credit (-)	0	-50	-50	-95	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.00	\$8.19	\$8.30	\$10.38	\$8.20	\$13.47	\$6.95 per adult	\$6.57 per adult
-Monthly	\$1,056	\$1,442	\$1,461	\$1,828	\$1,444	\$2,371	\$2,445	\$2,313
-Annual	\$12,674	\$17,301	\$17,532	\$21,931	\$17,327	\$28,447	\$29,341	\$27,759

Table 31
The Self-Sufficiency Standard for Butler County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	270	270	539	132	671	539	402
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	80	133	135	170	144	209	210	203
Taxes	175	222	227	299	216	387	396	364
Earned Income								
Tax Credit (-)	0	-165	-162	-207	-288	-93	-95	-123
Child Care								
Tax Credit (-)	0	-35	-37	-48	-9	-76	-76	-63
Child Tax Credit (-)	0	-50	-50	-95	-57	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.18	\$8.29	\$10.37	\$8.18	\$13.44	\$6.93 <i>per adult</i>	\$6.56 <i>per adult</i>
-Monthly	\$1,055	\$1,440	\$1,459	\$1,825	\$1,440	\$2,365	\$2,440	\$2,309
-Annual	\$12,659	\$17,274	\$17,504	\$21,898	\$17,286	\$28,377	\$29,275	\$27,704

Table 32
The Self-Sufficiency Standard for Chambers County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	303	319	621	149	771	621	468
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	136	139	178	144	218	218	208
Taxes	174	230	241	318	219	468	439	391
Earned Income								
Tax Credit (-)	0	-159	-152	-185	-285	0	0	-101
Child Care								
Tax Credit (-)	0	-39	-43	-59	-11	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.40	\$8.64	\$10.97	\$8.26	\$14.97	\$7.54 <i>per adult</i>	\$6.85 <i>per adult</i>
-Monthly	\$1,051	\$1,478	\$1,521	\$1,931	\$1,453	\$2,635	\$2,654	\$2,410
-Annual	\$12,610	\$17,731	\$18,255	\$23,178	\$17,436	\$31,616	\$31,850	\$28,922

Table 33
The Self-Sufficiency Standard for Cherokee County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	250	295	546	128	674	546	424
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	434	434
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	131	137	171	143	208	211	205
Taxes	175	213	234	300	213	384	399	377
Earned Income								
Tax Credit (-)	0	-171	-157	-207	-291	-95	-93	-115
Child Care								
Tax Credit (-)	0	-31	-40	-48	-8	-76	-77	-67
Child Tax Credit (-)	0	-50	-50	-95	-55	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$7.96	\$8.47	\$10.38	\$8.11	\$13.40	\$6.95 <i>per adult</i>	\$6.66 <i>per adult</i>
-Monthly	\$1,055	\$1,401	\$1,490	\$1,826	\$1,427	\$2,359	\$2,447	\$2,346
-Annual	\$12,658	\$16,814	\$17,881	\$21,915	\$17,122	\$28,304	\$29,366	\$28,153

Table 34
The Self-Sufficiency Standard for Chilton County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	333	369	703	159	862	703	529
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	139	144	186	145	227	226	214
Taxes	173	240	258	352	224	506	665	411
Earned Income								
Tax Credit (-)	0	-152	-140	-156	-282	0	0	-80
Child Care								
Tax Credit (-)	0	-43	-50	-72	-12	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.65	\$9.09	\$11.76	\$8.35	\$15.75	\$8.43 <i>per adult</i>	\$7.13 <i>per adult</i>
-Monthly	\$1,050	\$1,523	\$1,599	\$2,069	\$1,469	\$2,772	\$2,968	\$2,509
-Annual	\$12,595	\$18,277	\$19,189	\$24,828	\$17,627	\$33,261	\$35,618	\$30,108

Table 35
The Self-Sufficiency Standard for Choctaw County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	174	218	224	296	214	380	387	363
Earned Income								
Tax Credit (-)	0	-168	-164	-210	-289	-96	-100	-124
Child Care								
Tax Credit (-)	0	-33	-35	-46	-9	-75	-74	-62
Child Tax Credit (-)	0	-50	-50	-94	-56	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.08	\$8.22	\$10.28	\$8.15	\$13.36	\$6.86 <i>per adult</i>	\$6.54 <i>per adult</i>
-Monthly	\$1,051	\$1,422	\$1,447	\$1,810	\$1,434	\$2,351	\$2,416	\$2,302
-Annual	\$12,610	\$17,069	\$17,359	\$21,720	\$17,210	\$28,208	\$28,996	\$27,620

