
The Self-Sufficiency Standard for Virginia

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

July 2002

***Prepared for:
Action Alliance for Virginia's
Children and Youth***

The Self-Sufficiency Standard for Virginia

© 2002 Diana Pearce and Wider Opportunities for Women

Preface

The Self-Sufficiency standard was developed by Dr. Diana Pearce for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency. Dr. Pearce was at the time Director of the Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people also have contributed to the development of the Standard, its calculation, and/or the writing of the state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Seook Jeong, Danae Dotolo, Suzanne Eichenlaub, Annie Henry, Nicole Hoyes, Kristie Kopp, Lisa Manzer, Jennifer Phipps, Jennifer Rocili, and in Virginia, Cindy Dixon of Action Alliance for Virginia's Children and Youth. We would also like to thank Mike Theis of the Virginia Department of Social Services. Nonetheless, any mistakes are the authors' responsibility.

A special thank you is extended to the Advisory Committee of the Virginia Family Self-Sufficiency Project for their support, involvement and enthusiasm in the development of this document. The Advisory Committee includes representatives from the following groups and agencies: ALIVE!; The Alliance for Families and Children; Capital Area Workforce Investment Board; Center for Housing Research-Virginia Polytechnic Institute and State University; CHIP of Virginia; Council of Community Services; Family Lifeline; Fresh Start Jobs; Hanover County Department of Social Services; Henrico Community Housing Corporation; Homeless Action Council; Homeward; Housing Opportunities Made Equal, Inc.; Innovations for Schools, Youth, Neighborhoods and Communities (In-SYNC) Partnerships; James City County; The Jewish Community Center of Richmond; Junior League of Richmond; Memorial Child Guidance Clinic; Office of Mental Health Services, Fairfax-Falls Church Community Services Board; Opportunity, Inc.; Partnership for the Future; Places and Programs for Children; Portsmouth Redevelopment and Housing Authority; Prevent Child Abuse Virginia; Prince William County Department of Social Services; Refugee & Immigration Services, Catholic Diocese of Richmond; Richmond Community Action Program; Richmond Department of Juvenile Justice Services; Richmond Memorial Foundation; The Salvation Army; United Way Services of Greater Richmond; Urban League of Greater Richmond; US Department of Housing and Urban Development; Virginia Poverty Law Center; Virginia Commonwealth University, School of Social Work; Virginia Department of Health, Division of Child and Adolescent Health; Virginia Interfaith Center for Public Policy; Virginia Organizing; Workforce Improvement Network/ Virginia Literacy Foundation; and YWCA.

Action Alliance for Virginia's Children and Youth staff for this project include Suzanne Clark Johnson, President; Kathy Glazer, Vice President; and, Cindy Dixon, Director of Data and Research. A special thanks to Ann Nichols-Casebolt at Virginia Commonwealth University for assisting with the research. Heartfelt thanks are extended to the Annie E. Casey Foundation for helping to fund this project.

Table of Contents

Introduction1

How the Self-Sufficiency Standard is Calculated 5

How Much is Enough in Virginia 8

Comparing the Standard to Other Benchmarks of Income 13

*Comparing the Standard for the City of Richmond to Other
Major Cities 15*

*Modeling the Impact of Supports on Wages Required to Meet
Basic Needs 16*

*Closing the Gap Between Incomes and the Self-Sufficiency
Standard22*

How the Self-Sufficiency Standard Can be Used 26

Conclusion 29

Endnotes 31

Data Sources 33

About the Authors 35

List of Virginia Counties and Independent Cities..... 37

Map of Virginia Counties 39

Appendix: Selected Family Types 41

The Self-Sufficiency Standard for Virginia

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 its 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 Virginia 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 line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, depending upon the state, Medicaid is extended to families with incomes at or below 30% to 200% of the federal poverty threshold. In Virginia, children are eligible for the Family Access to Medical Insurance Security Plan (FAMIS) up to 200% of the Federal Poverty Level (FPL).³

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

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 standard, 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 line, 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 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 official 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 1960s—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 Mississippi or Manhattan. 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 standard. 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 Stamps 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 standard, 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, and federal and 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

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.

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. Rather, the Standard includes income sufficient to meet minimum nutrition standards, for example, 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 Virginia families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price items 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*

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

income should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through inter-dependence 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. 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 and independent city in Virginia, 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 county and independent city in Virginia 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 the Action Alliance for Virginia’s Children and Youth.)

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

Housing: The Standard uses the Fiscal Year 2002 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development 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.) However, in Virginia, due to higher housing costs, the FMRs have been raised to the 50th percentile in three metropolitan housing areas: Norfolk-Virginia Beach-Newport News, VA-NC MSA; Richmond-Petersburg, VA MSA; and Washington, DC-MD-VA MSA.

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 by the federal Family Support Act to reimburse families receiving child care assistance at that cost level.¹³ For Virginia, the Standard used child care costs at the 75th percentile, specified by facility type and age, provided by the Virginia Department of Social Services.

Generally, the Standard defines “infants” as children 0-36 months old, “preschoolers” as 3-5 year olds, and schoolage children as 6-12 year olds. However, the Virginia Department of Social Services’ definitions are slightly different. They define “infants” as children 0-15 months old, “toddlers” as 16-23 months old, “preschoolers” as 2-4 year olds, and “schoolage”

children as 5-12 years old. To maintain continuity between Virginia and other state Standards, costs for infants and toddlers were averaged together and used for “infant” costs. We then used the same age groups as the Virginia Department of Social Services for “preschool” and “schoolage”.

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 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 thresholds and the Food Stamps allotments, 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

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.

emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates 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 eaten 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 Virginia.

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 Virginia in which this population of workers use public transportation to get to and from work. Therefore, it is assumed that adults in Virginia 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 Virginia from the survey conducted by the National Association of Insurance Commissioners. In addition, we used premium cost comparisons from five major insurance companies in six areas available from the Commonwealth of Virginia, State Corporation Commission, Bureau of Insurance.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 shopping and errands trip per week. (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 Virginia, employees pay 23% of the premium for coverage for themselves only, or 25% of the premium for family coverage.²⁰ These shares are lower than the national average share of premium costs (which are 24% of employee-only coverage and 36% of family coverage).²¹ The costs of health insurance are based on the average premiums paid by Virginia residents, according to the National Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

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, and payroll taxes. The general sales tax rate is 4.5% in Virginia; sales taxes are calculated on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Food is also taxed, at a rate of 4%, which is also included in taxes. 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 Virginia Department of Taxation. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

Although the federal income tax rate (15% for most family types) 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 working-poor and near-poor 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 Virginia?

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 four different areas in Virginia: Fairfax County (which is in the Washington, D.C. metropolitan area), the cities of Richmond and Roanoke, and Washington County.

In Fairfax County, a single adult with no children needs to earn **\$10.63** 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 an increase in wages of over \$7.00 per hour, as compared to the single adult: she must earn **\$18.03** per hour.²³ If she has two

Table 1
The Self-Sufficiency Standard for Selected Family Types
Fairfax County, VA, 2002*
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	\$804	43	\$943	30	\$943	25	\$943	22
Child Care	\$0	0	\$651	21	\$1,063	28	\$1,063	24
Food	\$176	9	\$266	8	\$396	10	\$544	12
Transportation	\$240	13	\$245	8	\$245	6	\$467	11
Health Care	\$107	6	\$215	7	\$233	6	\$273	6
Miscellaneous	\$133	7	\$232	7	\$288	7	\$329	8
Taxes**	\$411	22	\$712	22	\$860	22	\$933	21
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-2
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$10.63		\$18.03		\$21.87		\$12.42 per adult	
Annual	\$1,870		\$3,173		\$3,849		\$4,372	
	\$22,441		\$38,080		\$46,185		\$52,468	

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

** Taxes include federal and state income taxes, payroll taxes and sales 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
City of Richmond, VA, 2002*
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	\$595	39	\$693	32	\$693	26	\$693	22
Child Care	\$0	0	\$347	16	\$608	23	\$608	19
Food	\$176	12	\$266	12	\$396	15	\$544	17
Transportation	\$234	16	\$239	11	\$239	9	\$457	14
Health Care	\$86	6	\$163	7	\$182	7	\$222	7
Miscellaneous	\$109	7	\$171	8	\$212	8	\$252	8
Taxes**	\$309	21	\$430	20	\$522	20	\$601	19
Earned Income Tax Credit (-)	\$0	0	-\$27	-1	-\$1	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$42	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
<i>Total Percent</i>	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$8.57		\$12.45		\$15.17		\$9.08 per adult	
Monthly	\$1,509		\$2,191		\$2,670		\$3,197	
Annual	\$18,105		\$26,293		\$32,045		\$38,364	

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

** Taxes include federal and state income taxes, payroll taxes and sales 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.

children, a preschooler and a schoolage child, she must earn more than twice as much as the single person with no children, **\$21.87** 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 costs for additional food, health care, and miscellaneous costs increase slightly. As a result, *each* adult would need to earn **\$12.42** per hour.

Costs in the city of Richmond (see Table 2) costs are lower than those found in Fairfax County. A single

adult's Self-Sufficiency Wage is **\$8.57** per hour. A single parent with one preschooler must earn an additional \$3.88 per hour, or **\$12.45** per hour to be self-sufficient. The single parent with two children in the city of Richmond would need to earn **\$15.17** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$9.08** per hour.

In the city of Roanoke, costs are lower than either Richmond or Fairfax County. Thus, a single adult's Self-Sufficiency Wage is **\$6.55** per hour (see Table 3).

A single parent with one preschooler needs to earn **\$9.66** per hour to meet the basic needs of her family. While these costs are high, if she has two children, one preschooler and one schoolage child, she would need **\$11.11** per hour to meet her family's needs, which is just under 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 **\$7.75** per hour in the city of Roanoke.

In Washington County, costs are generally lower than the above places, except for the single adult. Thus, a single adult's Self-Sufficiency Wage is **\$6.58**

per hour (see Table 4). A single parent with one preschooler needs to earn **\$8.62** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$9.80** per hour to meet her family's needs, which is over \$3.00 more than 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 **\$7.06** per hour in Washington County.

Child care and housing costs account for the largest percentage of budget costs for Virginia families with children. The proportions spent on each cost do not

Table 3
The Self-Sufficiency Standard for Selected Family Types
City of Roanoke, VA, 2002*
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	\$385	33	\$500	29	\$500	26	\$500	18
Child Care	\$0	0	\$326	19	\$543	28	\$543	20
Food	\$176	15	\$266	16	\$396	20	\$544	20
Transportation	\$215	19	\$220	13	\$220	11	\$419	15
Health Care	\$81	7	\$153	9	\$172	9	\$212	8
Miscellaneous	\$86	7	\$146	9	\$183	9	\$222	8
Taxes**	\$210	18	\$291	17	\$286	15	\$470	17
Earned Income Tax Credit (-)	\$0	0	-\$105	-6	-\$152	-8	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$48	-3	-\$92	-5	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.55		\$9.66		\$11.11		\$7.75 per adult	
Annual	\$1,153		\$1,699		\$1,956		\$2,729	
	\$13,831		\$20,393		\$23,469		\$32,746	

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

** Taxes include federal and state income taxes, payroll taxes and sales 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
Washington County, VA, 2002*
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	\$381	33	\$471	31	\$471	27	\$471	19
Child Care	\$0	0	\$260	17	\$434	25	\$434	17
Food	\$176	15	\$266	18	\$396	23	\$544	22
Transportation	\$226	20	\$232	15	\$232	13	\$441	18
Health Care	\$78	7	\$145	10	\$164	9	\$203	8
Miscellaneous	\$86	7	\$137	9	\$170	10	\$209	8
Taxes**	\$212	18	\$241	16	\$215	12	\$402	16
Earned Income Tax Credit (-)	\$0	0	-\$134	-9	-\$200	-12	-\$40	-2
Child Care Tax Credit (-)	\$0	0	-\$50	-3	-\$67	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$89	-5	-\$100	-4
<i>Total Percent</i>	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$6.58		\$8.62		\$9.80		\$7.06 per adult	
Monthly	\$1,159		\$1,518		\$1,724		\$2,485	
Annual	\$13,905		\$18,214		\$20,692		\$29,818	

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

** Taxes include federal and state income taxes, payroll taxes and sales 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.

vary greatly from place to place. For single parent families with one child, across these four areas in Virginia, child care costs range from 16% to 21% of total budgets, while housing costs range from 29% to 32% of family budgets.

For families with two children, however, child care costs make up a larger part of the family budget, yet housing costs still make up the largest portion of the family budget. Depending on the location, child care costs range from 23% to 28% of the family budget for one adult families with two children, and 17% to 24% of the family budget for two-adult families with two children. In both the one and two parent families,

housing costs are a larger portion of the budget than child care, accounting for 18% to 27% of the budget for families with two children.

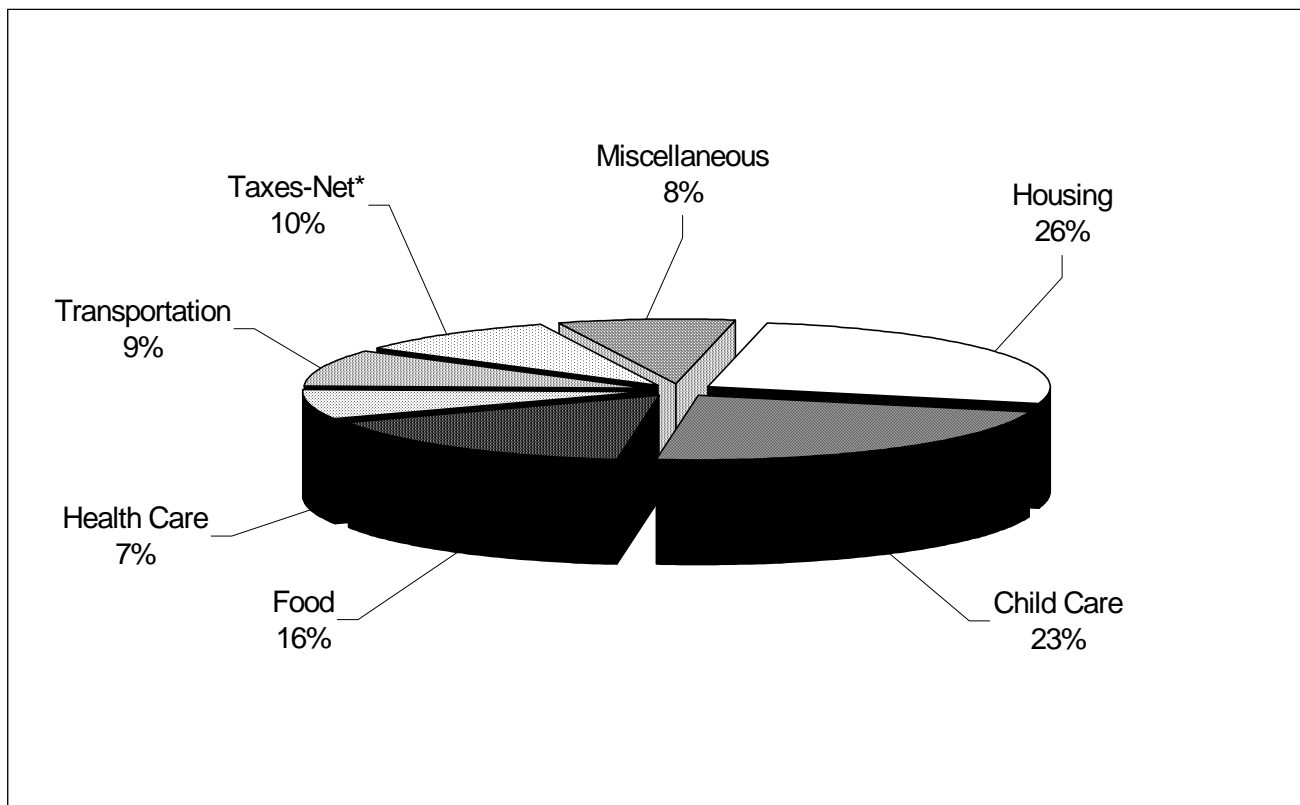
The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from **\$1063** in Fairfax County, to **\$608** in the city of Richmond, to **\$543** in the city of Roanoke and **\$434** Washington County. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of **\$471** per month in Washington County to a high of **\$943** per month in Fairfax County.

In Figure 1 below, 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 the city of Norfolk. Housing and child care are by far the greatest expenses for working families with children—49% for this family in Norfolk. Families with two children, when one is under schoolage, generally spend almost half their incomes on these two expenses alone.

The next largest expense for this Virginia family is food, accounting for 16% of the total costs. Although taxes account ultimately for 10% of this family's budget, the tax burden month to month is actually

19%. The difference is due to tax credits, which reduce the tax burden by almost half. (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 7%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. For families in Virginia 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 makes up just under one-tenth of this family's budget, the Standard does not include the cost of car repair or the initial cost of purchasing a car.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2002
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in the City of Norfolk, VA



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 19%, but with tax credits, the amount owed in taxes is reduced to 10%. Also, percentage total may not equal 100% due to rounding.

