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# *The Self-Sufficiency Standard for West Virginia*

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with Jennifer Brooks*

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*Prepared for:*

*West Virginia Community Voices Partnership*



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# *Preface*

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The Self-Sufficiency Standard was developed for Wider Opportunities for Women, Inc., as part of the Family Economic Self-Sufficiency Project by Dr. Diana Pearce, who was the Director of the Women and Poverty Project at WOW at the time of the Standard's creation. 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 writing of 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, Lisa Manzer, Nicole Hoyes and Annie Henry. Nonetheless, any mistakes are the author's responsibility.

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# *The Self-Sufficiency Standard for West Virginia*

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

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## *Introduction*

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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 West 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.<sup>1</sup>

Obviously, we cannot interview *every* person for his or her own assessment of income 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."<sup>2</sup>

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. Depending upon the state, Medicaid is extended to families at anywhere from 30% to 200% of the federal poverty threshold. In West Virginia, adults are eligible if their income is 30% of the federal poverty level (FPL) or less, except for pregnant women who are eligible up to 150% of the FPL. Children are eligible up to 100%, 133% and 150% of the FPL, depending on the age of the child.<sup>3</sup>

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

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standard, depending upon the family's composition and where the family lives.<sup>4</sup>

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 two 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 geographic 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.<sup>5</sup>

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.<sup>6</sup> Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.<sup>7</sup>

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 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.*”<sup>8</sup> 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, i.e., 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,<sup>9</sup> 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 destinations are often as high or

higher than in a state’s urban areas. Availability of housing in rural and urban areas can also increase costs. In addition, in rural states such as West Virginia, the lack of public transportation in rural areas, and the long distances people typically travel to places of employment, may mean higher transportation costs as a percent of the family budget.

- *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 income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined*

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***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.***

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*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."<sup>10</sup>

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. For many in West Virginia, it means weighing the options of continuing to live in the old hometown where high unemployment offers limited opportunities for a self-sufficient wage, or to move away from family and friends. Often, family members provide assistance, such as child care or transportation, that help make ends meet for the family. Moving away from family means giving up that help, and thus has economic costs as well as, potentially, economic benefits.

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 West 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* income should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through inter-dependence between

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

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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.

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# *How the Self-Sufficiency Standard is Calculated*

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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 or sub-county area in West 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 in West 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 West Virginia Community Voices Partnership.)

The components of the Self-Sufficiency Standard for West 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 housing market and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMR's) are based on data from the decennial census, the annual

American Housing Survey, and telephone surveys.<sup>11</sup> The FMR's (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. They reflect the cost of a given size unit at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> 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.)

The Standard has recently incorporated payment standards into the calculation of housing costs, which reflect differences in costs within a housing market. HUD rules permit local Public Housing Authorities (PHA) to increase or decrease payment standards for part or all of the area covered by the PHA. These payment standards range anywhere from 90-110% of the area FMR based on local markets and unit size. If there is a need to adjust the payment standards even further (above 110%), the PHA may seek the required approval from the state's HUD office for an "exception" rent. Most exception rents are 120%, but they are defined as anything over 110% of the FMR.

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;<sup>12</sup> 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 child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>13</sup> For West Virginia, the Standard used the *West Virginia Child Care Market Rate Survey* conducted by the West Virginia Department of Health and Human Resources (WV DHHR), Office of Social Services, Child Care Services with the assistance of area Child

Care Resource and Referral Agencies (CCRRA). County level data was grouped into the West Virginia CCRRA six service delivery areas, with each region divided into two groups, “rural” and “urban and middle”, as designated by the West Virginia Health Statistics Center.

To assure comparability of the West Virginia Standard to other states, we averaged the costs of the “0 to 2” and “2 to 3” age groups to get costs for “infants,” who are defined in the Standard as children aged 0 to 36 months. We realize that while child care for children under one year may not be desirable, many parents do not have a choice regarding whether or not to use child care for their very young children.

Because it is more common for very young children to be in family day care homes rather than centers,<sup>14</sup> the Standard assumes that infants receive full-time care in day care homes. Preschoolers (3-5 years old), in contrast, are assumed to go to day care centers full-time. Schoolage (6-12 years old) children are assumed to receive part-time care in before- and

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***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.***

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after-school programs. Of course, some parents may put siblings in the same type of facility, though they fall in different age groups. Because we have broken down the data by region and combined age groups, the child care costs identified in this report do not and are not intended to match the actual subsidies provided by WV DHHR for child care services and facilities.

**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.<sup>15</sup> While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for 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.<sup>16</sup> 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 West 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.<sup>17</sup> There are no areas in West Virginia in which substantial numbers of workers use public transportation to get to and from work, therefore it is assumed that adults in West 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 (the latter mandated under West Virginia law), license, registration, taxes, repairs, 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 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. For auto insurance, we use the average cost for West Virginia from the survey conducted by the National Association of Insurance Commissioners. In addition, we used a study of insurance cost differentials done by the West Virginia Insurance Commission to calculate a ratio for

regional variations in the cost of auto insurance.<sup>18</sup> 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 Census 2000 Supplementary 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.<sup>19</sup> In West Virginia, employees pay 29% of the premium for coverage for themselves only, or 32.5% of the premium for family coverage<sup>20</sup>—the individual premium is higher and the family premium is lower than the national average share of premium costs (which are 24% of employee-only coverage, and 36% of family coverage).<sup>21</sup> The costs of health insurance are based on the average premiums paid by West Virginia residents, according to the Medical Expenditure Panel Survey, 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 the National Medical Expenditure Survey, adjusted by state using the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000*, 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 uses 15%.<sup>22</sup>

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

is 6% in West Virginia. Sales taxes are calculated on food and on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the West Virginia State Tax Department. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

Although the federal income tax rate is higher than the payroll tax rate—15% for most family types—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 West 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 for three different areas in West Virginia: Fayette, Kanawha, and Marshall Counties.