Table 36
The Self-Sufficiency Standard for Clarke County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	280	315	595	135	730	595	450
Food	178	261	270	351	464	472	504	554
Transportation	218	224	224	224	224	224	428	428
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	134	138	175	143	214	215	207
Taxes	177	227	245	316	222	461	438	395
Earned Income								
Tax Credit (-)	0	-164	-152	-192	-288	0	-71	-105
Child Care								
Tax Credit (-)	0	-36	-43	-55	-9	-80	-80	-71
Child Tax Credit (-)	0	-50	-50	-100	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.23	\$8.64	\$10.77	\$8.18	\$14.67	\$7.25 <i>per adult</i>	\$6.79 <i>per adult</i>
-Monthly	\$1,054	\$1,448	\$1,521	\$1,896	\$1,440	\$2,582	\$2,553	\$2,391
-Annual	\$12,646	\$17,373	\$18,254	\$22,753	\$17,282	\$30,989	\$30,641	\$28,696

Table 37
The Self-Sufficiency Standard for Clay County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	272	308	580	147	727	580	454
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	434	434
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	138	174	144	214	214	208
Taxes	175	221	238	308	219	421	422	380
Earned Income								
Tax Credit (-)	0	-166	-154	-197	-285	-71	-78	-106
Child Care								
Tax Credit (-)	0	-34	-42	-53	-11	-80	-80	-71
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.15	\$8.57	\$10.64	\$8.26	\$14.04	\$7.16 <i>per adult</i>	\$6.78 <i>per adult</i>
-Monthly	\$1,055	\$1,435	\$1,509	\$1,873	\$1,453	\$2,471	\$2,521	\$2,388
-Annual	\$12,658	\$17,223	\$18,107	\$22,480	\$17,439	\$29,656	\$30,248	\$28,657

Table 38
The Self-Sufficiency Standard for Cleburne County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	294	295	589	137	726	589	432
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	434	434
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	135	137	175	143	214	215	205
Taxes	175	228	234	310	215	421	427	362
Earned Income								
Tax Credit (-)	0	-160	-157	-194	-288	-71	-74	-116
Child Care								
Tax Credit (-)	0	-38	-40	-54	-9	-80	-80	-66
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.34	\$8.46	\$10.71	\$8.18	\$14.03	\$7.22 <i>per adult</i>	\$6.65 <i>per adult</i>
-Monthly	\$1,055	\$1,469	\$1,489	\$1,886	\$1,439	\$2,470	\$2,540	\$2,340
-Annual	\$12,658	\$17,622	\$17,873	\$22,627	\$17,270	\$29,635	\$30,479	\$28,081

Table 39
The Self-Sufficiency Standard for Coffee County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	367	477	477	477	477	663	477	477
Child Care	0	273	291	564	137	700	564	428
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	85	143	147	183	154	229	223	215
Taxes	192	256	270	337	250	515	652	433
Earned Income								
Tax Credit (-)	0	-140	-131	-167	-257	0	0	-73
Child Care								
Tax Credit (-)	0	-50	-50	-67	-24	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.42	\$9.06	\$9.38	\$11.43	\$9.02	\$15.93	\$8.29 <i>per adult</i>	\$7.23 <i>per adult</i>
-Monthly	\$1,129	\$1,595	\$1,650	\$2,012	\$1,588	\$2,804	\$2,919	\$2,544
-Annual	\$13,550	\$19,135	\$19,802	\$24,150	\$19,060	\$33,649	\$35,034	\$30,529

Table 40
The Self-Sufficiency Standard for Conecuh County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	280	315	595	135	730	595	450
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	134	138	175	143	214	215	207
Taxes	174	222	240	310	214	452	428	373
Earned Income								
Tax Credit (-)	0	-164	-153	-193	-289	0	-74	-110
Child Care								
Tax Credit (-)	0	-35	-42	-54	-9	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.20	\$8.62	\$10.74	\$8.14	\$14.62	\$7.22 <i>per adult</i>	\$6.73 <i>per adult</i>
-Monthly	\$1,051	\$1,443	\$1,516	\$1,890	\$1,433	\$2,574	\$2,542	\$2,368
-Annual	\$12,616	\$17,317	\$18,196	\$22,684	\$17,197	\$30,887	\$30,503	\$28,422