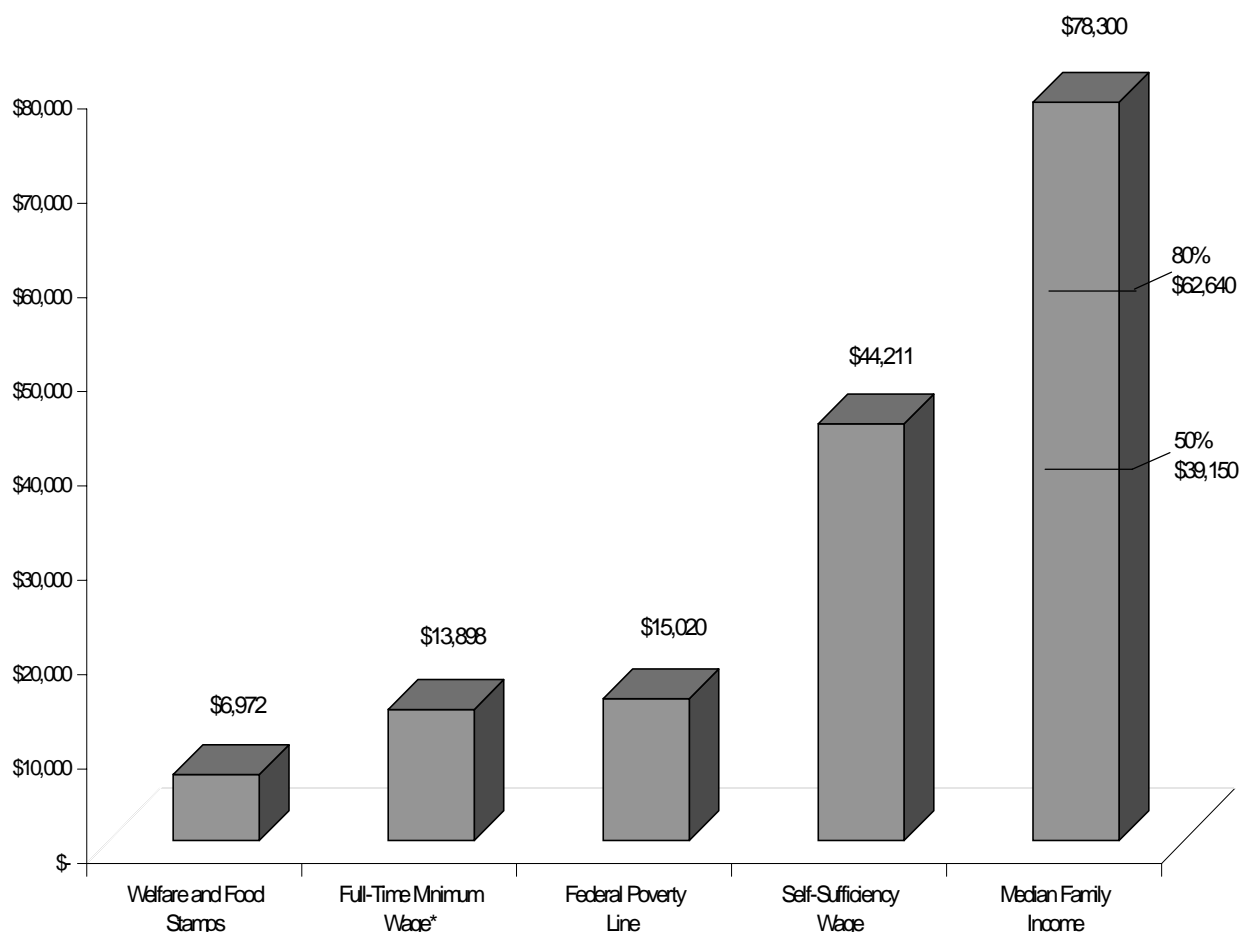
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 below, we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the federal minimum wage, 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 Virginia 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 Loudoun County. (The other benchmarks presented are also for three-person families, where 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 **\$44,211** per year.

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2002
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Loudoun County, VA



* Note: Full-time minimum wage is the year 2002 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.

The Welfare (TANF) Grant 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 **\$581** per month in Loudoun County or **\$6,972** per year. This amount is less than one-fifth (**16%**) of the Self-Sufficiency Standard for a three-person family in Loudoun County.

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), and federal and state income taxes—and adding tax credits—the child care, child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,158** per month, or **\$13,898** 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 only has to pay sales and payroll taxes since her income is below the threshold for paying federal income taxes. 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, however, a full-time job at the minimum wage provides a little less than one-third (**31%**) of the amount needed to be self-sufficient. 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 **\$9,893** during the year, which is less than one-fourth of the Self-Sufficiency Standard (**22%**).

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 slightly over one third (**34%**) 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 Virginia, such as Patrick County, the official poverty line is only about **78%** 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 Loudoun County, located in the Washington, DC-MD-VA MSA is **\$78,300**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **56.5%** of the median family income for Loudoun 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 a Loudoun County family at 56.5% of the median family income, 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 Virginia 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 City of Richmond to Other Major Cities

The Self-Sufficiency Standard has been completed for 27 states or cities. 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 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 make them comparable.

As can be seen in Table 5, we compare the Standard for the city of Richmond to eleven other cities: Baltimore, Boston, Denver, Indianapolis, Las Vegas, Louisville, Milwaukee, Oklahoma City, San Francisco, Seattle and Washington, DC.

For a single adult, the costs in the city of Richmond require a Self-Sufficiency Wage of **\$8.57**

per hour, which is higher than seven of the cities listed, and lower than four others. However, a single adult with one child requires a Self-Sufficiency Wage of **\$12.45**, which is the second lowest cost for this family type among the twelve cities.

For a single adult with two children in Richmond, the Self-Sufficiency Wage at **\$15.17** per hour is the lowest of the twelve cities. In a two parent family with a preschooler and schoolage child, each adult must earn **\$9.08** for the family to be Self-Sufficient. These wages are the second lowest among these eleven cities.

In conclusion, while the city of Richmond is generally not the most expensive city in which to live, it is also not the least expensive. Living in the city of Richmond requires substantial resources, particularly for families with children, in order to meet basic family needs at an adequate level.

Table 5
The Self-Sufficiency Standard for the City of Richmond
Compared to Major Cities, 2002*

City	Single Adult	City	Single Adult, Preschooler	City	Single Adult, Preschooler, Schoolage	City	Two Adults, Preschooler, Schoolage**
Seattle***	\$6.77	Indianapolis	\$11.96	City of Richmond	\$15.17	Indianapolis	\$9.00
Indianapolis	\$7.01	City of Richmond	\$12.45	Las Vegas	\$15.78	City of Richmond	\$9.08
Milwaukee	\$7.33	Oklahoma City	\$13.46	Oklahoma City	\$16.66	Las Vegas	\$9.48
Oklahoma City	\$7.52	Las Vegas	\$13.78	Louisville	\$17.15	Seattle***	\$9.54
Denver	\$7.97	Seattle***	\$14.12	Baltimore	\$17.45	Oklahoma City	\$9.99
Louisville	\$8.03	Louisville	\$14.19	Seattle***	\$17.47	Louisville	\$10.21
Boston***	\$8.30	Baltimore	\$14.50	Denver	\$18.86	Baltimore	\$10.59
City of Richmond	\$8.57	Denver	\$14.73	Indianapolis	\$19.75	Denver	\$10.70
Las Vegas	\$8.68	Milwaukee	\$16.33	Boston***	\$20.46	Boston***	\$11.12
Washington,DC***	\$8.68	Boston***	\$16.86	Milwaukee	\$21.22	Milwaukee	\$11.83
Baltimore	\$9.15	Washington,DC***	\$17.45	Washington,DC***	\$24.65	San Francisco***	\$13.22
San Francisco***	\$10.97	San Francisco***	\$21.15	San Francisco***	\$25.06	Washington,DC***	\$13.56

*All wages are updated to 2002 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, whatever the amount, 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.

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 independent. 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 have to make the difficult

choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known as Family Access to Medical Insurance Security (FAMIS) in Virginia—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 from welfare, children can be covered by Medicaid or by FAMIS, depending upon family income and household size.²⁴

Modeling the Impact of Supports

In Tables 6 and 7, we examine the effect of adding work supports for a family consisting of a single parent, an infant and a preschooler living in the city of Richmond and Fairfax County. These tables illustrate the impact of work supports in different combinations and under different costs of living conditions. The basis 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 this money is frequently used, according to research, to meet important family needs, such as a 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 bottom of Tables 6 and 7.) Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

Starting in 2002, families that qualified for the refundable Child Tax Credit will 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 at the bottom of Tables 6 and 7.

Table 6 - The Impact of Work Supports in the City of Richmond

The Self-Sufficiency Standard (Column #1): In the first column of Table 6, 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 the City of Richmond, with child care expenses of \$803 per month for an infant and a preschooler and housing costs of \$693 per month, it is not surprising that the Self-Sufficiency Wage is **\$16.34** per hour.

Private Support:

Child Support (Column #2): In the second column of Table 6, the private "subsidy" of child support is added. The amount of \$301 shown in Table 6 is the average child support payment per month per family (not per child) in Virginia.²⁷ 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 Richmond from \$578 in Column #1—when all income is earned to \$459 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 more than two dollars, from \$16.34 to **\$13.95**, per hour.

Receipt of child support also reduces the wage needed to meet monthly costs enough to qualify for a \$556 annual EITC and a \$43 annual refundable Child Tax Credit.

Public Work Supports:

Child Care & Child Support (Column #3): In the third column, in addition to child support, the public work support of child care assistance is added. With child care assistance, the family's monthly child care costs are reduced from \$803 to \$167. Their Self-Sufficiency Wage is **\$9.47** per hour, which is \$6.87 per hour less than the Self-Sufficiency Standard. In addition to lowering the wage necessary to meet the family's needs, the lower wages qualify the family for a \$2,550 annual EITC and a \$804 annual refundable Child Tax Credit.

Child Care & Health Care [Medicaid] (Column #4): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fourth column of Table 6, we attempted to model the typical "package" of benefits available to those making the welfare-to-work transition, which usually includes child care, Food Stamps, and Medicaid. However, the income required to meet the family's basic needs, such as housing, transportation, and taxes, was too high to qualify for Food Stamps, even with the help of Medicaid.

Medicaid reduces the cost of health care to zero for the whole family. As a result, taxes also decrease from \$578 to \$299 (compare Column #1 and #4). Altogether, this lowers the wages required to meet basic needs to **\$10.48** per hour in Richmond, which is about six dollars less than the full Self-Sufficiency Wage.

Health Care [FAMIS] (Column #5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for FAMIS for health insurance coverage for her children (if family income remains below 200% of poverty). In the fifth column of Table 6, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by FAMIS for families up to 200% of the federal poverty level. Families between 150-200% of the federal poverty level contribute co-pays. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. Therefore, her health care

Table 6
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
City of Richmond, VA, 2002

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care & Child Support	Welfare-to-Work Package: Child Care & Health Care [Medicaid]	Post-Transition/Working Poor: *Child Care & Health Care [FAMIS]	Post-Transition/Working Poor: Child Care, Health Care [FAMIS] & Tax Reform	Housing, Child Care, Food Stamps & Health Care [FAMIS]
Monthly Costs:							
Housing	\$693	\$693	\$693	\$693	\$693	\$693	\$468
Child Care	\$803	\$803	\$167	\$184	\$803	\$191	\$158
Food	\$345	\$345	\$345	\$345	\$345	\$345	\$295
Transportation	\$239	\$239	\$239	\$239	\$239	\$239	\$239
Health Care	\$172	\$172	\$172	\$0	\$86	\$86	\$86
Miscellaneous	\$225	\$225	\$225	\$225	\$225	\$225	\$225
Taxes	\$578	\$459	\$251	\$299	\$545	\$271	\$227
Earned Income	\$0	#	#	#	#	#	#
Tax Credit							
Child Care Tax Credit (-)	-\$80	-\$80	-\$42	-\$42	-\$80	-\$44	-\$40
Child Tax Credit (-)	-\$100	-\$100	-\$83	-\$100	-\$100	-\$100	-\$75
Child Support		-\$301	-\$301	\$0	\$0	\$0	\$0
Self-Sufficiency Wage-							
Hourly	\$16.34	\$13.95	\$9.47	\$10.48	\$15.66	\$10.83	\$9.00
Monthly	\$2,876	\$2,455	\$1,667	\$1,844	\$2,756	\$1,907	\$1,584
Annual	\$34,510	\$29,466	\$19,999	\$22,127	\$33,075	\$22,878	\$19,004
Total Federal EITC (annual)*	\$0	\$556	\$2,550	\$2,102	\$0	\$1,944	\$2,760
Child Tax Credit (annual refundable)#	\$0	\$43	\$804	\$691	\$0	\$598	\$826

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.

* We attempted to model child care assistance, but if her income is high enough to meet her family's needs then it is too high to qualify for child care assistance.

costs raise from \$0 to \$86 per month in Richmond. Also, with her increased health care expense, the wage she must earn to meet the remainder of her family's basic needs is too high for her to continue to be eligible for child care assistance.

As a result of the loss of child care assistance and Medicaid coverage for herself (even though she has FAMIS coverage for her childrens' health care needs), this single parent must increase her earnings by \$5.18 to **\$15.66** per hour in Richmond just to be able to meet her needs at the same level as when Medicaid covered

all of her family's health care costs and she was eligible for child care assistance.

Child Care, Health Care [FAMIS] & Tax Reform (Column #6): In the sixth column we have modeled one hypothetical type of tax reform. We have done so by adding this tax reform to the supports available in Column #5. The tax reform option modeled here uses federal exemptions and deductions, as well as eliminates the tax on food. This reduces total monthly taxes from \$545 to **\$271** for this family. (Compare Columns #5 and #6.)

With the additional assistance from the tax reform, the income needed is reduced enough for her to again qualify for child care assistance. Altogether, the combination of child care, health care [FAMIS] and tax reform reduces the wage required to meet this family's needs to **\$10.83** an hour in Richmond.

Housing, Child Care, Food Stamps & Health Care (Column #7): In the seventh and final column of Table 6, we added housing assistance to the work support combination, modeling housing, child care, Food Stamps, and health care [FAMIS]. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. Housing assistance lowers this family's housing costs from \$693 to \$468 per month. 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, Food Stamps, and health care [FAMIS]. With this combination of work supports the wage required to meet this family's needs is reduced to **\$9.00** per hour.

Table 7 - Impact of Work Supports in Fairfax County

In Table 7 we have attempted to model the same work supports as in Table 6 for the same family type in Fairfax County. However, because costs are higher in Fairfax County than in Richmond, there is no combination of work supports that would lower the wage necessary to meet basic needs enough for this family to qualify for Food Stamps.

The Self-Sufficiency Standard (Column #1): As in Table 6, the first column of Table 7, 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 Fairfax County, compared to the city of Richmond, the Self-Sufficiency Wage is **\$23.50** per hour. This increase in the Self-Sufficiency Wage is primarily the result of higher housing and child care costs in Fairfax County. Child care costs, for example, are \$1,313 per month in Fairfax County and \$803 per month in Richmond.

Child Support (Column #2): As in Table 6, when the family receives child support, the wage necessary to meet basic needs is reduced. With child support, the wage decreases from \$23.50 to **\$21.11** per hour. Unlike in Richmond, the reduction in wage, is not enough to qualify the family for an annual EITC or a Child Tax Credit.

Child Care & Child Support (Column #3): In Column #3, we attempted to model the effect of child care assistance alone; however, when the parent's wages were sufficient enough to meet the family's needs, they were too high for the family to be eligible for child care assistance. When, the family receives child support, the wage needed to meet the family's basic needs is low enough for the family to be eligible for child care assistance. With child care assistance, child care costs are dramatically reduced from \$1,313 to \$277 per month. This decreases the Self-Sufficiency Wage by \$10.82 per hour to **\$13.12** per hour and reduces taxes from \$940 to \$428 (compare Column #1 and #3). In addition, the family qualifies for an \$925 annual EITC and a \$43 Child Tax Credit.

Child Care & Health Care [Medicaid] (Column #4): The addition of Medicaid reduces her health care costs from \$223 to \$0 per month; however, without child support, her taxes increase to \$451, increasing her Self-Sufficiency Wage to **\$13.53** per hour. In addition, her annual EITC is also reduced to \$742 and she no longer qualifies for a Child Tax Credit.

Child Care & Health Care [FAMIS] (Column #5): After one year the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although her children remain eligible for FAMIS (if family income remains below 200% of the federal poverty level). With FAMIS, her health care costs increase from \$0 to \$107 per month. Also, her taxes increase from \$451 to \$505 and her child care co-pay increases to \$284. Consequently, her Self-Sufficiency Wage increases to **\$14.65** per hour.

Child Care, Health Care [FAMIS] & Tax Reform (Column #6): The addition of the tax reform decreases taxes from \$505 in Column #5 to \$432 per month in Column #6. Overall, the combination of child care, FAMIS and tax reform decreases taxes by \$73 per month, reducing the wage needed to **\$14.08** per hour.

Housing, Child Care, & Health Care [FAMIS] (Column #7): Column #7 models the most substantive impact that work supports can have on this family's Self-Sufficiency Wage. The addition of housing assistance dramatically decreases the otherwise high cost of housing in Fairfax County. With housing assistance, housing costs are reduced from \$943 to \$550 per month. Overall, this combination of work

Table 7
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Adult with One Infant and One Preschooler
 Fairfax County, VA, 2002

	#1	WORK SUPPORTS*					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care & Child Support	Welfare-to-Work Package: Child Care & Health Care [Medicaid]	Post-Transition/Working Poor: Child Care & Health Care [FAMIS]	Post-Transition/Working Poor: Child Care, Health Care [FAMIS] & Tax Reform	Housing, Child Care & Health Care [FAMIS]
Monthly Costs:							
Housing	\$943	\$943	\$943	\$943	\$943	\$943	\$550
Child Care	\$1,313	\$1,313	\$277	\$238	\$284	\$248	\$111
Food	\$345	\$345	\$345	\$345	\$345	\$345	\$345
Transportation	\$245	\$245	\$245	\$245	\$245	\$245	\$245
Health Care	\$223	\$223	\$223	\$0	\$107	\$107	\$107
Miscellaneous	\$307	\$307	\$307	\$307	\$307	\$307	\$307
Taxes	\$940	\$821	\$428	\$451	\$505	\$432	\$309
Earned Income	\$0	#	#	#	#	#	#
Tax Credit							
Child Care Tax Credit (-)	-\$80	-\$80	-\$58	-\$48	-\$57	-\$50	-\$26
Child Tax Credit (-)	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100	-\$100
Child Support		-\$301	-\$301	\$0	\$0	\$0	\$0
Self-Sufficiency Wage-							
Hourly	\$23.50	\$21.11	\$13.12	\$13.53	\$14.65	\$14.08	\$10.50
Monthly	\$4,136	\$3,716	\$2,310	\$2,382	\$2,579	\$2,478	\$1,849
Annual	\$49,636	\$44,591	\$27,717	\$28,585	\$30,951	\$29,739	\$22,183
Total Federal EITC (annual)*	\$0	\$0	\$925	\$742	\$244	\$499	\$2,090
Child Tax Credit (annual refundable)*	\$0	\$0	\$43	\$0	\$0	\$0	\$481

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.

* We attempted to model Food Stamps, but if her income is high enough to meet her family's needs, then it is too high to qualify for Food Stamps (with each combination of work supports).

supports reduces the wage necessary to meet this family's basic needs to **\$10.50**, \$13.00 less than Self-Sufficiency Wage for this family in Fairfax County.

It should be noted that we attempted to model work supports together with a partial TANF cash grant; however, we found that families would lose all cash benefits before their combined income was enough to meet their needs, *even with the help of work supports (child care, Food Stamps and Medicaid)*. Earned income disregards allow families to enter the work force and continue to receive a partial TANF cash grant. For the first two years

families participate in Virginia's TANF work program, they may continue to receive cash assistance as long as the total of their cash assistance and their wages are not above the Federal Poverty Level. As earnings increase, their cash grant decreases until wages exceed the Federal Poverty Level and they are no longer eligible for cash assistance, however, their earnings must be considerably above the maximum cash grant in order to meet their basic needs.

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under Aid for Dependant

Children (AFDC), prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months.²⁸ Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy under TANF as it was under AFDC. Under TANF in Virginia, families participating in the Virginia TANF work program have a two year time limit for cash assistance, which is followed by two years of eligibility for services (not cash assistance) only, and then a period of ineligibility. In addition to the limitations of eligibility requirements, using such a strategy also creates other problems such as securing adequate child care for short periods of employment.

The figures in Tables 6 and 7 provide examples for one family—a single parent with two preschoolers, living in the city of Richmond and Fairfax County. The impact of various work supports and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from these examples is that public policy choices can have a substantial impact on the ability of families to become self-sufficient.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level 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 them maintain stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully 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.²⁹ In

Virginia, the city of Virginia Beach Department of Housing and Neighborhood Preservation administers approximately 1,300 Section 8 vouchers per year. Currently, there are approximately 1,200 cases on the Virginia Beach Section 8 waiting list, which is closed.³⁰

- 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.³¹
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.³² In Virginia, there are an estimated 59,167 families eligible for child care assistance, yet only 31,131 (53%) are receiving child care assistance.³³
- 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.³⁴ There are currently 39,119 children enrolled in the FAMIS program, which is approximately 48% of the children estimated to be eligible.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 \$312 represents 17% of a single mother's and 11% of a single father's income.³⁶ In Virginia the average monthly child support payment is \$321.³⁷

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 nineteen-nineties, 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, policy changes at the local, state as well as 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 benefitting the employer as well as the employee by increasing wages.

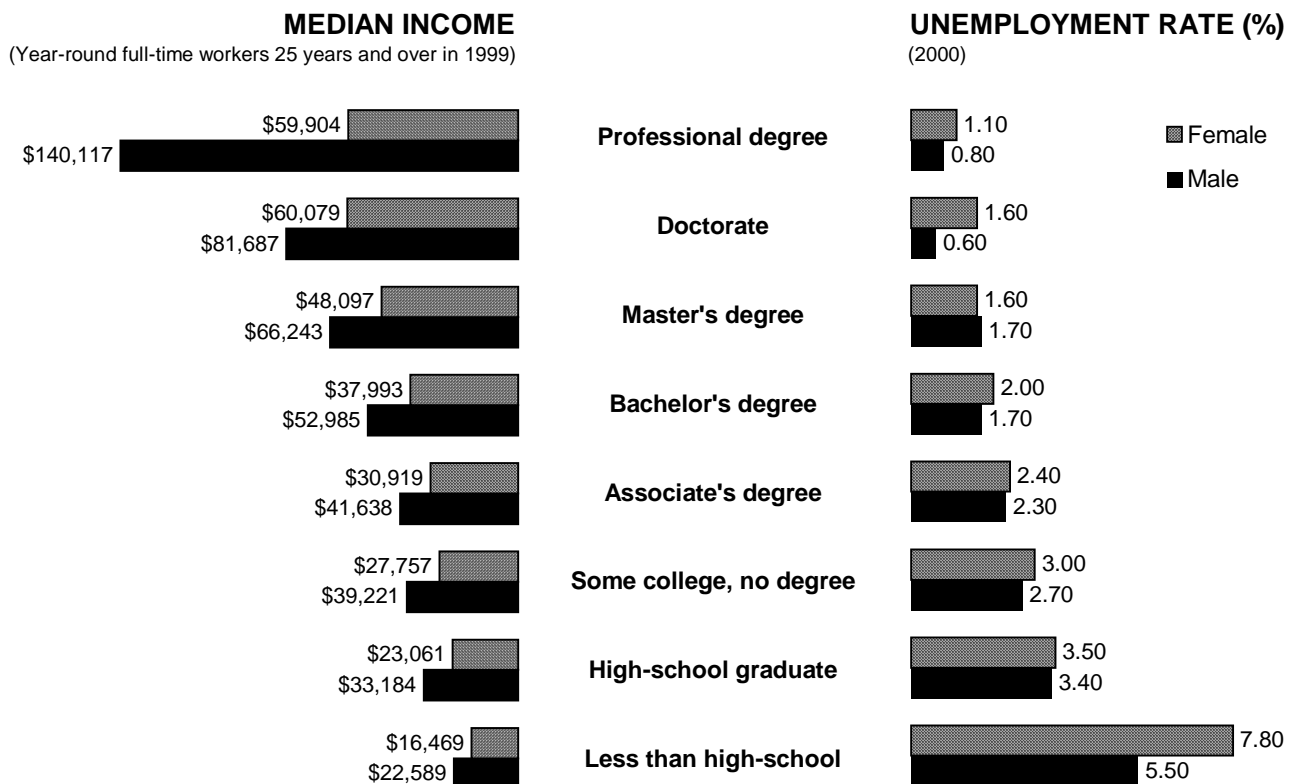
Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective 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,

Figure 3
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

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 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

Public policies can have a substantial impact on the ability of families to meet their needs—aiding them with temporary work supports until they are able to earn self-sufficiency wages.

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 \$10.³⁸ 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 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 Virginia, a parent with \$1,000 in countable assets is ineligible for TANF cash assistance.³⁹

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. Ten states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$6.90 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.⁴⁰ 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.⁴¹

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.⁴²

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 clients 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 6 and 7), 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, the Self-Sufficiency Standard was instrumental in helping persuade the Indiana Housing Finance Authority (IHFA) that increases in housing assistance subsidies would have a powerful impact on helping low-income families achieve self-sufficiency. As a result, IHFA dedicated an additional \$2.5 million for acquisition, rehabilitation, construction and operation of emergency, transitional and supportive housing.

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 identifies “the under employed-worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directs 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/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 many 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, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Montana, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Texas, Utah, 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) 638-3143 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 Virginia, to order this publication or the Standard for a particular county, or to find out more about the Virginia Family Economic Self-Sufficiency Project, contact Cindy Dixon at Action Alliance for Virginia's Children and Youth at (804) 649-0184.

Endnotes

¹ Anonymous quote from Gowdy, E. A. & Pearlmuter, 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 Commonwealth of Virginia, *Family Access to Medical Insurance Security Plan Member Book* (August, 2001).

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 & Pearlmuter (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 See Commonwealth of Virginia, State Corporation Commission, Bureau of Insurance, *Auto Insurance Consumer's Guide 2001-2002*.

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/Index299.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 See Commonwealth of Virginia, Department of Medical Assistance Services, *Entitlement Policy and Procedures, m1520.500 Extensions of Medical Coverage*. Retrieved January 29, 2002, from Department of Medical Assistance Services.

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 Terry Gates, VA Department of Child Support Enforcement (email communication, 1/9/02). Average monthly amount collected per case July - December, 2001.

²⁸ Spalter-Roth, R., Burr, B., Hartmann, H., & Shaw, L. (with Braunstein, J. & Dennis, R.). (1995). *Welfare that works: The working lives of AFDC recipients*. Washington, D.C.: Institute for Women’s Policy Research. Also, Spalter-Roth, R. (1992, March). *Income packages among low-income single-mother families: Economic well-being and income security*, presented at the Coalition on Human Needs.

²⁹ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

³⁰ Doreen Harris, Section 8 Program Administrator, City of Virginia Beach Department of Housing and Neighborhood Preservation (personal communication, 6/18/02).

³¹ See Food Research and Action Center. (2000, June 5). “8.6 million fewer food stamp participants in March 2000 than March 1996, Yet

studies show persistent need.” Retrieved from <http://www.frac.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.

³² “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>.

³³ *Funding for Child Day Care for Low-Income Families, 2001*. Prepared by the Virginia Department of Social Services for the Governor and the General Assembly (Senate Document No. 5).

³⁴ 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.

³⁵ Virginia Coalition for Children’s Health, *Family Access to Medical Insurance Security (FAMIS) Enrollment Status Report 2/28/02*.

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 See Terry Gates, *op.cit.*

³⁸ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

³⁹ Donna Douglas, VA Department of Social Services (email communication 6/6/02).

⁴⁰ 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, 2002*. Retrieved April 2, 2002, from <http://www.dol.gov/dol/esa/public/minwage/america.htm>.

⁴¹ “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>.

⁴² 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	Virginia Department of Social Services: Rates calculated at the 75th percentile from the 1999 Market Survey.	<u>Infant</u> : 0-23 months, Family Child Care <u>Preschool</u> : 24 months-4 years, Child Care Center <u>Schoolage</u> : 5-12 years, Child Care Center
Food	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Virginia State Corporation Commission, Bureau of Insurance, <i>Top Ten Health Management Companies</i> . <u>Premium Amounts</u> : Medical Expenditure Panel Survey (http://www.meps.ahcpr.gov/MEPSnet/IC/MEPSnetIC.asp) <u>Out of Pocket Costs</u> : <i>Household Component Analytical Tool (MEPSnet/HC)</i> . December 2001. Agency for Healthcare Research and Quality, Rockville, MD. (http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp)	Ratios were calculated for each county using a formula using the information from the <i>Top Ten Health Management Companies</i> . The ratio was then applied to the premium for families and individuals from MEPS statewide average for both single and family coverage in 1999. All data is updated with Medical CPI.
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2001</i> . (10/01/01). (www.huduser.org). Approved Plans from Public Housing Authorities	Fair Market Rents by county, independent city and/or MSA.
Taxes	Virginia Department of Revenue: www.tax.state.va.us	Sales taxes are 4.5% statewide. Food taxes are 4% statewide.
Transportation	Virginia State Corporation Commission, Property and Casualty Division, <i>Market Conduct Examination</i> . U.S. Census, "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census." www.census.gov <i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners. www.naic.org	Using premiums for the top five insurance carriers obtained from the Virginia State Corporation Commission (SCC), ratios were created to determine auto insurance costs.
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone.

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 Virginia Counties and Independent Cities

Accomack County

Albemarle County

City of Alexandria

Alleghany County

Amelia County

Amherst County

Appomattox County

Arlington County

Augusta County

Bath County

Bedford County

City of Bedford

Bland County

Botetourt

City of Bristol

Brunswick County

Buchanan County

Buckingham County

City of Buena Vista

Campbell County

Caroline County

Carroll County

Charles City County

Charlotte County

City of Charlottesville

City of Chesapeake

Chesterfield County

Clarke County

City of Colonial Heights

City of Covington

Craig County

Culpeper County

Cumberland County

City of Danville

Dickenson County

Dinwiddie County

City of Emporia

Essex County

Fairfax County

City of Fairfax

City of Falls Church

Fauquier County

Floyd County

Fluvanna County

Franklin County

City of Franklin

Frederick County

City of Fredericksburg

City of Galax

Giles County

Gloucester County

Goochland County

Grayson County

Greene County

Greensville County

Halifax County

City of Hampton

Hanover County

City of Harrisonburg

Henrico County

Henry County

Highland County

City of Hopewell

Isle of Wight County

James City County

King and Queen County

King George County

King William County

Lancaster County

Lee County

City of Lexington

Loudoun County

Louisa County

Lunenburg County

City of Lynchburg

Madison County

City of Manassas

City of Manassas Park

City of Martinsville

Mathews County

Mecklenburg County

<i>Middlesex County</i>	<i>Prince Edward County</i>	<i>Spotsylvania County</i>
<i>Montgomery County</i>	<i>Prince George County</i>	<i>Stafford County</i>
<i>Nelson County</i>	<i>Prince William County</i>	<i>City of Staunton</i>
<i>New Kent County</i>	<i>Pulaski County</i>	<i>City of Suffolk</i>
<i>City of Newport News</i>	<i>City of Radford</i>	<i>Surry County</i>
<i>City of Norfolk</i>	<i>Rappahannock County</i>	<i>Sussex County</i>
<i>Northampton County</i>	<i>Richmond County</i>	<i>Tazewell County</i>
<i>Northumberland County</i>	<i>City of Richmond</i>	<i>City of Virginia Beach</i>
<i>City of Norton</i>	<i>Roanoke County</i>	<i>Warren County</i>
<i>Nottoway County</i>	<i>City of Roanoke</i>	<i>Washington County</i>
<i>Orange County</i>	<i>Rockbridge County</i>	<i>City of Waynesboro</i>
<i>Page County</i>	<i>Rockingham County</i>	<i>Westmoreland County</i>
<i>Patrick County</i>	<i>Russell County</i>	<i>City of Williamsburg</i>
<i>City of Petersburg</i>	<i>City of Salem</i>	<i>City of Winchester</i>
<i>Pittsylvania County</i>	<i>Scott County</i>	<i>Wise County</i>
<i>City of Poquoson</i>	<i>Shenandoah County</i>	<i>Wythe County</i>
<i>City of Portsmouth</i>	<i>Smyth County</i>	<i>York County</i>
<i>Powhatan County</i>	<i>Southampton County</i>	

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

Table 1
The Self-Sufficiency Standard for Accomack County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	386	450	450	450	450	597	450	450
Child Care	0	326	326	651	174	825	651	499
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	141	142	183	149	229	223	214
Taxes	214	244	265	283	206	526	474	428
Earned Income								
Tax Credit (-)	0	-127	-120	-152	-247	0	0	-20
Child Care								
Tax Credit (-)	0	-50	-50	-92	-33	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.63	\$8.89	\$9.12	\$11.10	\$8.53	\$15.99	\$7.81	\$7.33
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,166	\$1,565	\$1,604	\$1,953	\$1,501	\$2,814	\$2,748	\$2,580
-Annual	\$13,996	\$18,778	\$19,251	\$23,434	\$18,010	\$33,769	\$32,973	\$30,959

Table 2
The Self-Sufficiency Standard for Albemarle County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	530	677	677	677	677	900	677	677
Child Care	0	475	434	909	260	1170	909	694
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	101	178	175	232	181	294	272	256
Taxes	275	473	455	607	369	813	681	617
Earned Income								
Tax Credit (-)	0	-2	-12	0	-124	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.88	\$13.31	\$12.95	\$16.90	\$11.87	\$21.67	\$9.91	\$9.24
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,386	\$2,342	\$2,279	\$2,975	\$2,088	\$3,814	\$3,489	\$3,253
-Annual	\$16,634	\$28,102	\$27,353	\$35,695	\$25,059	\$45,765	\$41,862	\$39,037

Table 3
The Self-Sufficiency Standard for City of Alexandria, VA, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	804	943	943	943	943	1285	943	943
Child Care	0	640	608	1248	434	1682	1248	1042
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	230	228	300	233	392	342	327
Taxes	411	701	692	911	651	1441	986	924
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$17.83	\$17.65	\$22.93	\$17.46	\$31.37	\$12.96 per adult	\$12.33 per adult
-Monthly	\$1,870	\$3,139	\$3,106	\$4,036	\$3,073	\$5,521	\$4,563	\$4,339
-Annual	\$22,441	\$37,664	\$37,277	\$48,430	\$36,881	\$66,250	\$54,761	\$52,067

Table 4
The Self-Sufficiency Standard for Alleghany County, VA, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
Housing	379	445	445	445	445	597	445	445
Child Care	0	347	326	673	195	868	673	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	142	141	185	151	233	225	215
Taxes	211	278	262	291	212	545	481	438
Earned Income								
Tax Credit (-)	0	-117	-122	-145	-243	0	0	-13
Child Care								
Tax Credit (-)	0	-50	-50	-92	-37	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.24	\$9.06	\$11.29	\$8.66	\$16.37	\$7.88 per adult	\$7.43 per adult
-Monthly	\$1,156	\$1,627	\$1,594	\$1,986	\$1,524	\$2,881	\$2,773	\$2,616
-Annual	\$13,868	\$19,522	\$19,134	\$23,834	\$18,283	\$34,573	\$33,278	\$31,391

Table 5
The Self-Sufficiency Standard for Amelia County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	434	434	868	243	1111	868	677
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	151	152	204	156	258	244	231
Taxes	211	325	246	471	174	653	564	511
Earned Income								
Tax Credit (-)	0	-89	-102	-37	-240	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-39	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$10.22	\$9.77	\$14.22	\$8.74	\$18.50	\$8.73 per adult	\$8.16 per adult
-Monthly	\$1,156	\$1,799	\$1,720	\$2,502	\$1,538	\$3,256	\$3,071	\$2,872
-Annual	\$13,868	\$21,591	\$20,639	\$30,025	\$18,458	\$39,072	\$36,857	\$34,469

Table 6
The Self-Sufficiency Standard for Amherst County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	401	461	461	461	461	607	461	461
Child Care	0	260	260	521	239	760	521	499
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	88	135	136	171	157	223	211	215
Taxes	220	246	235	217	178	501	410	435
Earned Income								
Tax Credit (-)	0	-138	-138	-197	-236	0	-33	-15
Child Care Tax Credit (-)	0	-52	-52	-69	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-91	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.76	\$8.48	\$8.50	\$9.90	\$8.83	\$15.51	\$7.16 per adult	\$7.40 per adult
-Monthly	\$1,189	\$1,493	\$1,495	\$1,742	\$1,554	\$2,729	\$2,520	\$2,604
-Annual	\$14,271	\$17,917	\$17,946	\$20,910	\$18,644	\$32,749	\$30,236	\$31,243

Table 7
The Self-Sufficiency Standard for Appomattox County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	336	304	640	239	879	640	543
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	141	139	182	155	234	222	218
Taxes	211	272	250	270	173	550	467	452
Earned Income Tax Credit (-)	0	-120	-129	-160	-241	0	0	-3
Child Care Tax Credit (-)	0	-50	-50	-92	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.12	\$8.82	\$10.88	\$8.71	\$16.46	\$7.74 per adult	\$7.56 per adult
-Monthly	\$1,156	\$1,605	\$1,552	\$1,914	\$1,532	\$2,898	\$2,724	\$2,663
-Annual	\$13,868	\$19,265	\$18,623	\$22,972	\$18,388	\$34,774	\$32,682	\$31,952

Table 8
The Self-Sufficiency Standard for Arlington County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	662	651	1313	434	1747	1313	1085
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	232	232	307	233	398	348	331
Taxes	411	711	712	940	651	1492	1015	943
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$18.02	\$18.03	\$23.50	\$17.46	\$32.07	\$13.25 per adult	\$12.52 per adult
-Monthly	\$1,870	\$3,172	\$3,173	\$4,136	\$3,073	\$5,644	\$4,664	\$4,406
-Annual	\$22,441	\$38,066	\$38,080	\$49,636	\$36,881	\$67,723	\$55,966	\$52,870