Table 41
The Self-Sufficiency Standard for Coosa County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	272	308	580	147	727	580	454
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	138	174	144	213	214	207
Taxes	174	220	237	308	218	419	419	376
Earned Income								
Tax Credit (-)	0	-166	-155	-198	-286	-72	-81	-108
Child Care								
Tax Credit (-)	0	-34	-41	-52	-10	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.13	\$8.55	\$10.62	\$8.23	\$14.01	\$7.13 <i>per adult</i>	\$6.75 <i>per adult</i>
-Monthly	\$1,051	\$1,431	\$1,505	\$1,869	\$1,449	\$2,465	\$2,509	\$2,376
-Annual	\$12,610	\$17,170	\$18,054	\$22,433	\$17,390	\$29,583	\$30,103	\$28,512

Table 42
The Self-Sufficiency Standard for Covington County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	270	270	539	132	671	539	402
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	170	143	208	209	202
Taxes	173	218	223	297	213	378	387	360
Earned Income								
Tax Credit (-)	0	-167	-164	-210	-291	-97	-100	-126
Child Care								
Tax Credit (-)	0	-33	-35	-47	-8	-74	-74	-61
Child Tax Credit (-)	0	-50	-50	-94	-55	-147	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.10	\$8.21	\$10.29	\$8.11	\$13.32	\$6.87 <i>per adult</i>	\$6.51 <i>per adult</i>
-Monthly	\$1,050	\$1,425	\$1,444	\$1,812	\$1,427	\$2,345	\$2,417	\$2,291
-Annual	\$12,594	\$17,101	\$17,332	\$21,742	\$17,125	\$28,137	\$29,003	\$27,493

Table 43
The Self-Sufficiency Standard for Crenshaw County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	270	270	539	132	671	539	402
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	80	133	135	170	144	209	210	203
Taxes	175	222	227	299	216	387	396	364
Earned Income								
Tax Credit (-)	0	-165	-162	-207	-288	-93	-95	-123
Child Care								
Tax Credit (-)	0	-35	-37	-48	-9	-76	-76	-63
Child Tax Credit (-)	0	-50	-50	-95	-57	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.18	\$8.29	\$10.37	\$8.18	\$13.44	\$6.93 per adult	\$6.56 per adult
-Monthly	\$1,055	\$1,440	\$1,459	\$1,825	\$1,440	\$2,365	\$2,440	\$2,309
-Annual	\$12,659	\$17,274	\$17,504	\$21,898	\$17,286	\$28,377	\$29,275	\$27,704

Table 44
The Self-Sufficiency Standard for Cullman County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	492	370	370
Child Care	0	298	319	617	146	763	617	465
Food	178	261	270	351	464	472	504	554
Transportation	222	228	228	228	228	228	436	436
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	80	137	140	179	145	219	219	210
Taxes	177	235	248	325	228	480	447	403
Earned Income								
Tax Credit (-)	0	-157	-149	-181	-282	0	0	-95
Child Care								
Tax Credit (-)	0	-40	-45	-60	-12	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.03	\$8.47	\$8.77	\$11.07	\$8.36	\$15.13	\$7.60 per adult	\$6.93 per adult
-Monthly	\$1,061	\$1,491	\$1,543	\$1,948	\$1,471	\$2,663	\$2,675	\$2,438
-Annual	\$12,733	\$17,890	\$18,516	\$23,377	\$17,648	\$31,958	\$32,094	\$29,252

Table 45
The Self-Sufficiency Standard for Dallas County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	219	225	225	225	225	225	430	430
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	177	223	229	303	222	394	400	373
Earned Income								
Tax Credit (-)	0	-167	-163	-208	-287	-93	-97	-121
Child Care								
Tax Credit (-)	0	-34	-36	-47	-10	-77	-75	-64
Child Tax Credit (-)	0	-50	-50	-94	-57	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.12	\$8.26	\$10.33	\$8.20	\$13.44	\$6.91 <i>per adult</i>	\$6.58 <i>per adult</i>
-Monthly	\$1,055	\$1,429	\$1,453	\$1,818	\$1,443	\$2,365	\$2,433	\$2,315
-Annual	\$12,660	\$17,146	\$17,438	\$21,812	\$17,314	\$28,381	\$29,192	\$27,780

Table 46
The Self-Sufficiency Standard for De Kalb County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	250	295	546	128	674	546	424
Food	178	261	270	351	464	472	504	554
Transportation	221	227	227	227	227	227	434	434
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	131	137	171	143	208	211	205
Taxes	175	213	234	300	213	384	399	377
Earned Income								
Tax Credit (-)	0	-171	-157	-207	-291	-95	-94	-115
Child Care								
Tax Credit (-)	0	-31	-40	-48	-8	-76	-77	-67
Child Tax Credit (-)	0	-50	-50	-95	-55	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$7.96	\$8.47	\$10.38	\$8.11	\$13.40	\$6.95 <i>per adult</i>	\$6.66 <i>per adult</i>
-Monthly	\$1,055	\$1,401	\$1,490	\$1,826	\$1,427	\$2,358	\$2,447	\$2,346
-Annual	\$12,656	\$16,811	\$17,879	\$21,913	\$17,120	\$28,301	\$29,360	\$28,148

Table 47
The Self-Sufficiency Standard for Escambia County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	280	315	595	135	730	595	450
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	134	138	175	143	214	215	207
Taxes	174	222	240	310	214	452	428	373
Earned Income								
Tax Credit (-)	0	-164	-153	-193	-289	0	-74	-110
Child Care								
Tax Credit (-)	0	-35	-42	-54	-9	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.20	\$8.62	\$10.74	\$8.14	\$14.62	\$7.22 <i>per adult</i>	\$6.73 <i>per adult</i>
-Monthly	\$1,051	\$1,443	\$1,516	\$1,890	\$1,433	\$2,574	\$2,542	\$2,368
-Annual	\$12,616	\$17,317	\$18,196	\$22,684	\$17,197	\$30,887	\$30,503	\$28,422

Table 48
The Self-Sufficiency Standard for Fayette County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	274	292	566	143	709	566	435
Food	178	261	270	351	464	472	504	554
Transportation	219	225	225	225	225	225	430	430
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	144	212	212	205
Taxes	174	220	232	304	217	409	411	361
Earned Income								
Tax Credit (-)	0	-166	-158	-202	-287	-80	-86	-117
Child Care								
Tax Credit (-)	0	-34	-39	-50	-10	-80	-80	-66
Child Tax Credit (-)	0	-50	-50	-98	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.98	\$8.15	\$8.42	\$10.52	\$8.21	\$13.79	\$7.05 <i>per adult</i>	\$6.64 <i>per adult</i>
-Monthly	\$1,052	\$1,434	\$1,481	\$1,851	\$1,445	\$2,428	\$2,481	\$2,337
-Annual	\$12,621	\$17,208	\$17,777	\$22,209	\$17,335	\$29,135	\$29,769	\$28,045

Table 49
The Self-Sufficiency Standard for Franklin County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	298	319	617	146	763	617	465
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	135	139	177	144	217	217	208
Taxes	174	229	241	317	217	465	437	384
Earned Income								
Tax Credit (-)	0	-160	-152	-186	-286	0	0	-104
Child Care								
Tax Credit (-)	0	-38	-43	-58	-10	-80	-80	-72
Child Tax Credit (-)	0	-50	-50	-100	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.35	\$8.65	\$10.94	\$8.22	\$14.90	\$7.52 per adult	\$6.81 per adult
-Monthly	\$1,051	\$1,470	\$1,522	\$1,925	\$1,448	\$2,623	\$2,649	\$2,398
-Annual	\$12,611	\$17,645	\$18,270	\$23,100	\$17,370	\$31,475	\$31,785	\$28,782

Table 50
The Self-Sufficiency Standard for Geneva County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	273	291	564	137	700	564	428
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	143	211	212	204
Taxes	173	219	231	303	214	403	407	375
Earned Income								
Tax Credit (-)	0	-167	-159	-203	-289	-84	-89	-116
Child Care								
Tax Credit (-)	0	-34	-39	-50	-9	-80	-79	-66
Child Tax Credit (-)	0	-50	-50	-97	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.12	\$8.39	\$10.49	\$8.14	\$13.67	\$7.02 per adult	\$6.65 per adult
-Monthly	\$1,050	\$1,430	\$1,477	\$1,846	\$1,433	\$2,407	\$2,469	\$2,340
-Annual	\$12,594	\$17,156	\$17,730	\$22,147	\$17,201	\$28,880	\$29,632	\$28,080

Table 51
The Self-Sufficiency Standard for Greene County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	180	228	235	309	230	406	412	383
Earned Income								
Tax Credit (-)	0	-166	-162	-207	-286	-91	-94	-119
Child Care								
Tax Credit (-)	0	-34	-37	-48	-10	-78	-76	-65
Child Tax Credit (-)	0	-50	-50	-95	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$8.14	\$8.28	\$10.36	\$8.24	\$13.51	\$6.94 <i>per adult</i>	\$6.60 <i>per adult</i>
-Monthly	\$1,057	\$1,433	\$1,458	\$1,823	\$1,450	\$2,377	\$2,444	\$2,324
-Annual	\$12,690	\$17,200	\$17,494	\$21,879	\$17,398	\$28,523	\$29,327	\$27,891