Table 9
The Self-Sufficiency Standard for Augusta County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	390	473	473	473	473	622	473	473
Child Care	0	358	347	705	217	922	705	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	146	146	191	156	241	231	223
Taxes	215	290	290	329	175	580	507	474
Earned Income								
Tax Credit (-)	0	-106	-106	-116	-239	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-39	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$9.62	\$9.63	\$12.07	\$8.75	\$17.06	\$8.14 per adult	\$7.79 per adult
-Monthly	\$1,172	\$1,694	\$1,695	\$2,123	\$1,541	\$3,003	\$2,866	\$2,743
-Annual	\$14,070	\$20,325	\$20,343	\$25,481	\$18,489	\$36,040	\$34,388	\$32,914

Table 10
The Self-Sufficiency Standard for Bath County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	401	369	770	217	987	770	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	148	146	195	153	245	235	222
Taxes	211	298	287	408	220	598	523	472
Earned Income								
Tax Credit (-)	0	-101	-108	-83	-236	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.80	\$9.56	\$12.96	\$8.83	\$17.42	\$8.30 per adult	\$7.76 per adult
-Monthly	\$1,156	\$1,724	\$1,683	\$2,281	\$1,555	\$3,065	\$2,922	\$2,733
-Annual	\$13,868	\$20,687	\$20,195	\$27,370	\$18,656	\$36,782	\$35,068	\$32,799

Table 11
The Self-Sufficiency Standard for Bedford County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	401	461	461	461	461	607	461	461
Child Care	0	391	347	738	239	977	738	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	88	148	145	193	157	245	233	224
Taxes	220	301	284	338	178	597	516	478
Earned Income Tax Credit (-)	0	-100	-109	-107	-236	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.76	\$9.85	\$9.50	\$12.32	\$8.83	\$17.41	\$8.23 per adult	\$7.83 per adult
-Monthly	\$1,189	\$1,734	\$1,672	\$2,168	\$1,554	\$3,064	\$2,897	\$2,758
-Annual	\$14,271	\$20,808	\$20,062	\$26,020	\$18,644	\$36,766	\$34,765	\$33,092

Table 12
The Self-Sufficiency Standard for City of Bedford, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	401	461	461	461	461	607	461	461
Child Care	0	391	347	738	239	977	738	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	88	148	145	193	157	245	233	224
Taxes	220	301	284	338	178	597	516	478
Earned Income Tax Credit (-)	0	-100	-109	-107	-236	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.76	\$9.85	\$9.50	\$12.32	\$8.83	\$17.41	\$8.23 per adult	\$7.83 per adult
-Monthly	\$1,189	\$1,734	\$1,672	\$2,168	\$1,554	\$3,064	\$2,897	\$2,758
-Annual	\$14,271	\$20,808	\$20,062	\$26,020	\$18,644	\$36,766	\$34,765	\$33,092

Table 13
The Self-Sufficiency Standard for Bland County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	293	260	553	195	749	553	456
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	137	135	173	151	221	213	209
Taxes	211	253	226	221	212	492	420	399
Earned Income								
Tax Credit (-)	0	-133	-143	-192	-243	0	-25	-42
Child Care								
Tax Credit (-)	0	-50	-52	-73	-37	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.67	\$8.31	\$10.03	\$8.66	\$15.32	\$7.26 per adult	\$7.03 per adult
-Monthly	\$1,156	\$1,526	\$1,463	\$1,764	\$1,524	\$2,697	\$2,555	\$2,476
-Annual	\$13,868	\$18,307	\$17,561	\$21,174	\$18,283	\$32,363	\$30,665	\$29,706

Table 14
The Self-Sufficiency Standard for Botetourt, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	500	500	500	500	641	500	500
Child Care	0	391	391	781	195	977	781	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	152	153	201	156	249	241	227
Taxes	213	322	254	452	176	612	551	495
Earned Income								
Tax Credit (-)	0	-87	-98	-51	-238	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$10.29	\$9.91	\$13.82	\$8.79	\$17.71	\$8.59 per adult	\$8.00 per adult
-Monthly	\$1,165	\$1,810	\$1,745	\$2,433	\$1,548	\$3,116	\$3,023	\$2,817
-Annual	\$13,978	\$21,725	\$20,936	\$29,191	\$18,572	\$37,396	\$36,274	\$33,807

Table 15
The Self-Sufficiency Standard for City of Bristol, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	381	471	471	471	471	611	471	471
Child Care	0	282	282	564	187	751	564	469
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	138	140	177	153	223	217	213
Taxes	212	261	253	237	219	499	442	423
Earned Income Tax Credit (-)	0	-128	-127	-180	-237	0	-9	-24
Child Care Tax Credit (-)	0	-50	-50	-81	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.58	\$8.84	\$8.87	\$10.33	\$8.80	\$15.47	\$7.49 per adult	\$7.27 per adult
-Monthly	\$1,159	\$1,555	\$1,560	\$1,819	\$1,549	\$2,722	\$2,635	\$2,560
-Annual	\$13,905	\$18,664	\$18,725	\$21,826	\$18,590	\$32,663	\$31,618	\$30,716

Table 16
The Self-Sufficiency Standard for Brunswick County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	326	282	608	239	846	608	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	140	137	178	155	231	218	215
Taxes	211	242	239	248	173	535	452	438
Earned Income Tax Credit (-)	0	-128	-135	-174	-241	0	-1	-13
Child Care Tax Credit (-)	0	-50	-50	-86	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.84	\$8.58	\$10.51	\$8.71	\$16.18	\$7.59 per adult	\$7.43 per adult
-Monthly	\$1,156	\$1,555	\$1,509	\$1,849	\$1,532	\$2,848	\$2,672	\$2,616
-Annual	\$13,868	\$18,663	\$18,113	\$22,191	\$18,388	\$34,171	\$32,068	\$31,391

Table 17
The Self-Sufficiency Standard for Buchanan County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	434	434	868	187	1055	868	621
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	151	152	204	150	252	244	225
Taxes	211	241	246	471	209	628	564	486
Earned Income								
Tax Credit (-)	0	-105	-102	-37	-245	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.65	\$9.77	\$14.22	\$8.59	\$18.01	\$8.73 per adult	\$7.92 per adult
-Monthly	\$1,156	\$1,699	\$1,720	\$2,502	\$1,512	\$3,169	\$3,071	\$2,786
-Annual	\$13,868	\$20,391	\$20,639	\$30,025	\$18,139	\$38,027	\$36,857	\$33,435

Table 18
The Self-Sufficiency Standard for Buckingham County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	260	260	521	239	760	521	499
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	135	170	155	222	210	213
Taxes	211	237	226	267	173	497	400	425
Earned Income								
Tax Credit (-)	0	-143	-143	-190	-241	0	-40	-22
Child Care								
Tax Credit (-)	0	-52	-52	-74	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$8.31	\$10.08	\$8.71	\$15.42	\$7.06 per adult	\$7.30 per adult
-Monthly	\$1,156	\$1,462	\$1,463	\$1,774	\$1,532	\$2,714	\$2,485	\$2,569
-Annual	\$13,868	\$17,541	\$17,561	\$21,287	\$18,388	\$32,564	\$29,822	\$30,829

Table 19
The Self-Sufficiency Standard for City of Buena Vista, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	434	369	803	217	1020	803	586
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	151	146	198	153	248	238	222
Taxes	211	241	287	431	220	612	536	471
Earned Income								
Tax Credit (-)	0	-105	-108	-67	-236	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.56	\$9.65	\$9.56	\$13.41	\$8.83	\$17.70	\$8.44 per adult	\$7.76 per adult
-Monthly	\$1,155	\$1,699	\$1,683	\$2,359	\$1,554	\$3,115	\$2,972	\$2,733
-Annual	\$13,865	\$20,387	\$20,191	\$28,313	\$18,653	\$37,382	\$35,658	\$32,793

Table 20
The Self-Sufficiency Standard for Campbell County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	401	461	461	461	461	607	461	461
Child Care	0	347	304	651	239	890	651	543
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	88	144	141	184	157	236	224	219
Taxes	220	291	259	288	178	559	478	460
Earned Income								
Tax Credit (-)	0	-111	-124	-148	-236	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.76	\$9.45	\$9.00	\$11.22	\$8.83	\$16.65	\$7.85 per adult	\$7.65 per adult
-Monthly	\$1,189	\$1,663	\$1,583	\$1,975	\$1,554	\$2,930	\$2,765	\$2,691
-Annual	\$14,271	\$19,959	\$19,000	\$23,698	\$18,644	\$35,160	\$33,174	\$32,297

Table 21
The Self-Sufficiency Standard for Caroline County, VA, 2002

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	577	577	577	577	765	577	577
Child Care	0	369	304	673	217	890	673	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	91	158	152	198	166	252	238	229
Taxes	233	353	247	432	221	629	537	500
Earned Income								
Tax Credit (-)	0	-69	-101	-66	-203	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.02	\$10.92	\$9.79	\$13.43	\$9.73	\$18.03	\$8.45 per adult	\$8.06 per adult
-Monthly	\$1,235	\$1,922	\$1,723	\$2,364	\$1,712	\$3,174	\$2,975	\$2,835
-Annual	\$14,821	\$23,068	\$20,677	\$28,365	\$20,540	\$38,084	\$35,697	\$34,025

Table 22
The Self-Sufficiency Standard for Carroll County, VA, 2002

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	379	445	445	445	445	597	445	445
Child Care	0	260	217	477	152	629	477	369
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	130	165	147	209	205	200
Taxes	211	237	202	249	197	420	374	352
Earned Income								
Tax Credit (-)	0	-143	-156	-203	-255	-49	-60	-80
Child Care								
Tax Credit (-)	0	-52	-51	-65	-28	-80	-80	-77
Child Tax Credit (-)	0	-50	-50	-88	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$7.84	\$9.72	\$8.32	\$13.89	\$6.79 per adult	\$6.53 per adult
-Monthly	\$1,156	\$1,462	\$1,379	\$1,711	\$1,464	\$2,445	\$2,392	\$2,298
-Annual	\$13,868	\$17,542	\$16,553	\$20,534	\$17,564	\$29,340	\$28,700	\$27,571

Table 23
The Self-Sufficiency Standard for Charles City County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	169	166	212	181	277	252	245
Taxes	303	419	402	518	371	740	596	572
Earned Income Tax Credit (-)	0	-32	-42	-2	-122	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$12.25	\$11.89	\$15.14	\$11.90	\$20.22	\$9.05 <i>per adult</i>	\$8.78 <i>per adult</i>
-Monthly	\$1,485	\$2,155	\$2,092	\$2,665	\$2,095	\$3,559	\$3,185	\$3,092
-Annual	\$17,825	\$25,863	\$25,105	\$31,976	\$25,137	\$42,714	\$38,220	\$37,104

Table 24
The Self-Sufficiency Standard for Charlotte County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	336	304	640	239	879	640	543
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	141	139	182	155	234	222	218
Taxes	211	276	250	270	173	550	467	452
Earned Income Tax Credit (-)	0	-119	-129	-160	-241	0	0	-3
Child Care Tax Credit (-)	0	-50	-50	-92	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.15	\$8.82	\$10.88	\$8.71	\$16.46	\$7.74 <i>per adult</i>	\$7.56 <i>per adult</i>
-Monthly	\$1,156	\$1,611	\$1,552	\$1,914	\$1,532	\$2,898	\$2,724	\$2,663
-Annual	\$13,868	\$19,328	\$18,623	\$22,972	\$18,388	\$34,774	\$32,682	\$31,952

Table 25
The Self-Sufficiency Standard for City of Charlottesville, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	530	677	677	677	677	900	677	677
Child Care	0	475	434	909	260	1170	909	694
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	101	178	175	232	181	294	272	256
Taxes	275	473	455	607	369	813	681	617
Earned Income								
Tax Credit (-)	0	-2	-12	0	-124	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.88	\$13.31	\$12.95	\$16.90	\$11.87	\$21.67	\$9.91 <i>per adult</i>	\$9.24 <i>per adult</i>
-Monthly	\$1,386	\$2,342	\$2,279	\$2,975	\$2,088	\$3,814	\$3,489	\$3,253
-Annual	\$16,634	\$28,102	\$27,353	\$35,695	\$25,059	\$45,765	\$41,862	\$39,037

Table 26
The Self-Sufficiency Standard for City of Chesapeake, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	401	386	788	239	1026	788	625
Food	176	257	266	345	461	464	496	544
Transportation	222	227	227	227	227	227	433	433
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	104	170	169	218	177	282	258	248
Taxes	286	424	421	548	290	760	623	581
Earned Income								
Tax Credit (-)	0	-30	-32	0	-155	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.09	\$12.33	\$12.27	\$15.74	\$11.03	\$20.64	\$9.32 <i>per adult</i>	\$8.88 <i>per adult</i>
-Monthly	\$1,425	\$2,170	\$2,160	\$2,771	\$1,941	\$3,632	\$3,280	\$3,124
-Annual	\$17,096	\$26,044	\$25,916	\$33,246	\$23,293	\$43,581	\$39,363	\$37,492

Table 27
The Self-Sufficiency Standard for Chesterfield County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	445	412	857	260	1118	857	673
Food	176	257	266	345	461	464	496	544
Transportation	234	239	239	239	239	239	457	457
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	109	180	177	231	185	297	271	259
Taxes	309	479	467	602	397	829	680	629
Earned Income Tax Credit (-)	0	0	-6	0	-103	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.57	\$13.43	\$13.18	\$16.82	\$12.41	\$22.00	\$9.90 per adult	\$9.36 per adult
-Monthly	\$1,509	\$2,364	\$2,320	\$2,960	\$2,185	\$3,871	\$3,485	\$3,296
-Annual	\$18,105	\$28,364	\$27,844	\$35,514	\$26,216	\$46,455	\$41,825	\$39,556

Table 28
The Self-Sufficiency Standard for Clarke County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	472	611	611	611	611	839	611	611
Child Care	0	401	369	770	217	987	770	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	95	164	162	211	170	269	251	239
Taxes	250	391	380	514	239	705	593	542
Earned Income Tax Credit (-)	0	-48	-55	-5	-190	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.37	\$11.69	\$11.45	\$15.06	\$10.07	\$19.54	\$9.02 per adult	\$8.48 per adult
-Monthly	\$1,298	\$2,057	\$2,015	\$2,651	\$1,773	\$3,438	\$3,176	\$2,987
-Annual	\$15,572	\$24,685	\$24,185	\$31,817	\$21,277	\$41,262	\$38,109	\$35,840

Table 29
The Self-Sufficiency Standard for City of Colonial Heights, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	445	412	857	260	1118	857	673
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	177	175	228	182	295	268	255
Taxes	303	464	452	591	379	817	665	614
Earned Income								
Tax Credit (-)	0	-8	-14	0	-116	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$13.12	\$12.89	\$16.58	\$12.06	\$21.76	\$9.75 <i>per adult</i>	\$9.22 <i>per adult</i>
-Monthly	\$1,485	\$2,310	\$2,268	\$2,919	\$2,123	\$3,831	\$3,433	\$3,244
-Annual	\$17,825	\$27,716	\$27,217	\$35,027	\$25,479	\$45,967	\$41,201	\$38,933

Table 30
The Self-Sufficiency Standard for City of Covington, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	347	326	673	195	868	673	521
Food	176	257	266	345	461	464	496	544
Transportation	128	133	133	133	133	133	261	261
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	76	132	131	175	141	223	207	197
Taxes	169	230	208	229	171	501	383	329
Earned Income								
Tax Credit (-)	0	-147	-153	-186	-273	0	-53	-96
Child Care Tax Credit (-)	0	-52	-52	-77	-15	-80	-80	-84
Child Tax Credit (-)	0	-50	-50	-96	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.71	\$8.17	\$7.94	\$10.19	\$7.84	\$15.51	\$6.88 <i>per adult</i>	\$6.31 <i>per adult</i>
-Monthly	\$1,005	\$1,439	\$1,398	\$1,794	\$1,380	\$2,729	\$2,423	\$2,220
-Annual	\$12,063	\$17,265	\$16,774	\$21,529	\$16,566	\$32,748	\$29,078	\$26,638

Table 31
The Self-Sufficiency Standard for Craig County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	304	282	586	195	781	586	477
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	138	137	176	151	225	216	211
Taxes	211	259	239	235	212	507	439	412
Earned Income Tax Credit (-)	0	-129	-135	-182	-243	0	-11	-32
Child Care Tax Credit (-)	0	-50	-50	-80	-37	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-98	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.79	\$8.58	\$10.30	\$8.66	\$15.61	\$7.46 per adult	\$7.17 per adult
-Monthly	\$1,156	\$1,547	\$1,509	\$1,812	\$1,524	\$2,747	\$2,626	\$2,522
-Annual	\$13,868	\$18,562	\$18,113	\$21,746	\$18,283	\$32,966	\$31,507	\$30,268

Table 32
The Self-Sufficiency Standard for Culpeper County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	584	679	679	679	679	898	679	679
Child Care	0	347	347	694	326	1020	694	673
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	106	166	167	210	187	279	250	254
Taxes	298	399	406	509	412	745	590	609
Earned Income Tax Credit (-)	0	-44	-40	-9	-92	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.34	\$11.84	\$11.97	\$14.97	\$12.72	\$20.34	\$8.99 per adult	\$9.16 per adult
-Monthly	\$1,469	\$2,084	\$2,107	\$2,634	\$2,239	\$3,580	\$3,164	\$3,223
-Annual	\$17,624	\$25,012	\$25,289	\$31,609	\$26,865	\$42,957	\$37,963	\$38,676

Table 33
The Self-Sufficiency Standard for Cumberland County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	413	478	478	478	478	597	478	478
Child Care	0	336	304	640	239	879	640	543
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	89	145	142	185	159	234	225	221
Taxes	225	292	269	291	186	550	481	467
Earned Income								
Tax Credit (-)	0	-109	-118	-145	-231	0	0	0
Child Care								
Tax Credit (-)	0	-48	-50	-92	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.86	\$9.52	\$9.19	\$11.29	\$8.98	\$16.46	\$7.88 per adult	\$7.72 per adult
-Monthly	\$1,208	\$1,675	\$1,617	\$1,987	\$1,580	\$2,898	\$2,774	\$2,717
-Annual	\$14,491	\$20,103	\$19,399	\$23,845	\$18,960	\$34,774	\$33,287	\$32,608

Table 34
The Self-Sufficiency Standard for City of Danville, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	452	452	452	452	607	452	452
Child Care	0	260	217	477	174	651	477	391
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	134	131	166	149	213	206	203
Taxes	213	241	206	252	207	440	378	366
Earned Income								
Tax Credit (-)	0	-141	-154	-201	-247	-34	-57	-68
Child Care								
Tax Credit (-)	0	-52	-52	-66	-34	-80	-80	-78
Child Tax Credit (-)	0	-50	-50	-89	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$8.38	\$7.91	\$9.78	\$8.54	\$14.29	\$6.84 per adult	\$6.69 per adult
-Monthly	\$1,165	\$1,476	\$1,392	\$1,721	\$1,504	\$2,514	\$2,407	\$2,355
-Annual	\$13,978	\$17,706	\$16,705	\$20,656	\$18,045	\$30,172	\$28,881	\$28,258

Table 35
The Self-Sufficiency Standard for Dickenson County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	347	326	673	217	890	673	543
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	142	141	185	153	235	225	218
Taxes	211	282	262	291	220	555	481	452
Earned Income Tax Credit (-)	0	-116	-122	-145	-236	0	0	-3
Child Care Tax Credit (-)	0	-50	-50	-92	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.27	\$9.06	\$11.29	\$8.83	\$16.56	\$7.88 per adult	\$7.56 per adult
-Monthly	\$1,156	\$1,632	\$1,594	\$1,986	\$1,555	\$2,915	\$2,773	\$2,663
-Annual	\$13,868	\$19,582	\$19,134	\$23,834	\$18,656	\$34,974	\$33,278	\$31,952

Table 36
The Self-Sufficiency Standard for Dinwiddie County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	169	166	212	181	277	252	245
Taxes	303	419	402	518	371	740	596	572
Earned Income Tax Credit (-)	0	-32	-42	-2	-122	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$12.25	\$11.89	\$15.14	\$11.90	\$20.22	\$9.05 per adult	\$8.78 per adult
-Monthly	\$1,485	\$2,155	\$2,092	\$2,665	\$2,095	\$3,559	\$3,185	\$3,092
-Annual	\$17,825	\$25,863	\$25,105	\$31,976	\$25,137	\$42,714	\$38,220	\$37,104

Table 37
The Self-Sufficiency Standard for City of Emporia, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	390	445	445	445	445	597	445	445
Child Care	0	347	282	629	247	877	629	529
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	142	137	180	156	234	220	216
Taxes	215	282	239	265	176	549	462	444
Earned Income								
Tax Credit (-)	0	-116	-135	-165	-238	0	0	-9
Child Care								
Tax Credit (-)	0	-50	-50	-92	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$9.27	\$8.58	\$10.75	\$8.77	\$16.45	\$7.69 per adult	\$7.48 per adult
-Monthly	\$1,172	\$1,632	\$1,509	\$1,892	\$1,544	\$2,894	\$2,707	\$2,635
-Annual	\$14,070	\$19,582	\$18,113	\$22,710	\$18,527	\$34,733	\$32,483	\$31,615

Table 38
The Self-Sufficiency Standard for Essex County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	423	499	499	499	499	695	499	499
Child Care	0	347	326	673	247	920	673	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	90	148	147	190	162	248	230	226
Taxes	229	298	293	325	205	611	504	489
Earned Income								
Tax Credit (-)	0	-101	-104	-119	-220	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.95	\$9.79	\$9.68	\$11.98	\$9.27	\$17.69	\$8.11 per adult	\$7.94 per adult
-Monthly	\$1,223	\$1,723	\$1,704	\$2,109	\$1,632	\$3,113	\$2,856	\$2,796
-Annual	\$14,674	\$20,681	\$20,444	\$25,310	\$19,589	\$37,351	\$34,268	\$33,550

Table 39
The Self-Sufficiency Standard for County of Fairfax, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	662	651	1313	412	1725	1313	1063
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	232	232	307	231	396	348	329
Taxes	411	711	712	940	641	1475	1015	933
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$18.02	\$18.03	\$23.50	\$17.27	\$31.83	\$13.25 per adult	\$12.42 per adult
-Monthly	\$1,870	\$3,172	\$3,173	\$4,136	\$3,040	\$5,603	\$4,664	\$4,372
-Annual	\$22,441	\$38,066	\$38,080	\$49,636	\$36,479	\$67,232	\$55,966	\$52,468

Table 40
The Self-Sufficiency Standard for City of Fairfax, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	662	651	1313	412	1725	1313	1063
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	232	232	307	231	396	348	329
Taxes	411	711	712	940	641	1475	1015	933
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$18.02	\$18.03	\$23.50	\$17.27	\$31.83	\$13.25 per adult	\$12.42 per adult
-Monthly	\$1,870	\$3,172	\$3,173	\$4,136	\$3,040	\$5,603	\$4,664	\$4,372
-Annual	\$22,441	\$38,066	\$38,080	\$49,636	\$36,479	\$67,232	\$55,966	\$52,468

Table 41
The Self-Sufficiency Standard for City of Falls Church, VA, 2002

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	804	943	943	943	943	1285	943	943
Child Care	0	662	651	1313	412	1725	1313	1063
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	232	232	307	231	396	348	329
Taxes	411	711	712	940	641	1475	1015	933
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$18.02	\$18.03	\$23.50	\$17.27	\$31.83	\$13.25 per adult	\$12.42 per adult
-Monthly	\$1,870	\$3,172	\$3,173	\$4,136	\$3,040	\$5,603	\$4,664	\$4,372
-Annual	\$22,441	\$38,066	\$38,080	\$49,636	\$36,479	\$67,232	\$55,966	\$52,468

Table 42
The Self-Sufficiency Standard for Fauquier County, VA, 2002

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	804	943	943	943	943	1285	943	943
Child Care	0	543	477	1020	343	1363	1020	820
Food	176	257	266	345	461	464	496	544
Transportation	238	243	243	243	243	243	463	463
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	130	213	207	270	217	353	311	297
Taxes	466	626	603	779	579	1134	852	793
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.75	\$16.35	\$15.88	\$20.30	\$16.03	\$27.18	\$11.64 per adult	\$11.03 per adult
-Monthly	\$1,891	\$2,877	\$2,795	\$3,574	\$2,822	\$4,784	\$4,098	\$3,884
-Annual	\$22,695	\$34,526	\$33,536	\$42,882	\$33,864	\$57,410	\$49,174	\$46,605

Table 43
The Self-Sufficiency Standard for Floyd County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	217	217	434	217	651	434	434
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	129	130	161	153	212	201	207
Taxes	211	212	202	232	220	434	347	386
Earned Income Tax Credit (-)	0	-157	-156	-216	-236	-39	-81	-52
Child Care Tax Credit (-)	0	-51	-51	-55	-41	-80	-84	-80
Child Tax Credit (-)	0	-50	-50	-82	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$7.82	\$7.84	\$9.37	\$8.83	\$14.16	\$6.51 per adult	\$6.90 per adult
-Monthly	\$1,156	\$1,377	\$1,379	\$1,648	\$1,555	\$2,492	\$2,291	\$2,429
-Annual	\$13,868	\$16,521	\$16,553	\$19,782	\$18,656	\$29,909	\$27,497	\$29,145

Table 44
The Self-Sufficiency Standard for Fluvanna County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	530	677	677	677	677	900	677	677
Child Care	0	477	477	955	217	1172	955	694
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	101	179	180	236	176	294	276	256
Taxes	275	474	480	627	281	814	700	617
Earned Income Tax Credit (-)	0	-2	0	0	-161	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.88	\$13.33	\$13.45	\$17.30	\$10.87	\$21.69	\$10.11 per adult	\$9.24 per adult
-Monthly	\$1,386	\$2,346	\$2,366	\$3,045	\$1,913	\$3,817	\$3,558	\$3,253
-Annual	\$16,634	\$28,153	\$28,397	\$36,538	\$22,961	\$45,805	\$42,697	\$39,037

Table 45
The Self-Sufficiency Standard for Franklin County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	326	326	651	195	846	651	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	140	141	183	151	231	223	215
Taxes	211	264	262	281	212	535	472	438
Earned Income								
Tax Credit (-)	0	-124	-122	-154	-243	0	0	-13
Child Care								
Tax Credit (-)	0	-50	-50	-92	-37	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.99	\$9.06	\$11.04	\$8.66	\$16.18	\$7.78 per adult	\$7.43 per adult
-Monthly	\$1,156	\$1,582	\$1,594	\$1,943	\$1,524	\$2,848	\$2,740	\$2,616
-Annual	\$13,868	\$18,986	\$19,134	\$23,315	\$18,283	\$34,171	\$32,881	\$31,391

Table 46
The Self-Sufficiency Standard for City of Franklin, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	336	326	662	260	922	662	586
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	141	141	184	157	239	224	222
Taxes	211	276	262	286	179	569	476	471
Earned Income								
Tax Credit (-)	0	-119	-122	-150	-235	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.56	\$9.15	\$9.06	\$11.16	\$8.87	\$16.84	\$7.83 per adult	\$7.76 per adult
-Monthly	\$1,155	\$1,610	\$1,594	\$1,964	\$1,561	\$2,964	\$2,756	\$2,733
-Annual	\$13,865	\$19,323	\$19,130	\$23,570	\$18,731	\$35,574	\$33,074	\$32,793

Table 47
The Self-Sufficiency Standard for Frederick County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	471	566	566	566	566	775	566	566
Child Care	0	391	369	760	260	1020	760	629
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	95	159	158	206	170	266	246	238
Taxes	250	359	280	479	237	691	570	542
Earned Income Tax Credit (-)	0	-66	-84	-31	-191	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.36	\$11.04	\$10.41	\$14.37	\$10.06	\$19.26	\$8.78 <i>per adult</i>	\$8.48 <i>per adult</i>
-Monthly	\$1,296	\$1,943	\$1,833	\$2,529	\$1,770	\$3,390	\$3,090	\$2,984
-Annual	\$15,553	\$23,320	\$21,991	\$30,352	\$21,239	\$40,680	\$37,086	\$35,811

Table 48
The Self-Sufficiency Standard for City of Fredericksburg, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	401	347	749	260	1009	749	608
Food	176	257	266	345	461	464	496	544
Transportation	238	243	243	243	243	243	463	463
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	130	199	194	243	208	317	284	276
Taxes	466	564	545	659	542	917	735	702
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.75	\$15.11	\$14.74	\$17.93	\$15.31	\$23.74	\$10.46 <i>per adult</i>	\$10.11 <i>per adult</i>
-Monthly	\$1,891	\$2,660	\$2,594	\$3,155	\$2,695	\$4,178	\$3,682	\$3,559
-Annual	\$22,695	\$31,915	\$31,126	\$37,861	\$32,337	\$50,134	\$44,183	\$42,709

Table 49
The Self-Sufficiency Standard for City of Galax, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	260	260	521	195	716	521	456
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	135	170	151	218	210	209
Taxes	211	237	226	267	212	474	400	399
Earned Income								
Tax Credit (-)	0	-143	-143	-190	-243	-9	-40	-42
Child Care								
Tax Credit (-)	0	-52	-52	-74	-37	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$8.31	\$10.08	\$8.66	\$14.97	\$7.06 per adult	\$7.03 per adult
-Monthly	\$1,156	\$1,462	\$1,463	\$1,774	\$1,524	\$2,635	\$2,485	\$2,476
-Annual	\$13,868	\$17,541	\$17,561	\$21,287	\$18,283	\$31,617	\$29,822	\$29,706

Table 50
The Self-Sufficiency Standard for Giles County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	293	260	553	217	770	553	477
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	137	135	173	153	224	213	211
Taxes	211	253	226	221	220	502	420	412
Earned Income								
Tax Credit (-)	0	-133	-143	-192	-236	0	-25	-32
Child Care								
Tax Credit (-)	0	-50	-52	-73	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.67	\$8.31	\$10.03	\$8.83	\$15.51	\$7.26 per adult	\$7.17 per adult
-Monthly	\$1,156	\$1,526	\$1,463	\$1,764	\$1,555	\$2,730	\$2,555	\$2,522
-Annual	\$13,868	\$18,307	\$17,561	\$21,174	\$18,656	\$32,765	\$30,665	\$30,268

Table 51
The Self-Sufficiency Standard for Gloucester County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	347	326	673	217	890	673	543
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	163	162	205	174	267	245	238
Taxes	284	457	378	478	264	693	568	540
Earned Income Tax Credit (-)	0	-38	-56	-32	-173	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.06	\$12.03	\$11.41	\$14.35	\$10.54	\$19.30	\$8.77 per adult	\$8.46 per adult
-Monthly	\$1,418	\$2,117	\$2,008	\$2,525	\$1,856	\$3,397	\$3,086	\$2,979
-Annual	\$17,014	\$25,398	\$24,098	\$30,298	\$22,269	\$40,763	\$37,028	\$35,753

Table 52
The Self-Sufficiency Standard for Goochland County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	477	369	846	247	1094	846	616
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	180	170	227	181	292	267	250
Taxes	303	482	427	586	371	807	661	590
Earned Income Tax Credit (-)	0	0	-28	0	-122	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$13.48	\$12.40	\$16.49	\$11.90	\$21.56	\$9.71 per adult	\$8.97 per adult
-Monthly	\$1,485	\$2,373	\$2,182	\$2,902	\$2,095	\$3,794	\$3,417	\$3,158
-Annual	\$17,825	\$28,479	\$26,183	\$34,826	\$25,137	\$45,525	\$41,002	\$37,899

Table 53
The Self-Sufficiency Standard for Grayson County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	282	217	499	187	686	499	404
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	136	130	167	150	215	207	204
Taxes	211	247	202	258	209	455	387	368
Earned Income								
Tax Credit (-)	0	-136	-156	-196	-245	-23	-50	-66
Child Care Tax Credit (-)	0	-50	-51	-70	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-91	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.55	\$7.84	\$9.90	\$8.59	\$14.59	\$6.93 per adult	\$6.71 per adult
-Monthly	\$1,156	\$1,504	\$1,379	\$1,743	\$1,512	\$2,568	\$2,438	\$2,363
-Annual	\$13,868	\$18,051	\$16,553	\$20,911	\$18,139	\$30,820	\$29,261	\$28,359

Table 54
The Self-Sufficiency Standard for Greene County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	530	677	677	677	677	900	677	677
Child Care	0	412	382	794	217	1011	794	599
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	101	172	170	220	176	278	260	246
Taxes	275	436	426	556	281	742	632	576
Earned Income								
Tax Credit (-)	0	-23	-29	0	-161	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.88	\$12.58	\$12.36	\$15.89	\$10.87	\$20.28	\$9.41 per adult	\$8.83 per adult
-Monthly	\$1,386	\$2,213	\$2,176	\$2,797	\$1,913	\$3,569	\$3,313	\$3,107
-Annual	\$16,634	\$26,559	\$26,112	\$33,566	\$22,961	\$42,833	\$39,755	\$37,288

Table 55
The Self-Sufficiency Standard for Greensville County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	390	445	445	445	445	597	445	445
Child Care	0	347	282	629	247	877	629	529
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	142	137	180	156	234	220	216
Taxes	215	282	239	265	176	549	462	444
Earned Income Tax Credit (-)	0	-116	-135	-165	-238	0	0	-9
Child Care Tax Credit (-)	0	-50	-50	-92	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$9.27	\$8.58	\$10.75	\$8.77	\$16.45	\$7.69 per adult	\$7.48 per adult
-Monthly	\$1,172	\$1,632	\$1,509	\$1,892	\$1,544	\$2,894	\$2,707	\$2,635
-Annual	\$14,070	\$19,582	\$18,113	\$22,710	\$18,527	\$34,733	\$32,483	\$31,615

Table 56
The Self-Sufficiency Standard for Halifax County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	326	326	651	239	890	651	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	140	141	183	155	235	223	220
Taxes	211	270	262	281	173	555	472	462
Earned Income Tax Credit (-)	0	-123	-122	-154	-241	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.03	\$9.06	\$11.04	\$8.71	\$16.56	\$7.78 per adult	\$7.67 per adult
-Monthly	\$1,156	\$1,589	\$1,594	\$1,943	\$1,532	\$2,915	\$2,740	\$2,700
-Annual	\$13,868	\$19,072	\$19,134	\$23,315	\$18,388	\$34,974	\$32,881	\$32,401

Table 57
The Self-Sufficiency Standard for City of Hampton, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	391	347	738	282	1020	738	629
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	442	442
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	104	169	166	214	182	282	254	249
Taxes	288	419	401	528	379	760	605	587
Earned Income								
Tax Credit (-)	0	-32	-42	0	-117	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.13	\$12.24	\$11.88	\$15.34	\$12.06	\$20.62	\$9.14 <i>per adult</i>	\$8.93 <i>per adult</i>
-Monthly	\$1,432	\$2,154	\$2,091	\$2,701	\$2,122	\$3,629	\$3,218	\$3,145
-Annual	\$17,181	\$25,853	\$25,095	\$32,408	\$25,468	\$43,547	\$38,618	\$37,741

Table 58
The Self-Sufficiency Standard for Hanover County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	434	369	803	260	1063	803	629
Food	176	257	266	345	461	464	496	544
Transportation	234	239	239	239	239	239	457	457
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	109	178	173	225	185	292	266	255
Taxes	309	473	442	578	397	805	657	611
Earned Income								
Tax Credit (-)	0	-2	-20	0	-103	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.57	\$13.32	\$12.69	\$16.34	\$12.41	\$21.52	\$9.67 <i>per adult</i>	\$9.18 <i>per adult</i>
-Monthly	\$1,509	\$2,344	\$2,234	\$2,876	\$2,185	\$3,788	\$3,403	\$3,230
-Annual	\$18,105	\$28,128	\$26,810	\$34,510	\$26,216	\$45,451	\$40,831	\$38,761

Table 59
The Self-Sufficiency Standard for City of Harrisonburg, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	527	527	527	527	722	527	527
Child Care	0	401	369	770	195	966	770	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	90	156	154	203	159	256	243	228
Taxes	227	344	257	462	192	644	558	497
Earned Income Tax Credit (-)	0	-75	-96	-44	-228	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.90	\$10.73	\$9.97	\$14.02	\$9.04	\$18.32	\$8.66 per adult	\$8.03 per adult
-Monthly	\$1,214	\$1,888	\$1,755	\$2,468	\$1,591	\$3,225	\$3,047	\$2,825
-Annual	\$14,564	\$22,658	\$21,062	\$29,614	\$19,093	\$38,694	\$36,570	\$33,904