Table 52
The Self-Sufficiency Standard for Hale County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	174	218	224	296	214	380	387	363
Earned Income								
Tax Credit (-)	0	-168	-164	-210	-289	-96	-100	-124
Child Care								
Tax Credit (-)	0	-33	-35	-46	-9	-75	-74	-62
Child Tax Credit (-)	0	-50	-50	-94	-56	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.08	\$8.22	\$10.28	\$8.15	\$13.36	\$6.86 <i>per adult</i>	\$6.54 <i>per adult</i>
-Monthly	\$1,051	\$1,422	\$1,447	\$1,810	\$1,434	\$2,351	\$2,416	\$2,302
-Annual	\$12,610	\$17,069	\$17,359	\$21,720	\$17,210	\$28,208	\$28,996	\$27,620

Table 53
The Self-Sufficiency Standard for Henry County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	273	291	564	137	700	564	428
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	143	211	212	204
Taxes	173	219	231	303	214	403	407	375
Earned Income								
Tax Credit (-)	0	-167	-159	-203	-289	-84	-89	-116
Child Care								
Tax Credit (-)	0	-34	-39	-50	-9	-80	-79	-66
Child Tax Credit (-)	0	-50	-50	-97	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.12	\$8.39	\$10.49	\$8.14	\$13.67	\$7.02 <i>per adult</i>	\$6.65 <i>per adult</i>
-Monthly	\$1,050	\$1,430	\$1,477	\$1,846	\$1,433	\$2,407	\$2,469	\$2,340
-Annual	\$12,594	\$17,156	\$17,730	\$22,147	\$17,201	\$28,880	\$29,632	\$28,080

Table 54
The Self-Sufficiency Standard for Jackson County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	250	295	546	128	674	546	424
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	435	435
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	131	137	171	143	209	211	205
Taxes	178	218	239	306	221	398	412	370
Earned Income								
Tax Credit (-)	0	-170	-156	-205	-289	-92	-90	-116
Child Care								
Tax Credit (-)	0	-32	-40	-49	-9	-77	-78	-66
Child Tax Credit (-)	0	-50	-50	-96	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.92	\$8.38	\$8.44	\$10.61	\$8.05	\$14.18	\$7.10 <i>per adult</i>	\$6.72 <i>per adult</i>
-Monthly	\$1,041	\$1,475	\$1,486	\$1,867	\$1,417	\$2,495	\$2,499	\$2,366
-Annual	\$12,493	\$17,702	\$17,835	\$22,401	\$17,002	\$29,942	\$29,984	\$28,387

Table 55
The Self-Sufficiency Standard for Lamar County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	274	292	566	143	709	566	435
Food	178	261	270	351	464	472	504	554
Transportation	219	225	225	225	225	225	430	430
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	144	212	212	205
Taxes	174	220	232	304	217	409	411	361
Earned Income								
Tax Credit (-)	0	-166	-158	-202	-287	-80	-86	-117
Child Care								
Tax Credit (-)	0	-34	-39	-50	-10	-80	-80	-66
Child Tax Credit (-)	0	-50	-50	-98	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.98	\$8.15	\$8.42	\$10.52	\$8.21	\$13.79	\$7.05 <i>per adult</i>	\$6.64 <i>per adult</i>
-Monthly	\$1,052	\$1,434	\$1,481	\$1,851	\$1,445	\$2,428	\$2,481	\$2,337
-Annual	\$12,621	\$17,208	\$17,777	\$22,209	\$17,335	\$29,135	\$29,769	\$28,045

Table 56
The Self-Sufficiency Standard for Lowndes County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	333	369	703	159	862	703	529
Food	178	261	270	351	464	472	504	554
Transportation	219	225	225	225	225	225	430	430
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	80	140	145	187	146	228	227	215
Taxes	181	254	273	368	243	529	690	456
Earned Income								
Tax Credit (-)	0	-148	-135	-149	-276	0	0	0
Child Care								
Tax Credit (-)	0	-46	-50	-75	-15	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.03	\$8.80	\$9.26	\$11.93	\$8.51	\$15.94	\$8.54 <i>per adult</i>	\$7.52 <i>per adult</i>
-Monthly	\$1,062	\$1,549	\$1,630	\$2,099	\$1,498	\$2,805	\$3,005	\$2,646
-Annual	\$12,744	\$18,588	\$19,556	\$25,192	\$17,978	\$33,665	\$36,060	\$31,756