Table 60
The Self-Sufficiency Standard for Henrico County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	477	434	911	282	1194	911	716
Food	176	257	266	345	461	464	496	544
Transportation	234	239	239	239	239	239	457	457
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	109	183	180	236	187	305	277	263
Taxes	309	493	480	627	410	863	703	648
Earned Income Tax Credit (-)	0	0	0	0	-93	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.57	\$13.72	\$13.44	\$17.29	\$12.68	\$22.66	\$10.14 per adult	\$9.55 per adult
-Monthly	\$1,509	\$2,414	\$2,365	\$3,043	\$2,232	\$3,988	\$3,568	\$3,363
-Annual	\$18,105	\$28,966	\$28,378	\$36,519	\$26,785	\$47,861	\$42,818	\$40,351

Table 61
The Self-Sufficiency Standard for Henry County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	260	260	521	174	694	521	434
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	135	170	149	216	210	207
Taxes	211	237	226	267	204	461	400	386
Earned Income								
Tax Credit (-)	0	-143	-143	-190	-249	-19	-40	-52
Child Care								
Tax Credit (-)	0	-52	-52	-74	-32	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$8.31	\$10.08	\$8.49	\$14.70	\$7.06 per adult	\$6.90 per adult
-Monthly	\$1,156	\$1,462	\$1,463	\$1,774	\$1,494	\$2,587	\$2,485	\$2,429
-Annual	\$13,868	\$17,541	\$17,561	\$21,287	\$17,923	\$31,048	\$29,822	\$29,145

Table 62
The Self-Sufficiency Standard for Highland County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	401	347	749	217	966	749	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	148	143	192	153	243	232	220
Taxes	211	298	274	338	220	588	513	462
Earned Income								
Tax Credit (-)	0	-101	-115	-109	-236	0	0	0
Child Care								
Tax Credit (-)	0	-48	-50	-88	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.80	\$9.30	\$12.26	\$8.83	\$17.23	\$8.21 per adult	\$7.67 per adult
-Monthly	\$1,156	\$1,724	\$1,637	\$2,157	\$1,555	\$3,032	\$2,889	\$2,700
-Annual	\$13,868	\$20,687	\$19,644	\$25,885	\$18,656	\$36,380	\$34,670	\$32,401

Table 63
The Self-Sufficiency Standard for City of Hopewell, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	169	166	212	181	277	252	245
Taxes	303	490	402	518	371	740	596	572
Earned Income Tax Credit (-)	0	-18	-42	-2	-122	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$12.74	\$11.89	\$15.14	\$11.90	\$20.22	\$9.05 per adult	\$8.78 per adult
-Monthly	\$1,485	\$2,242	\$2,092	\$2,665	\$2,095	\$3,559	\$3,185	\$3,092
-Annual	\$17,825	\$26,903	\$25,105	\$31,976	\$25,137	\$42,714	\$38,220	\$37,104

Table 64
The Self-Sufficiency Standard for Isle of Wight County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	336	326	662	260	922	662	586
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	162	162	204	178	270	244	242
Taxes	284	451	378	471	294	707	564	559
Earned Income Tax Credit (-)	0	-42	-56	-37	-152	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.06	\$11.90	\$11.41	\$14.21	\$11.11	\$19.59	\$8.72 per adult	\$8.65 per adult
-Monthly	\$1,418	\$2,095	\$2,008	\$2,501	\$1,955	\$3,447	\$3,069	\$3,046
-Annual	\$17,014	\$25,143	\$24,098	\$30,013	\$23,454	\$41,366	\$36,829	\$36,548

Table 65
The Self-Sufficiency Standard for James City County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	434	369	803	326	1128	803	694
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	172	166	218	185	291	258	253
Taxes	284	506	402	548	394	799	624	605
Earned Income								
Tax Credit (-)	0	-11	-42	0	-105	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.06	\$13.01	\$11.90	\$15.74	\$12.37	\$21.39	\$9.33 <i>per adult</i>	\$9.12 <i>per adult</i>
-Monthly	\$1,418	\$2,290	\$2,094	\$2,770	\$2,177	\$3,765	\$3,284	\$3,211
-Annual	\$17,014	\$27,481	\$25,132	\$33,240	\$26,124	\$45,182	\$39,413	\$38,536

Table 66
The Self-Sufficiency Standard for King and Queen County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	431	485	485	485	485	607	485	485
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	91	148	145	191	160	242	231	225
Taxes	233	302	285	329	196	582	507	483
Earned Income								
Tax Credit (-)	0	-99	-109	-116	-225	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.02	\$9.88	\$9.52	\$12.08	\$9.13	\$17.10	\$8.15 <i>per adult</i>	\$7.88 <i>per adult</i>
-Monthly	\$1,235	\$1,739	\$1,676	\$2,126	\$1,606	\$3,010	\$2,867	\$2,774
-Annual	\$14,821	\$20,862	\$20,116	\$25,512	\$19,273	\$36,124	\$34,409	\$33,293

Table 67
The Self-Sufficiency Standard for King George County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	539	606	606	606	606	842	606	606
Child Care	0	456	417	872	260	1133	872	677
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	102	169	166	221	174	284	261	247
Taxes	279	490	404	559	263	771	635	579
Earned Income Tax Credit (-)	0	-18	-41	0	-173	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.95	\$12.74	\$11.93	\$15.96	\$10.53	\$20.84	\$9.44 per adult	\$8.86 per adult
-Monthly	\$1,400	\$2,241	\$2,100	\$2,808	\$1,853	\$3,667	\$3,324	\$3,118
-Annual	\$16,799	\$26,898	\$25,204	\$33,698	\$22,235	\$44,009	\$39,886	\$37,418

Table 68
The Self-Sufficiency Standard for King William County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	413	461	461	461	461	597	461	461
Child Care	0	358	326	684	247	931	684	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	89	145	143	187	158	240	227	222
Taxes	225	295	271	302	239	573	492	473
Earned Income Tax Credit (-)	0	-107	-117	-133	-221	0	0	0
Child Care Tax Credit (-)	0	-48	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-79	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.86	\$9.57	\$9.24	\$11.60	\$9.23	\$16.92	\$7.99 per adult	\$7.78 per adult
-Monthly	\$1,208	\$1,684	\$1,626	\$2,042	\$1,624	\$2,978	\$2,814	\$2,738
-Annual	\$14,491	\$20,214	\$19,510	\$24,504	\$19,486	\$35,738	\$33,771	\$32,853

Table 69
The Self-Sufficiency Standard for Lancaster County, VA, 2002

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	422	476	476	476	476	634	476	476
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	90	148	144	190	159	244	230	224
Taxes	229	297	279	324	190	594	503	479
Earned Income								
Tax Credit (-)	0	-102	-112	-120	-228	0	0	0
Child Care								
Tax Credit (-)	0	-48	-50	-88	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.94	\$9.78	\$9.41	\$11.97	\$9.04	\$17.34	\$8.11 <i>per adult</i>	\$7.84 <i>per adult</i>
-Monthly	\$1,221	\$1,721	\$1,655	\$2,106	\$1,591	\$3,052	\$2,854	\$2,761
-Annual	\$14,656	\$20,651	\$19,864	\$25,276	\$19,093	\$36,623	\$34,244	\$33,128

Table 70
The Self-Sufficiency Standard for Lee County, VA, 2002

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	379	445	445	445	445	597	445	445
Child Care	0	293	326	618	187	805	618	512
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	137	141	179	150	227	219	215
Taxes	211	250	262	256	209	517	458	433
Earned Income								
Tax Credit (-)	0	-133	-122	-169	-245	0	0	-17
Child Care								
Tax Credit (-)	0	-50	-50	-89	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.65	\$9.06	\$10.63	\$8.59	\$15.82	\$7.64 <i>per adult</i>	\$7.38 <i>per adult</i>
-Monthly	\$1,156	\$1,522	\$1,594	\$1,871	\$1,512	\$2,784	\$2,690	\$2,597
-Annual	\$13,868	\$18,270	\$19,134	\$22,450	\$18,139	\$33,408	\$32,285	\$31,166

Table 71
The Self-Sufficiency Standard for City of Lexington, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	434	369	803	217	1020	803	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	151	146	198	153	248	238	222
Taxes	211	316	287	431	220	612	536	472
Earned Income Tax Credit (-)	0	-91	-108	-67	-236	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$10.16	\$9.56	\$13.41	\$8.83	\$17.70	\$8.44 per adult	\$7.76 per adult
-Monthly	\$1,156	\$1,788	\$1,683	\$2,360	\$1,555	\$3,115	\$2,972	\$2,733
-Annual	\$13,868	\$21,453	\$20,195	\$28,317	\$18,656	\$37,385	\$35,664	\$32,799

Table 72
The Self-Sufficiency Standard for Loudoun County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	651	608	1259	421	1680	1259	1029
Food	176	257	266	345	461	464	496	544
Transportation	238	243	243	243	243	243	463	463
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	130	224	220	294	224	384	335	318
Taxes	466	674	661	884	613	1383	958	885
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.75	\$17.30	\$17.02	\$22.40	\$16.72	\$30.58	\$12.69 per adult	\$11.95 per adult
-Monthly	\$1,891	\$3,045	\$2,996	\$3,942	\$2,942	\$5,381	\$4,466	\$4,205
-Annual	\$22,695	\$36,535	\$35,946	\$47,301	\$35,310	\$64,575	\$53,593	\$50,457

Table 73
The Self-Sufficiency Standard for Louisa County, VA, 2002

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	392	482	482	482	482	670	482	482
Child Care	0	326	326	651	217	868	651	543
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	144	145	186	157	241	226	221
Taxes	216	289	284	294	177	577	487	469
Earned Income								
Tax Credit (-)	0	-111	-110	-139	-236	0	0	0
Child Care								
Tax Credit (-)	0	-50	-48	-88	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.68	\$9.43	\$9.49	\$11.46	\$8.82	\$17.01	\$7.94 per adult	\$7.74 per adult
-Monthly	\$1,176	\$1,660	\$1,670	\$2,017	\$1,553	\$2,994	\$2,797	\$2,723
-Annual	\$14,106	\$19,921	\$20,046	\$24,201	\$18,633	\$35,924	\$33,559	\$32,682

Table 74
The Self-Sufficiency Standard for Lunenburg County, VA, 2002

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	379	445	445	445	445	597	445	445
Child Care	0	336	304	640	239	879	640	543
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	141	139	182	155	234	222	218
Taxes	211	262	250	270	173	550	467	452
Earned Income								
Tax Credit (-)	0	-122	-129	-160	-241	0	0	-3
Child Care								
Tax Credit (-)	0	-50	-50	-92	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.05	\$8.82	\$10.88	\$8.71	\$16.46	\$7.74 per adult	\$7.56 per adult
-Monthly	\$1,156	\$1,593	\$1,552	\$1,914	\$1,532	\$2,898	\$2,724	\$2,663
-Annual	\$13,868	\$19,119	\$18,623	\$22,972	\$18,388	\$34,774	\$32,682	\$31,952

Table 75
The Self-Sufficiency Standard for City of Lynchburg, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	401	461	461	461	461	607	461	461
Child Care	0	373	304	677	260	937	677	564
Food	176	257	266	345	461	464	496	544
Transportation	215	220	220	220	220	220	419	419
Health Care	81	151	153	161	185	180	201	212
Miscellaneous	87	146	140	186	159	241	225	220
Taxes	217	290	257	295	187	579	483	463
Earned Income Tax Credit (-)	0	-106	-125	-138	-230	0	0	0
Child Care Tax Credit (-)	0	-48	-50	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.69	\$9.62	\$8.96	\$11.48	\$8.99	\$17.04	\$7.90 per adult	\$7.68 per adult
-Monthly	\$1,177	\$1,694	\$1,577	\$2,021	\$1,583	\$2,999	\$2,782	\$2,702
-Annual	\$14,125	\$20,326	\$18,925	\$24,250	\$18,990	\$35,985	\$33,386	\$32,429

Table 76
The Self-Sufficiency Standard for Madison County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	448	504	504	504	504	632	504	504
Child Care	0	326	304	629	282	911	629	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	93	146	145	186	166	241	226	228
Taxes	240	289	284	294	218	580	488	497
Earned Income Tax Credit (-)	0	-106	-110	-139	-206	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.16	\$9.61	\$9.49	\$11.46	\$9.65	\$17.06	\$7.95 per adult	\$8.02 per adult
-Monthly	\$1,261	\$1,691	\$1,671	\$2,017	\$1,699	\$3,002	\$2,797	\$2,823
-Annual	\$15,132	\$20,291	\$20,053	\$24,209	\$20,382	\$36,024	\$33,564	\$33,880

Table 77
The Self-Sufficiency Standard for City of Manassas, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	616	543	1159	490	1649	1159	1033
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	227	221	292	239	389	333	326
Taxes	411	691	664	872	676	1416	947	920
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$17.62	\$17.08	\$22.15	\$17.96	\$31.02	\$12.57 per adult	\$12.29 per adult
-Monthly	\$1,870	\$3,102	\$3,006	\$3,899	\$3,160	\$5,460	\$4,426	\$4,325
-Annual	\$22,441	\$37,223	\$36,072	\$46,783	\$37,926	\$65,514	\$53,114	\$51,906

Table 78
The Self-Sufficiency Standard for City of Manassas Park, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	651	608	1259	391	1649	1259	998
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	231	228	301	229	389	343	323
Taxes	411	706	692	916	632	1416	991	904
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$17.93	\$17.65	\$23.03	\$17.08	\$31.02	\$13.01 per adult	\$12.14 per adult
-Monthly	\$1,870	\$3,155	\$3,106	\$4,053	\$3,006	\$5,460	\$4,580	\$4,272
-Annual	\$22,441	\$37,865	\$37,277	\$48,631	\$36,078	\$65,514	\$54,961	\$51,263

Table 79
The Self-Sufficiency Standard for City of Martinsville, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	260	260	521	174	694	521	434
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	135	170	149	216	210	207
Taxes	211	237	226	267	204	461	400	386
Earned Income Tax Credit (-)	0	-143	-143	-190	-249	-19	-40	-52
Child Care Tax Credit (-)	0	-52	-52	-74	-32	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$8.31	\$10.08	\$8.49	\$14.70	\$7.06 per adult	\$6.90 per adult
-Monthly	\$1,156	\$1,462	\$1,463	\$1,774	\$1,494	\$2,587	\$2,485	\$2,429
-Annual	\$13,868	\$17,542	\$17,561	\$21,287	\$17,923	\$31,048	\$29,822	\$29,145

Table 80
The Self-Sufficiency Standard for Mathews County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	165	162	208	177	272	247	241
Taxes	284	469	378	491	286	716	577	553
Earned Income Tax Credit (-)	0	-32	-56	-22	-158	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.06	\$12.27	\$11.41	\$14.61	\$10.94	\$19.76	\$8.86 per adult	\$8.60 per adult
-Monthly	\$1,418	\$2,159	\$2,008	\$2,572	\$1,926	\$3,477	\$3,119	\$3,026
-Annual	\$17,014	\$25,908	\$24,098	\$30,867	\$23,113	\$41,727	\$37,425	\$36,310

Table 81
The Self-Sufficiency Standard for Mecklenburg County, VA, 2002

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	379	445	445	445	445	597	445	445
Child Care	0	304	282	586	239	825	586	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	138	137	176	155	229	216	215
Taxes	211	247	239	235	173	526	439	438
Earned Income								
Tax Credit (-)	0	-132	-135	-182	-241	0	-11	-13
Child Care								
Tax Credit (-)	0	-50	-50	-80	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-98	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.71	\$8.58	\$10.30	\$8.71	\$15.99	\$7.46 per adult	\$7.43 per adult
-Monthly	\$1,156	\$1,534	\$1,509	\$1,812	\$1,532	\$2,814	\$2,626	\$2,616
-Annual	\$13,868	\$18,402	\$18,113	\$21,746	\$18,388	\$33,769	\$31,507	\$31,391

Table 82
The Self-Sufficiency Standard for Middlesex County, VA, 2002

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	381	445	445	445	445	597	445	445
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	144	141	187	156	241	227	221
Taxes	212	279	262	298	176	578	490	466
Earned Income								
Tax Credit (-)	0	-112	-122	-136	-238	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-88	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.58	\$9.41	\$9.06	\$11.54	\$8.77	\$17.02	\$7.97 per adult	\$7.71 per adult
-Monthly	\$1,159	\$1,656	\$1,594	\$2,031	\$1,544	\$2,995	\$2,806	\$2,713
-Annual	\$13,905	\$19,874	\$19,134	\$24,369	\$18,527	\$35,939	\$33,676	\$32,560

Table 83
The Self-Sufficiency Standard for Montgomery County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	406	477	477	477	477	662	477	477
Child Care	0	412	347	760	152	911	760	499
Food	176	257	266	345	461	464	496	544
Transportation	215	220	220	220	220	220	419	419
Health Care	81	151	153	161	185	180	201	212
Miscellaneous	88	152	146	196	149	244	235	215
Taxes	219	320	291	419	209	592	525	436
Earned Income Tax Credit (-)	0	-89	-105	-75	-246	0	0	-14
Child Care Tax Credit (-)	0	-48	-48	-84	-34	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.73	\$10.24	\$9.64	\$13.18	\$8.55	\$17.29	\$8.33 <i>per adult</i>	\$7.41 <i>per adult</i>
-Monthly	\$1,185	\$1,802	\$1,697	\$2,320	\$1,505	\$3,043	\$2,933	\$2,607
-Annual	\$14,216	\$21,620	\$20,363	\$27,842	\$18,064	\$36,521	\$35,190	\$31,283

Table 84
The Self-Sufficiency Standard for Nelson County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	315	347	662	152	814	662	499
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	139	143	184	147	228	224	213
Taxes	211	250	274	286	197	521	476	425
Earned Income Tax Credit (-)	0	-129	-115	-150	-255	0	0	-22
Child Care Tax Credit (-)	0	-50	-50	-92	-28	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.81	\$9.30	\$11.16	\$8.32	\$15.89	\$7.83 <i>per adult</i>	\$7.30 <i>per adult</i>
-Monthly	\$1,156	\$1,551	\$1,637	\$1,965	\$1,464	\$2,797	\$2,757	\$2,569
-Annual	\$13,868	\$18,607	\$19,644	\$23,574	\$17,564	\$33,569	\$33,080	\$30,829