Table 57
The Self-Sufficiency Standard for Macon County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	320	427	427	427	427	535	427	427
Child Care	0	303	319	621	149	771	621	468
Food	178	261	270	351	464	472	504	554
Transportation	218	224	224	224	224	224	428	428
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	81	142	145	184	151	224	224	215
Taxes	177	253	264	343	241	495	659	432
Earned Income								
Tax Credit (-)	0	-143	-135	-162	-265	0	0	-73
Child Care								
Tax Credit (-)	0	-49	-50	-69	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.06	\$8.96	\$9.24	\$11.59	\$8.80	\$15.51	\$8.37 <i>per adult</i>	\$7.23 <i>per adult</i>
-Monthly	\$1,067	\$1,577	\$1,626	\$2,040	\$1,548	\$2,730	\$2,945	\$2,543
-Annual	\$12,804	\$18,930	\$19,506	\$24,480	\$18,576	\$32,759	\$35,345	\$30,520

Table 58
The Self-Sufficiency Standard for Marengo County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	174	218	224	296	214	380	387	363
Earned Income								
Tax Credit (-)	0	-168	-164	-210	-289	-96	-100	-124
Child Care								
Tax Credit (-)	0	-33	-35	-46	-9	-75	-74	-62
Child Tax Credit (-)	0	-50	-50	-94	-56	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.08	\$8.22	\$10.28	\$8.15	\$13.36	\$6.86 <i>per adult</i>	\$6.54 <i>per adult</i>
-Monthly	\$1,051	\$1,422	\$1,447	\$1,810	\$1,434	\$2,351	\$2,416	\$2,302
-Annual	\$12,610	\$17,069	\$17,359	\$21,720	\$17,210	\$28,208	\$28,996	\$27,620

Table 59
The Self-Sufficiency Standard for Marion County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	274	292	566	143	709	566	435
Food	178	261	270	351	464	472	504	554
Transportation	220	225	225	225	225	225	431	431
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	144	212	212	205
Taxes	174	221	232	304	217	409	412	380
Earned Income								
Tax Credit (-)	0	-166	-158	-201	-287	-80	-86	-112
Child Care								
Tax Credit (-)	0	-34	-39	-51	-10	-80	-80	-68
Child Tax Credit (-)	0	-50	-50	-98	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.98	\$8.15	\$8.42	\$10.52	\$8.21	\$13.80	\$7.05 per adult	\$6.70 per adult
-Monthly	\$1,053	\$1,435	\$1,482	\$1,852	\$1,445	\$2,429	\$2,483	\$2,359
-Annual	\$12,631	\$17,218	\$17,787	\$22,218	\$17,345	\$29,149	\$29,798	\$28,309

Table 60
The Self-Sufficiency Standard for Marshall County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	378	378	378	378	522	378	378
Child Care	0	250	295	546	128	674	546	424
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	434	434
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	80	133	138	172	144	213	212	206
Taxes	175	219	239	304	218	420	411	383
Earned Income								
Tax Credit (-)	0	-167	-153	-202	-286	-72	-86	-109
Child Care								
Tax Credit (-)	0	-33	-42	-50	-10	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-97	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$8.10	\$8.61	\$10.50	\$8.24	\$14.01	\$7.05 per adult	\$6.74 per adult
-Monthly	\$1,059	\$1,426	\$1,515	\$1,848	\$1,450	\$2,466	\$2,482	\$2,373
-Annual	\$12,702	\$17,111	\$18,178	\$22,180	\$17,399	\$29,590	\$29,780	\$28,475

Table 61
The Self-Sufficiency Standard for Monroe County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	280	315	595	135	730	595	450
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	134	138	175	143	214	215	207
Taxes	174	222	240	310	214	452	428	385
Earned Income								
Tax Credit (-)	0	-164	-153	-193	-289	0	-74	-107
Child Care								
Tax Credit (-)	0	-35	-42	-54	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.20	\$8.62	\$10.74	\$8.14	\$14.62	\$7.22 per adult	\$6.77 per adult
-Monthly	\$1,051	\$1,443	\$1,516	\$1,890	\$1,433	\$2,574	\$2,542	\$2,382
-Annual	\$12,616	\$17,317	\$18,196	\$22,684	\$17,197	\$30,887	\$30,503	\$28,580

Table 62
The Self-Sufficiency Standard for Perry County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	177	223	229	303	222	393	399	373
Earned Income								
Tax Credit (-)	0	-167	-163	-209	-288	-93	-97	-122
Child Care								
Tax Credit (-)	0	-34	-36	-47	-10	-76	-75	-63
Child Tax Credit (-)	0	-50	-50	-94	-57	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.11	\$8.25	\$10.32	\$8.19	\$13.43	\$6.90 per adult	\$6.57 per adult
-Monthly	\$1,054	\$1,428	\$1,452	\$1,817	\$1,442	\$2,364	\$2,430	\$2,313
-Annual	\$12,650	\$17,135	\$17,426	\$21,802	\$17,304	\$28,366	\$29,161	\$27,756

Table 63
The Self-Sufficiency Standard for Pickens County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	274	292	566	143	709	566	435
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	136	172	144	212	212	205
Taxes	174	220	232	304	216	409	410	360
Earned Income								
Tax Credit (-)	0	-166	-159	-202	-287	-80	-87	-117
Child Care								
Tax Credit (-)	0	-34	-39	-50	-10	-80	-80	-66
Child Tax Credit (-)	0	-50	-50	-97	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.14	\$8.41	\$10.51	\$8.20	\$13.79	\$7.04 <i>per adult</i>	\$6.63 <i>per adult</i>
-Monthly	\$1,051	\$1,433	\$1,480	\$1,850	\$1,444	\$2,426	\$2,478	\$2,334
-Annual	\$12,610	\$17,196	\$17,765	\$22,198	\$17,324	\$29,118	\$29,736	\$28,011

Table 64
The Self-Sufficiency Standard for Pike County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	364	434	434	434	434	563	434	434
Child Care	0	270	270	539	132	671	539	402
Food	178	261	270	351	464	472	504	554
Transportation	218	223	223	223	223	223	427	427
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	85	140	141	177	150	217	217	209
Taxes	191	243	249	314	238	465	435	390
Earned Income								
Tax Credit (-)	0	-150	-147	-188	-269	0	0	-101
Child Care								
Tax Credit (-)	0	-44	-46	-57	-19	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.41	\$8.73	\$8.84	\$10.87	\$8.71	\$14.89	\$7.49 <i>per adult</i>	\$6.86 <i>per adult</i>
-Monthly	\$1,129	\$1,536	\$1,555	\$1,913	\$1,532	\$2,621	\$2,637	\$2,414
-Annual	\$13,543	\$18,434	\$18,664	\$22,959	\$18,389	\$31,451	\$31,647	\$28,965

Table 65
The Self-Sufficiency Standard for Randolph County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	272	308	580	147	727	580	454
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	434	434
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	133	138	174	144	214	214	208
Taxes	176	223	241	311	223	456	428	387
Earned Income								
Tax Credit (-)	0	-165	-154	-196	-284	0	-77	-104
Child Care								
Tax Credit (-)	0	-35	-42	-53	-11	-80	-80	-72
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.00	\$8.17	\$8.59	\$10.66	\$8.28	\$14.64	\$7.18 <i>per adult</i>	\$6.81 <i>per adult</i>
-Monthly	\$1,057	\$1,438	\$1,512	\$1,877	\$1,457	\$2,577	\$2,528	\$2,395
-Annual	\$12,678	\$17,256	\$18,141	\$22,519	\$17,486	\$30,926	\$30,332	\$28,746

Table 66
The Self-Sufficiency Standard for Sumter County, AL, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	177	223	229	303	222	393	399	373
Earned Income								
Tax Credit (-)	0	-167	-163	-209	-288	-93	-97	-122
Child Care								
Tax Credit (-)	0	-34	-36	-47	-10	-76	-75	-63
Child Tax Credit (-)	0	-50	-50	-94	-57	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.11	\$8.25	\$10.32	\$8.19	\$13.43	\$6.90 <i>per adult</i>	\$6.57 <i>per adult</i>
-Monthly	\$1,054	\$1,428	\$1,452	\$1,817	\$1,442	\$2,364	\$2,430	\$2,313
-Annual	\$12,650	\$17,135	\$17,426	\$21,802	\$17,304	\$28,366	\$29,161	\$27,756

Table 67
The Self-Sufficiency Standard for Talladega County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	272	308	580	147	727	580	454
Food	178	261	270	351	464	472	504	554
Transportation	222	227	227	227	227	227	435	435
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	80	134	139	175	145	215	215	209
Taxes	176	224	241	310	224	455	427	388
Earned Income								
Tax Credit (-)	0	-164	-152	-194	-282	0	-74	-102
Child Care								
Tax Credit (-)	0	-36	-43	-54	-12	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.02	\$8.23	\$8.65	\$10.71	\$8.34	\$14.69	\$7.22 per adult	\$6.84 per adult
-Monthly	\$1,059	\$1,448	\$1,522	\$1,885	\$1,468	\$2,585	\$2,540	\$2,407
-Annual	\$12,709	\$17,380	\$18,264	\$22,619	\$17,618	\$31,025	\$30,478	\$28,887