Table 85
The Self-Sufficiency Standard for New Kent County, VA, 2002

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	595	693	693	693	693	963	693	693
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	169	166	212	181	277	252	245
Taxes	303	490	402	518	371	740	596	572
Earned Income								
Tax Credit (-)	0	-18	-42	-2	-122	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$12.74	\$11.89	\$15.14	\$11.90	\$20.22	\$9.05 <i>per adult</i>	\$8.78 <i>per adult</i>
-Monthly	\$1,485	\$2,242	\$2,092	\$2,665	\$2,095	\$3,559	\$3,185	\$3,092
-Annual	\$17,825	\$26,903	\$25,105	\$31,976	\$25,137	\$42,714	\$38,220	\$37,104

Table 86
The Self-Sufficiency Standard for City of Newport News, VA, 2002

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	552	652	652	652	652	911	652	652
Child Care	0	369	326	694	282	977	694	608
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	442	442
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	104	167	164	210	182	277	250	247
Taxes	288	478	389	504	379	740	587	577
Earned Income								
Tax Credit (-)	0	-25	-49	-12	-117	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.13	\$12.49	\$11.64	\$14.87	\$12.06	\$20.24	\$8.95 <i>per adult</i>	\$8.84 <i>per adult</i>
-Monthly	\$1,432	\$2,199	\$2,048	\$2,616	\$2,122	\$3,562	\$3,152	\$3,112
-Annual	\$17,181	\$26,382	\$24,578	\$31,395	\$25,468	\$42,743	\$37,823	\$37,343

Table 87
The Self-Sufficiency Standard for City of Norfolk, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	380	347	727	217	944	727	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	442	442
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	104	168	166	213	176	274	253	242
Taxes	288	484	401	523	277	726	601	559
Earned Income Tax Credit (-)	0	-22	-42	0	-163	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.13	\$12.61	\$11.88	\$15.25	\$10.79	\$19.95	\$9.10 per adult	\$8.65 per adult
-Monthly	\$1,432	\$2,220	\$2,091	\$2,684	\$1,900	\$3,512	\$3,202	\$3,046
-Annual	\$17,181	\$26,637	\$25,095	\$32,207	\$22,798	\$42,141	\$38,419	\$36,548

Table 88
The Self-Sufficiency Standard for Northampton County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	326	326	651	326	977	651	651
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	140	141	183	164	244	223	228
Taxes	211	255	262	281	212	593	472	499
Earned Income Tax Credit (-)	0	-126	-122	-154	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-92	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-84	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.93	\$9.06	\$11.04	\$9.50	\$17.32	\$7.78 per adult	\$8.05 per adult
-Monthly	\$1,156	\$1,571	\$1,594	\$1,943	\$1,673	\$3,048	\$2,740	\$2,833
-Annual	\$13,868	\$18,856	\$19,134	\$23,315	\$20,070	\$36,581	\$32,881	\$33,992

Table 89
The Self-Sufficiency Standard for Northumberland County, VA, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	144	141	187	156	241	227	221
Taxes	211	279	262	298	176	578	490	466
Earned Income								
Tax Credit (-)	0	-112	-122	-136	-238	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-88	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.41	\$9.06	\$11.54	\$8.77	\$17.02	\$7.97 per adult	\$7.71 per adult
-Monthly	\$1,156	\$1,657	\$1,594	\$2,031	\$1,544	\$2,995	\$2,806	\$2,713
-Annual	\$13,868	\$19,878	\$19,134	\$24,369	\$18,527	\$35,939	\$33,676	\$32,560

Table 90
The Self-Sufficiency Standard for City of Norton, VA, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	293	260	553	187	740	553	447
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	137	135	173	150	220	213	208
Taxes	211	250	226	221	209	488	420	394
Earned Income								
Tax Credit (-)	0	-133	-143	-192	-245	0	-25	-46
Child Care								
Tax Credit (-)	0	-50	-52	-73	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.65	\$8.31	\$10.03	\$8.59	\$15.25	\$7.26 per adult	\$6.98 per adult
-Monthly	\$1,156	\$1,523	\$1,463	\$1,764	\$1,512	\$2,684	\$2,555	\$2,457
-Annual	\$13,868	\$18,272	\$17,561	\$21,174	\$18,139	\$32,203	\$30,665	\$29,482

Table 91
The Self-Sufficiency Standard for Nottoway County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	260	260	521	239	760	521	499
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	135	170	155	222	210	213
Taxes	211	237	226	267	173	497	400	425
Earned Income Tax Credit (-)	0	-143	-143	-190	-241	0	-40	-22
Child Care Tax Credit (-)	0	-52	-52	-74	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$8.31	\$10.08	\$8.71	\$15.42	\$7.06 per adult	\$7.30 per adult
-Monthly	\$1,156	\$1,462	\$1,463	\$1,774	\$1,532	\$2,714	\$2,485	\$2,569
-Annual	\$13,868	\$17,542	\$17,561	\$21,287	\$18,388	\$32,564	\$29,822	\$30,829

Table 92
The Self-Sufficiency Standard for Orange County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	453	607	607	607	607	845	607	607
Child Care	0	434	347	781	299	1081	781	647
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	93	167	160	212	178	279	252	244
Taxes	242	479	289	518	291	749	596	567
Earned Income Tax Credit (-)	0	-25	-78	-2	-154	0	0	0
Child Care Tax Credit (-)	0	-42	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.21	\$12.51	\$10.63	\$15.15	\$11.05	\$20.41	\$9.05 per adult	\$8.73 per adult
-Monthly	\$1,269	\$2,201	\$1,871	\$2,666	\$1,944	\$3,592	\$3,186	\$3,073
-Annual	\$15,224	\$26,411	\$22,451	\$31,997	\$23,332	\$43,100	\$38,234	\$36,880

Table 93
The Self-Sufficiency Standard for Page County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	394	445	445	445	445	597	445	445
Child Care	0	250	239	488	217	705	488	456
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	133	133	166	153	217	206	209
Taxes	217	232	214	254	220	468	380	399
Earned Income								
Tax Credit (-)	0	-146	-150	-200	-236	-14	-55	-42
Child Care								
Tax Credit (-)	0	-52	-52	-67	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-89	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.70	\$8.19	\$8.07	\$9.81	\$8.83	\$14.84	\$6.86 per adult	\$7.03 per adult
-Monthly	\$1,179	\$1,441	\$1,421	\$1,727	\$1,555	\$2,611	\$2,415	\$2,476
-Annual	\$14,143	\$17,296	\$17,051	\$20,722	\$18,656	\$31,332	\$28,980	\$29,706

Table 94
The Self-Sufficiency Standard for Patrick County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	217	217	434	109	543	434	326
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	129	130	161	142	201	201	196
Taxes	211	212	202	232	183	300	347	334
Earned Income								
Tax Credit (-)	0	-157	-156	-216	-268	-103	-81	-95
Child Care								
Tax Credit (-)	0	-51	-51	-55	-19	-84	-84	-68
Child Tax Credit (-)	0	-50	-50	-82	-57	-135	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$7.82	\$7.84	\$9.37	\$7.98	\$12.42	\$6.51 per adult	\$6.32 per adult
-Monthly	\$1,156	\$1,377	\$1,379	\$1,648	\$1,404	\$2,185	\$2,291	\$2,226
-Annual	\$13,868	\$16,521	\$16,553	\$19,782	\$16,844	\$26,224	\$27,497	\$26,713

Table 95
The Self-Sufficiency Standard for City of Petersburg, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	369	326	694	195	890	694	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	169	166	212	176	272	252	240
Taxes	303	490	402	518	278	717	596	550
Earned Income Tax Credit (-)	0	-18	-42	-2	-163	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$12.74	\$11.89	\$15.14	\$10.82	\$19.77	\$9.05 per adult	\$8.56 per adult
-Monthly	\$1,485	\$2,242	\$2,092	\$2,665	\$1,903	\$3,479	\$3,185	\$3,012
-Annual	\$17,825	\$26,903	\$25,105	\$31,976	\$22,841	\$41,750	\$38,220	\$36,150

Table 96
The Self-Sufficiency Standard for Pittsylvania County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	452	452	452	452	607	452	452
Child Care	0	260	260	521	174	694	521	434
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	134	135	170	149	217	210	207
Taxes	213	223	230	214	207	467	404	390
Earned Income Tax Credit (-)	0	-144	-141	-199	-247	-14	-37	-49
Child Care Tax Credit (-)	0	-52	-52	-68	-34	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-90	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$8.26	\$8.39	\$9.83	\$8.54	\$14.82	\$7.10 per adult	\$6.94 per adult
-Monthly	\$1,165	\$1,454	\$1,477	\$1,731	\$1,504	\$2,609	\$2,500	\$2,444
-Annual	\$13,978	\$17,450	\$17,725	\$20,766	\$18,045	\$31,310	\$30,004	\$29,326

Table 97
The Self-Sufficiency Standard for City of Poquoson, VA, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	401	369	770	282	1052	770	651
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	168	166	215	180	283	255	249
Taxes	284	485	402	534	366	765	610	587
Earned Income								
Tax Credit (-)	0	-21	-42	0	-126	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$8.06	\$12.63	\$11.90	\$15.45	\$11.81	\$20.73	\$9.19 per adult	\$8.93 per adult
-Monthly	\$1,418	\$2,223	\$2,094	\$2,720	\$2,078	\$3,648	\$3,235	\$3,145
-Annual	\$17,014	\$26,674	\$25,132	\$32,637	\$24,939	\$43,776	\$38,817	\$37,741

Table 98
The Self-Sufficiency Standard for City of Portsmouth, VA, 2002

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	326	326	651	239	890	651	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	442	442
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	104	163	164	205	178	269	245	242
Taxes	288	456	389	477	293	702	568	559
Earned Income								
Tax Credit (-)	0	-39	-49	-32	-153	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$8.13	\$12.01	\$11.64	\$14.33	\$11.09	\$19.48	\$8.77 per adult	\$8.65 per adult
-Monthly	\$1,432	\$2,113	\$2,048	\$2,521	\$1,951	\$3,428	\$3,086	\$3,046
-Annual	\$17,181	\$25,362	\$24,578	\$30,257	\$23,414	\$41,136	\$37,028	\$36,548

Table 99
The Self-Sufficiency Standard for Powhatan County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	391	347	738	174	911	738	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	171	168	216	174	274	256	240
Taxes	303	505	414	538	269	726	614	550
Earned Income Tax Credit (-)	0	-11	-35	0	-170	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$13.00	\$12.13	\$15.54	\$10.62	\$19.96	\$9.24 per adult	\$8.56 per adult
-Monthly	\$1,485	\$2,288	\$2,135	\$2,735	\$1,868	\$3,513	\$3,251	\$3,012
-Annual	\$17,825	\$27,455	\$25,622	\$32,818	\$22,420	\$42,151	\$39,015	\$36,150

Table 100
The Self-Sufficiency Standard for Prince Edward County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	381	445	445	445	445	597	445	445
Child Care	0	293	282	575	239	814	575	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	137	137	175	155	228	215	215
Taxes	212	250	239	230	173	521	433	438
Earned Income Tax Credit (-)	0	-133	-135	-185	-241	0	-15	-13
Child Care Tax Credit (-)	0	-50	-50	-77	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-96	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.58	\$8.65	\$8.58	\$10.20	\$8.71	\$15.89	\$7.39 per adult	\$7.43 per adult
-Monthly	\$1,159	\$1,522	\$1,509	\$1,796	\$1,532	\$2,797	\$2,602	\$2,616
-Annual	\$13,905	\$18,270	\$18,113	\$21,546	\$18,388	\$33,569	\$31,226	\$31,391

Table 101
The Self-Sufficiency Standard for Prince George County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	595	693	693	693	693	963	693	693
Child Care	0	347	326	673	182	855	673	508
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	108	167	166	210	174	269	250	239
Taxes	303	478	402	504	273	701	587	544
Earned Income								
Tax Credit (-)	0	-25	-42	-12	-167	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.44	\$12.50	\$11.89	\$14.87	\$10.70	\$19.46	\$8.95 per adult	\$8.50 per adult
-Monthly	\$1,485	\$2,199	\$2,092	\$2,617	\$1,882	\$3,426	\$3,152	\$2,993
-Annual	\$17,825	\$26,392	\$25,105	\$31,407	\$22,589	\$41,107	\$37,822	\$35,911

Table 102
The Self-Sufficiency Standard for Prince William County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	595	521	1115	347	1463	1115	868
Food	176	257	266	345	461	464	496	544
Transportation	240	245	245	245	245	245	467	467
Health Care	107	212	215	223	246	242	263	273
Miscellaneous	133	225	219	287	224	370	328	309
Taxes	411	681	654	853	613	1269	927	847
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.63	\$17.43	\$16.89	\$21.77	\$16.70	\$29.02	\$12.38 per adult	\$11.57 per adult
-Monthly	\$1,870	\$3,068	\$2,972	\$3,832	\$2,940	\$5,108	\$4,359	\$4,071
-Annual	\$22,441	\$36,821	\$35,670	\$45,980	\$35,274	\$61,293	\$52,310	\$48,853

Table 103
The Self-Sufficiency Standard for Pulaski County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	260	260	521	174	694	521	434
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	135	170	149	216	210	207
Taxes	211	237	226	267	204	461	400	386
Earned Income Tax Credit (-)	0	-143	-143	-190	-249	-19	-40	-52
Child Care Tax Credit (-)	0	-52	-52	-74	-32	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$8.31	\$10.08	\$8.49	\$14.70	\$7.06 per adult	\$6.90 per adult
-Monthly	\$1,156	\$1,462	\$1,463	\$1,774	\$1,494	\$2,587	\$2,485	\$2,429
-Annual	\$13,868	\$17,542	\$17,561	\$21,287	\$17,923	\$31,048	\$29,822	\$29,145

Table 104
The Self-Sufficiency Standard for City of Radford, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	406	477	477	477	477	662	477	477
Child Care	0	445	347	792	174	966	792	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	89	155	147	200	152	250	240	219
Taxes	222	340	293	444	217	617	545	458
Earned Income Tax Credit (-)	0	-77	-104	-57	-239	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-39	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.80	\$10.65	\$9.68	\$13.67	\$8.75	\$17.80	\$8.53 per adult	\$7.62 per adult
-Monthly	\$1,197	\$1,875	\$1,703	\$2,406	\$1,540	\$3,132	\$3,004	\$2,683
-Annual	\$14,363	\$22,503	\$20,437	\$28,872	\$18,478	\$37,584	\$36,051	\$32,192

Table 105
The Self-Sufficiency Standard for Rappahannock County, VA, 2002

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	494	556	556	556	556	771	556	556
Child Care	0	456	412	868	282	1150	868	694
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	97	164	161	215	171	279	255	244
Taxes	260	465	297	535	245	747	612	565
Earned Income								
Tax Credit (-)	0	-34	-73	0	-186	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-96	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.56	\$12.18	\$10.79	\$15.48	\$10.19	\$20.37	\$9.21 <i>per adult</i>	\$8.72 <i>per adult</i>
-Monthly	\$1,331	\$2,144	\$1,899	\$2,724	\$1,793	\$3,585	\$3,241	\$3,068
-Annual	\$15,975	\$25,722	\$22,787	\$32,692	\$21,519	\$43,016	\$38,890	\$36,820

Table 106
The Self-Sufficiency Standard for Richmond County, VA, 2002

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	401	449	449	449	449	597	449	449
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	88	145	142	187	157	241	227	221
Taxes	220	286	265	301	177	578	492	468
Earned Income								
Tax Credit (-)	0	-109	-121	-134	-237	0	0	0
Child Care								
Tax Credit (-)	0	-48	-50	-88	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.76	\$9.50	\$9.10	\$11.59	\$8.80	\$17.02	\$7.99 <i>per adult</i>	\$7.73 <i>per adult</i>
-Monthly	\$1,189	\$1,672	\$1,602	\$2,039	\$1,549	\$2,995	\$2,812	\$2,719
-Annual	\$14,271	\$20,068	\$19,228	\$24,474	\$18,591	\$35,939	\$33,750	\$32,634

Table 107
The Self-Sufficiency Standard for City of Richmond, VA, 2002

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	595	693	693	693	693	963	693	693
Child Care	0	456	347	803	260	1063	803	608
Food	176	257	266	345	461	464	496	544
Transportation	234	239	239	239	239	239	457	457
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	109	181	171	225	185	292	266	252
Taxes	309	484	430	578	397	805	657	601
Earned Income								
Tax Credit (-)	0	0	-27	0	-103	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.57	\$13.52	\$12.45	\$16.34	\$12.41	\$21.52	\$9.67 per adult	\$9.08 per adult
-Monthly	\$1,509	\$2,380	\$2,191	\$2,876	\$2,185	\$3,788	\$3,403	\$3,197
-Annual	\$18,105	\$28,564	\$26,293	\$34,510	\$26,216	\$45,451	\$40,831	\$38,364

Table 108
The Self-Sufficiency Standard for Roanoke County, VA, 2002

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	385	500	500	500	500	641	500	500
Child Care	0	347	347	694	217	911	694	564
Food	176	257	266	345	461	464	496	544
Transportation	215	220	220	220	220	220	419	419
Health Care	81	151	153	161	185	180	201	212
Miscellaneous	86	147	149	192	158	242	231	224
Taxes	210	297	303	337	184	582	507	480
Earned Income								
Tax Credit (-)	0	-102	-98	-110	-232	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.55	\$9.77	\$9.90	\$12.23	\$8.95	\$17.11	\$8.15 per adult	\$7.85 per adult
-Monthly	\$1,153	\$1,719	\$1,742	\$2,152	\$1,575	\$3,011	\$2,868	\$2,762
-Annual	\$13,831	\$20,630	\$20,903	\$25,822	\$18,903	\$36,132	\$34,419	\$33,144

Table 109
The Self-Sufficiency Standard for City of Roanoke, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	500	500	500	500	641	500	500
Child Care	0	391	326	716	217	933	716	543
Food	176	257	266	345	461	464	496	544
Transportation	215	220	220	220	220	220	419	419
Health Care	81	151	153	161	185	180	201	212
Miscellaneous	86	152	146	194	158	244	233	222
Taxes	210	320	291	407	184	592	517	470
Earned Income								
Tax Credit (-)	0	-88	-105	-84	-232	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.55	\$10.25	\$9.66	\$12.93	\$8.95	\$17.30	\$8.24 per adult	\$7.75 per adult
-Monthly	\$1,153	\$1,804	\$1,699	\$2,276	\$1,575	\$3,044	\$2,901	\$2,729
-Annual	\$13,831	\$21,651	\$20,393	\$27,307	\$18,903	\$36,534	\$34,816	\$32,746