Table 68
The Self-Sufficiency Standard for Tallapoosa County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	303	319	621	149	771	621	468
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	136	139	178	144	218	218	208
Taxes	175	233	244	322	222	473	443	393
Earned Income								
Tax Credit (-)	0	-159	-152	-184	-284	0	0	-101
Child Care								
Tax Credit (-)	0	-39	-43	-59	-11	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.98	\$8.41	\$8.66	\$11.00	\$8.28	\$15.00	\$7.55 per adult	\$6.85 per adult
-Monthly	\$1,052	\$1,480	\$1,524	\$1,935	\$1,457	\$2,639	\$2,659	\$2,412
-Annual	\$12,630	\$17,764	\$18,289	\$23,225	\$17,484	\$31,673	\$31,906	\$28,948

Table 69
The Self-Sufficiency Standard for Walker County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	322	380	380	380	380	491	380	380
Child Care	0	297	310	607	149	756	607	459
Food	178	261	270	351	464	472	504	554
Transportation	222	228	228	228	228	228	436	436
Health Care	92	210	212	220	244	240	261	272
Miscellaneous	81	137	140	179	146	219	219	210
Taxes	179	236	246	321	228	472	442	400
Earned Income								
Tax Credit (-)	0	-155	-149	-182	-278	0	0	-95
Child Care								
Tax Credit (-)	0	-41	-45	-60	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-61	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.11	\$8.53	\$8.76	\$11.04	\$8.44	\$15.04	\$7.59 <i>per adult</i>	\$6.93 <i>per adult</i>
-Monthly	\$1,075	\$1,501	\$1,542	\$1,944	\$1,486	\$2,646	\$2,670	\$2,441
-Annual	\$12,904	\$18,017	\$18,507	\$23,325	\$17,831	\$31,758	\$32,039	\$29,288

Table 70
The Self-Sufficiency Standard for Washington County, AL, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	280	315	595	135	730	595	450
Food	178	261	270	351	464	472	504	554
Transportation	219	224	224	224	224	224	429	429
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	134	138	175	143	214	215	207
Taxes	174	222	240	310	214	452	428	373
Earned Income								
Tax Credit (-)	0	-165	-153	-193	-290	0	-74	-110
Child Care								
Tax Credit (-)	0	-35	-42	-54	-9	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.20	\$8.61	\$10.74	\$8.14	\$14.62	\$7.22 <i>per adult</i>	\$6.72 <i>per adult</i>
-Monthly	\$1,051	\$1,443	\$1,516	\$1,890	\$1,433	\$2,573	\$2,541	\$2,367
-Annual	\$12,610	\$17,311	\$18,190	\$22,678	\$17,192	\$30,881	\$30,486	\$28,405

Table 71
The Self-Sufficiency Standard for Wilcox County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	267	270	537	136	673	537	406
Food	178	261	270	351	464	472	504	554
Transportation	218	224	224	224	224	224	428	428
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	132	134	169	143	208	209	202
Taxes	177	223	229	303	222	393	399	489
Earned Income								
Tax Credit (-)	0	-167	-163	-209	-288	-94	-97	-94
Child Care								
Tax Credit (-)	0	-34	-36	-47	-10	-76	-75	-76
Child Tax Credit (-)	0	-50	-50	-94	-57	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.11	\$8.25	\$10.32	\$8.19	\$13.43	\$6.90 <i>per adult</i>	\$6.94 <i>per adult</i>
-Monthly	\$1,054	\$1,428	\$1,452	\$1,817	\$1,442	\$2,363	\$2,429	\$2,443
-Annual	\$12,646	\$17,131	\$17,422	\$21,798	\$17,300	\$28,360	\$29,149	\$29,312

Table 72
The Self-Sufficiency Standard for Winston County, AL, 2003

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	370	370	370	370	480	370	370
Child Care	0	298	319	617	146	763	617	465
Food	178	261	270	351	464	472	504	554
Transportation	219	225	225	225	225	225	430	430
Health Care	89	201	204	212	236	232	253	264
Miscellaneous	80	135	139	178	144	217	217	208
Taxes	174	229	241	317	218	465	438	385
Earned Income								
Tax Credit (-)	0	-160	-152	-186	-286	0	0	-103
Child Care								
Tax Credit (-)	0	-38	-43	-58	-10	-80	-80	-72
Child Tax Credit (-)	0	-50	-50	-100	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$8.36	\$8.65	\$10.94	\$8.23	\$14.91	\$7.53 <i>per adult</i>	\$6.82 <i>per adult</i>
-Monthly	\$1,052	\$1,471	\$1,523	\$1,926	\$1,448	\$2,624	\$2,650	\$2,400
-Annual	\$12,619	\$17,654	\$18,278	\$23,110	\$17,378	\$31,483	\$31,801	\$28,806