Table 110
The Self-Sufficiency Standard for Rockbridge County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	434	369	803	217	1020	803	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	151	146	198	153	248	238	222
Taxes	211	316	287	431	220	612	536	472
Earned Income								
Tax Credit (-)	0	-91	-108	-67	-236	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$10.16	\$9.56	\$13.41	\$8.83	\$17.70	\$8.44 per adult	\$7.76 per adult
-Monthly	\$1,156	\$1,788	\$1,683	\$2,360	\$1,555	\$3,115	\$2,972	\$2,733
-Annual	\$13,868	\$21,453	\$20,195	\$28,317	\$18,656	\$37,385	\$35,664	\$32,799

Table 111
The Self-Sufficiency Standard for Rockingham County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	527	527	527	527	722	527	527
Child Care	0	401	369	770	195	966	770	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	90	156	154	203	159	256	243	228
Taxes	227	344	257	462	192	644	558	497
Earned Income Tax Credit (-)	0	-75	-96	-44	-228	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.90	\$10.73	\$9.97	\$14.02	\$9.04	\$18.32	\$8.66 per adult	\$8.03 per adult
-Monthly	\$1,214	\$1,888	\$1,755	\$2,468	\$1,591	\$3,225	\$3,047	\$2,825
-Annual	\$14,564	\$22,658	\$21,062	\$29,614	\$19,093	\$38,694	\$36,570	\$33,904

Table 112
The Self-Sufficiency Standard for Russell County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	260	260	521	187	707	521	447
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	134	135	170	150	217	210	208
Taxes	211	237	226	267	209	469	400	394
Earned Income Tax Credit (-)	0	-143	-143	-190	-245	-13	-40	-46
Child Care Tax Credit (-)	0	-52	-52	-74	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.31	\$8.31	\$10.08	\$8.59	\$14.86	\$7.06 per adult	\$6.98 per adult
-Monthly	\$1,156	\$1,462	\$1,463	\$1,774	\$1,512	\$2,616	\$2,485	\$2,457
-Annual	\$13,868	\$17,542	\$17,561	\$21,287	\$18,139	\$31,389	\$29,822	\$29,482

Table 113
The Self-Sufficiency Standard for City of Salem, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	500	500	500	500	641	500	500
Child Care	0	347	347	694	217	911	694	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	148	149	192	159	242	232	225
Taxes	213	298	305	339	186	584	514	486
Earned Income								
Tax Credit (-)	0	-101	-97	-109	-231	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.62	\$9.80	\$9.93	\$12.27	\$8.98	\$17.14	\$8.21	\$7.91
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,165	\$1,725	\$1,748	\$2,159	\$1,580	\$3,016	\$2,890	\$2,784
-Annual	\$13,978	\$20,705	\$20,978	\$25,905	\$18,966	\$36,191	\$34,684	\$33,409

Table 114
The Self-Sufficiency Standard for Scott County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	381	471	471	471	471	611	471	471
Child Care	0	326	326	651	174	825	651	499
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	143	144	185	151	230	225	216
Taxes	212	270	277	293	215	532	483	441
Earned Income								
Tax Credit (-)	0	-117	-114	-143	-241	0	0	-11
Child Care								
Tax Credit (-)	0	-50	-50	-92	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.58	\$9.22	\$9.35	\$11.33	\$8.70	\$16.11	\$7.90	\$7.46
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,159	\$1,622	\$1,645	\$1,995	\$1,531	\$2,836	\$2,780	\$2,625
-Annual	\$13,905	\$19,469	\$19,745	\$23,937	\$18,374	\$34,029	\$33,357	\$31,502

Table 115
The Self-Sufficiency Standard for Shenandoah County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	406	500	500	500	500	693	500	500
Child Care	0	347	304	651	217	868	651	521
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	89	148	145	188	159	243	228	221
Taxes	222	298	281	306	186	587	495	467
Earned Income Tax Credit (-)	0	-101	-111	-130	-231	0	0	0
Child Care Tax Credit (-)	0	-48	-50	-88	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.80	\$9.80	\$9.43	\$11.68	\$8.98	\$17.21	\$8.02 per adult	\$7.72 per adult
-Monthly	\$1,197	\$1,725	\$1,660	\$2,056	\$1,580	\$3,029	\$2,824	\$2,718
-Annual	\$14,363	\$20,705	\$19,918	\$24,673	\$18,966	\$36,350	\$33,889	\$32,614

Table 116
The Self-Sufficiency Standard for Smyth County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	239	239	477	187	664	477	425
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	131	133	165	150	213	205	206
Taxes	211	225	214	249	209	442	374	381
Earned Income Tax Credit (-)	0	-150	-150	-203	-245	-33	-60	-56
Child Care Tax Credit (-)	0	-52	-52	-65	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-88	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.06	\$8.07	\$9.72	\$8.59	\$14.32	\$6.79 per adult	\$6.85 per adult
-Monthly	\$1,156	\$1,419	\$1,421	\$1,711	\$1,512	\$2,521	\$2,392	\$2,410
-Annual	\$13,868	\$17,031	\$17,051	\$20,534	\$18,139	\$30,251	\$28,700	\$28,920

Table 117
The Self-Sufficiency Standard for Southampton County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	336	326	662	260	922	662	586
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	141	141	184	157	239	224	222
Taxes	211	261	262	286	179	569	476	472
Earned Income								
Tax Credit (-)	0	-122	-122	-150	-235	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-92	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.05	\$9.06	\$11.16	\$8.87	\$16.85	\$7.83 per adult	\$7.76 per adult
-Monthly	\$1,156	\$1,593	\$1,594	\$1,965	\$1,561	\$2,965	\$2,757	\$2,733
-Annual	\$13,868	\$19,115	\$19,134	\$23,574	\$18,734	\$35,577	\$33,080	\$32,799

Table 118
The Self-Sufficiency Standard for Spotsylvania County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	434	347	781	217	998	781	564
Food	176	257	266	345	461	464	496	544
Transportation	238	243	243	243	243	243	463	463
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	130	202	194	247	204	316	288	272
Taxes	466	578	545	673	518	912	749	684
Earned Income								
Tax Credit (-)	0	0	0	0	-14	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.75	\$15.40	\$14.74	\$18.21	\$14.82	\$23.64	\$10.60 per adult	\$9.92 per adult
-Monthly	\$1,891	\$2,710	\$2,594	\$3,205	\$2,608	\$4,161	\$3,732	\$3,493
-Annual	\$22,695	\$32,518	\$31,126	\$38,464	\$31,295	\$49,933	\$44,779	\$41,914

Table 119
The Self-Sufficiency Standard for Stafford County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	804	943	943	943	943	1285	943	943
Child Care	0	510	434	944	282	1226	944	716
Food	176	257	266	345	461	464	496	544
Transportation	238	243	243	243	243	243	463	463
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	130	210	203	263	211	339	304	287
Taxes	466	612	584	745	552	1027	819	749
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.75	\$16.06	\$15.50	\$19.64	\$15.50	\$25.72	\$11.31 per adult	\$10.58 per adult
-Monthly	\$1,891	\$2,827	\$2,728	\$3,456	\$2,728	\$4,526	\$3,981	\$3,725
-Annual	\$22,695	\$33,924	\$32,733	\$41,476	\$32,739	\$54,318	\$47,768	\$44,697

Table 120
The Self-Sufficiency Standard for City of Staunton, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	390	473	473	473	473	622	473	473
Child Care	0	358	347	705	217	922	705	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	146	146	191	156	241	231	223
Taxes	215	290	290	329	175	580	507	474
Earned Income								
Tax Credit (-)	0	-106	-106	-116	-239	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-88	-39	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$9.62	\$9.63	\$12.07	\$8.75	\$17.06	\$8.14 per adult	\$7.79 per adult
-Monthly	\$1,172	\$1,694	\$1,695	\$2,123	\$1,541	\$3,003	\$2,866	\$2,743
-Annual	\$14,070	\$20,325	\$20,343	\$25,481	\$18,489	\$36,040	\$34,388	\$32,914

Table 121
The Self-Sufficiency Standard for City of Suffolk, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	336	326	662	265	927	662	590
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	162	162	204	178	270	244	243
Taxes	284	451	378	471	297	709	564	561
Earned Income								
Tax Credit (-)	0	-42	-56	-37	-150	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.06	\$11.90	\$11.41	\$14.21	\$11.16	\$19.62	\$8.72	\$8.67
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,418	\$2,095	\$2,008	\$2,501	\$1,964	\$3,454	\$3,069	\$3,052
-Annual	\$17,014	\$25,143	\$24,098	\$30,013	\$23,568	\$41,446	\$36,829	\$36,628

Table 122
The Self-Sufficiency Standard for Surry County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	369	273	642	217	859	642	490
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	144	136	182	153	232	222	212
Taxes	211	279	233	271	220	541	468	420
Earned Income								
Tax Credit (-)	0	-112	-139	-159	-236	0	0	-26
Child Care								
Tax Credit (-)	0	-50	-52	-92	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.41	\$8.46	\$10.90	\$8.83	\$16.29	\$7.75	\$7.25
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,156	\$1,657	\$1,489	\$1,919	\$1,555	\$2,868	\$2,727	\$2,550
-Annual	\$13,868	\$19,882	\$17,868	\$23,024	\$18,656	\$34,412	\$32,722	\$30,605

Table 123
The Self-Sufficiency Standard for Sussex County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	144	141	187	156	241	227	221
Taxes	211	279	262	298	176	578	490	466
Earned Income								
Tax Credit (-)	0	-112	-122	-136	-238	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-88	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.41	\$9.06	\$11.54	\$8.77	\$17.02	\$7.97 <i>per adult</i>	\$7.71 <i>per adult</i>
-Monthly	\$1,156	\$1,657	\$1,594	\$2,031	\$1,544	\$2,995	\$2,806	\$2,713
-Annual	\$13,868	\$19,882	\$19,134	\$24,369	\$18,527	\$35,939	\$33,676	\$32,560

Table 124
The Self-Sufficiency Standard for Tazewell County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	347	260	608	174	781	608	434
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	142	135	178	149	225	218	207
Taxes	211	258	226	248	204	507	452	386
Earned Income								
Tax Credit (-)	0	-121	-143	-174	-249	0	-1	-52
Child Care								
Tax Credit (-)	0	-50	-52	-86	-32	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$9.10	\$8.31	\$10.51	\$8.49	\$15.61	\$7.59 <i>per adult</i>	\$6.90 <i>per adult</i>
-Monthly	\$1,156	\$1,602	\$1,463	\$1,849	\$1,494	\$2,747	\$2,672	\$2,429
-Annual	\$13,868	\$19,230	\$17,561	\$22,191	\$17,923	\$32,966	\$32,068	\$29,145

Table 125
The Self-Sufficiency Standard for City of Virginia Beach, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	412	347	760	217	977	760	564
Food	176	257	266	345	461	464	496	544
Transportation	222	227	227	227	227	227	433	433
Health Care	86	161	163	172	195	191	212	222
Miscellaneous	104	171	166	216	175	277	255	242
Taxes	286	502	399	536	274	738	611	555
Earned Income								
Tax Credit (-)	0	-13	-44	0	-166	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.09	\$12.94	\$11.83	\$15.49	\$10.74	\$20.20	\$9.20	\$8.61
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,425	\$2,278	\$2,082	\$2,727	\$1,890	\$3,555	\$3,237	\$3,032
-Annual	\$17,096	\$27,337	\$24,985	\$32,724	\$22,677	\$42,657	\$38,846	\$36,379

Table 126
The Self-Sufficiency Standard for Warren County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	448	597	597	597	597	783	597	597
Child Care	0	412	369	781	195	977	781	564
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	93	164	161	211	166	263	251	235
Taxes	240	463	295	512	221	675	592	527
Earned Income								
Tax Credit (-)	0	-35	-74	-7	-203	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.16	\$12.15	\$10.76	\$15.03	\$9.72	\$18.95	\$9.01	\$8.33
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,261	\$2,139	\$1,894	\$2,645	\$1,711	\$3,335	\$3,171	\$2,932
-Annual	\$15,132	\$25,666	\$22,730	\$31,734	\$20,526	\$40,024	\$38,051	\$35,186

Table 127
The Self-Sufficiency Standard for Washington County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	381	471	471	471	471	611	471	471
Child Care	0	304	260	564	174	738	564	434
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	141	137	177	151	222	217	209
Taxes	212	273	241	237	215	494	442	402
Earned Income								
Tax Credit (-)	0	-121	-134	-180	-241	0	-9	-40
Child Care								
Tax Credit (-)	0	-50	-50	-81	-38	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.58	\$9.08	\$8.62	\$10.33	\$8.70	\$15.35	\$7.49 per adult	\$7.06 per adult
-Monthly	\$1,159	\$1,598	\$1,518	\$1,819	\$1,531	\$2,702	\$2,635	\$2,485
-Annual	\$13,905	\$19,173	\$18,214	\$21,826	\$18,374	\$32,422	\$31,618	\$29,818

Table 128
The Self-Sufficiency Standard for City of Waynesboro, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	390	473	473	473	473	622	473	473
Child Care	0	358	347	705	260	966	705	608
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	87	146	146	191	160	246	231	227
Taxes	215	290	290	329	197	599	507	493
Earned Income								
Tax Credit (-)	0	-106	-106	-116	-225	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-49	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$9.62	\$9.63	\$12.07	\$9.14	\$17.44	\$8.14 per adult	\$7.98 per adult
-Monthly	\$1,172	\$1,694	\$1,695	\$2,123	\$1,608	\$3,070	\$2,866	\$2,809
-Annual	\$14,070	\$20,325	\$20,343	\$25,481	\$19,293	\$36,843	\$34,388	\$33,710

Table 129
The Self-Sufficiency Standard for Westmoreland County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	406	539	539	539	539	679	539	539
Child Care	0	369	326	694	247	942	694	573
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	89	154	151	196	166	249	236	230
Taxes	222	333	241	419	218	614	530	506
Earned Income								
Tax Credit (-)	0	-81	-106	-75	-206	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.80	\$10.50	\$9.63	\$13.18	\$9.65	\$17.74	\$8.38	\$8.12
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,197	\$1,848	\$1,694	\$2,320	\$1,699	\$3,121	\$2,950	\$2,857
-Annual	\$14,363	\$22,175	\$20,329	\$27,843	\$20,388	\$37,456	\$35,398	\$34,283

Table 130
The Self-Sufficiency Standard for City of Williamsburg, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	552	652	652	652	652	911	652	652
Child Care	0	423	369	792	239	1031	792	608
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	170	166	217	176	281	257	245
Taxes	284	500	402	543	278	755	619	568
Earned Income								
Tax Credit (-)	0	-14	-42	0	-163	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.06	\$12.89	\$11.90	\$15.64	\$10.81	\$20.54	\$9.28	\$8.75
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,418	\$2,269	\$2,094	\$2,753	\$1,903	\$3,615	\$3,268	\$3,079
-Annual	\$17,014	\$27,226	\$25,132	\$33,039	\$22,838	\$43,374	\$39,214	\$36,946

Table 131
The Self-Sufficiency Standard for City of Winchester, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	471	566	566	566	566	775	566	566
Child Care	0	391	369	760	260	1020	760	629
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	95	159	158	206	170	266	246	238
Taxes	250	359	280	479	237	691	570	542
Earned Income Tax Credit (-)	0	-66	-84	-31	-191	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.36	\$11.04	\$10.41	\$14.37	\$10.06	\$19.26	\$8.78 <i>per adult</i>	\$8.48 <i>per adult</i>
-Monthly	\$1,296	\$1,943	\$1,833	\$2,529	\$1,770	\$3,390	\$3,090	\$2,984
-Annual	\$15,553	\$23,320	\$21,991	\$30,352	\$21,239	\$40,680	\$37,086	\$35,811

Table 132
The Self-Sufficiency Standard for Wise County, VA, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	445	445	445	445	597	445	445
Child Care	0	293	260	553	187	740	553	447
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	137	135	173	150	220	213	208
Taxes	211	252	226	221	209	488	420	394
Earned Income Tax Credit (-)	0	-133	-143	-192	-245	0	-25	-46
Child Care Tax Credit (-)	0	-50	-52	-73	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.66	\$8.31	\$10.03	\$8.59	\$15.25	\$7.26 <i>per adult</i>	\$6.98 <i>per adult</i>
-Monthly	\$1,156	\$1,525	\$1,463	\$1,764	\$1,512	\$2,684	\$2,555	\$2,457
-Annual	\$13,868	\$18,298	\$17,561	\$21,174	\$18,139	\$32,203	\$30,665	\$29,482

Table 133
The Self-Sufficiency Standard for Wythe County, VA, 2002

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	379	445	445	445	445	597	445	445
Child Care	0	271	282	553	174	727	553	456
Food	176	257	266	345	461	464	496	544
Transportation	226	232	232	232	232	232	441	441
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	86	135	137	173	149	219	213	209
Taxes	211	243	239	221	204	481	420	399
Earned Income								
Tax Credit (-)	0	-140	-135	-192	-249	-4	-25	-42
Child Care								
Tax Credit (-)	0	-52	-50	-73	-32	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.57	\$8.43	\$8.58	\$10.03	\$8.49	\$15.10	\$7.26 per adult	\$7.03 per adult
-Monthly	\$1,156	\$1,483	\$1,509	\$1,764	\$1,494	\$2,658	\$2,555	\$2,476
-Annual	\$13,868	\$17,798	\$18,113	\$21,174	\$17,923	\$31,901	\$30,665	\$29,706

Table 134
The Self-Sufficiency Standard for York County, VA, 2002

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	552	652	652	652	652	911	652	652
Child Care	0	401	369	770	282	1052	770	651
Food	176	257	266	345	461	464	496	544
Transportation	225	230	230	230	230	230	439	439
Health Care	78	142	145	153	176	172	193	203
Miscellaneous	103	168	166	215	180	283	255	249
Taxes	284	485	402	534	366	765	610	587
Earned Income								
Tax Credit (-)	0	-21	-42	0	-126	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.06	\$12.63	\$11.90	\$15.45	\$11.81	\$20.73	\$9.19 per adult	\$8.93 per adult
-Monthly	\$1,418	\$2,223	\$2,094	\$2,720	\$2,078	\$3,648	\$3,235	\$3,145
-Annual	\$17,014	\$26,674	\$25,132	\$32,637	\$24,939	\$43,776	\$38,817	\$37,741