In Fayette County, a single adult with no children needs to earn **\$6.91** 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 two) 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

Table 1  
**The Self-Sufficiency Standard for Selected Family Types**  
**Fayette County, WV, 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	\$358	29	\$417	23	\$417	19	\$417	14
Child Care	\$0	0	\$347	19	\$562	26	\$562	19
Food	\$176	14	\$266	15	\$396	18	\$544	19
Transportation	\$251	21	\$256	14	\$256	12	\$488	17
Health Care	\$111	9	\$232	13	\$252	12	\$303	10
Miscellaneous	\$89	7	\$152	8	\$188	9	\$231	8
Taxes**	\$232	19	\$332	18	\$395	18	\$549	19
Earned Income Tax Credit (-)	\$0	0	-\$86	-5	-\$105	-5	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$48	-3	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$6.91	100	\$10.33	100	\$12.37	100	\$8.28 per adult	100
Monthly	\$1,216		\$1,818		\$2,177		\$2,915	
Annual	\$14,592		\$21,820		\$26,121		\$34,974	

\* 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**  
**Charleston, WV MSA, 2002\***  
**Kanawha County -- Charleston and Dunbar**  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$447	33	\$567	26	\$567	21	\$567	17
Child Care	\$0	0	\$391	18	\$652	24	\$652	20
Food	\$176	13	\$266	12	\$396	15	\$544	17
Transportation	\$251	19	\$256	12	\$256	10	\$488	15
Health Care	\$111	8	\$232	11	\$252	9	\$303	9
Miscellaneous	\$98	7	\$171	8	\$212	8	\$255	8
Taxes**	\$268	20	\$436	20	\$533	20	\$649	20
Earned Income Tax Credit (-)	\$0	0	-\$25	-1	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$42	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	—	100	—	100	—	100	—	100
<b>Monthly</b>	<b>\$7.67</b>		<b>\$12.51</b>		<b>\$15.27</b>		<b>\$9.31 per adult</b>	
<b>Annual</b>	<b>\$1,350</b>		<b>\$2,202</b>		<b>\$2,688</b>		<b>\$3,278</b>	
	<b>\$16,204</b>		<b>\$26,424</b>		<b>\$32,254</b>		<b>\$39,339</b>	

\* 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.

of over \$3.00 per hour, as compared to the single adult: she must earn **\$10.33** per hour.<sup>23</sup> If she has two children, a preschooler and a schoolage child, she must earn almost twice as much as the single person with no children, **\$12.37** per hour to meet her family's needs. Finally, if there are two adults supporting 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, the amount *each* adult would need to earn is **\$8.28** per hour.

Charleston and Dunbar are both located in Kanawha County, and both have the same costs (see Table 2). These costs are higher than those found in Fayette County. A single adult's Self-Sufficiency Wage is **\$7.67** per hour. A single parent with one preschooler must earn an additional \$4.84 per hour, or **\$12.51** per hour to be self-sufficient. The single parent with two children in Charleston or Dunbar would need to earn **\$15.27** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$9.31** per hour.

In Marshall County, costs are lower than in Charleston and Dunbar but higher than Fayette County. Thus, a single adult's Self-Sufficiency Wage is **\$7.19** per hour (see Table 3). A single parent with one preschooler needs to earn **\$11.21** 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 **\$13.75** 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 **\$8.77** per hour in Marshall County.

Child care and housing costs account for the largest percentage of budget costs for West Virginia families with children. The proportions spent on each cost do not vary greatly from place to place. Among single parent families with one child, child care costs in West Virginia average about 18% to 19% of their total budgets, while housing costs average 23% to 26% of each family's budget.

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

Table 3  
**The Self-Sufficiency Standard for Selected Family Types**  
**Wheeling, WV-OH MSA, 2002\***  
**Marshall County**  
*Monthly Expenses and Shares of Total Budgets*

<i>Monthly Costs</i>	<i>One Adult</i>		<i>One Adult, One Preschooler</i>		<i>One Adult, One Preschooler, One Schoolage</i>		<i>Two Adults, One Preschooler, One Schoolage</i>	
	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>
<i>Housing</i>	\$397	31	\$491	25	\$491	20	\$491	16
<i>Child Care</i>	\$0	0	\$358	18	\$616	25	\$616	20
<i>Food</i>	\$176	14	\$266	13	\$396	16	\$544	18
<i>Transportation</i>	\$244	19	\$249	13	\$249	10	\$475	15
<i>Health Care</i>	\$111	9	\$232	12	\$252	10	\$303	10
<i>Miscellaneous</i>	\$93	7	\$160	8	\$200	8	\$243	8
<i>Taxes**</i>	\$245	19	\$374	19	\$449	19	\$597	19
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	\$0	0	-\$61	-3	-\$54	-2	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$46	-2	-\$80	-3	-\$80	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$50	-3	-\$100	-4	-\$100	-3
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	<b>\$7.19</b>	100	<b>\$11.21</b>	100	<b>\$13.75</b>	100	<b>\$8.77 per adult</b>	100
<i>Monthly</i>	<b>\$1,266</b>		<b>\$1,973</b>		<b>\$2,420</b>		<b>\$3,089</b>	
<i>Annual</i>	<b>\$15,191</b>		<b>\$23,671</b>		<b>\$29,040</b>		<b>\$37,064</b>	

\* 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.



costs from 24% to 26% of the family budget for one adult families with two children, and 19% to 20% 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 14% to 21% of the budget for families with two children.

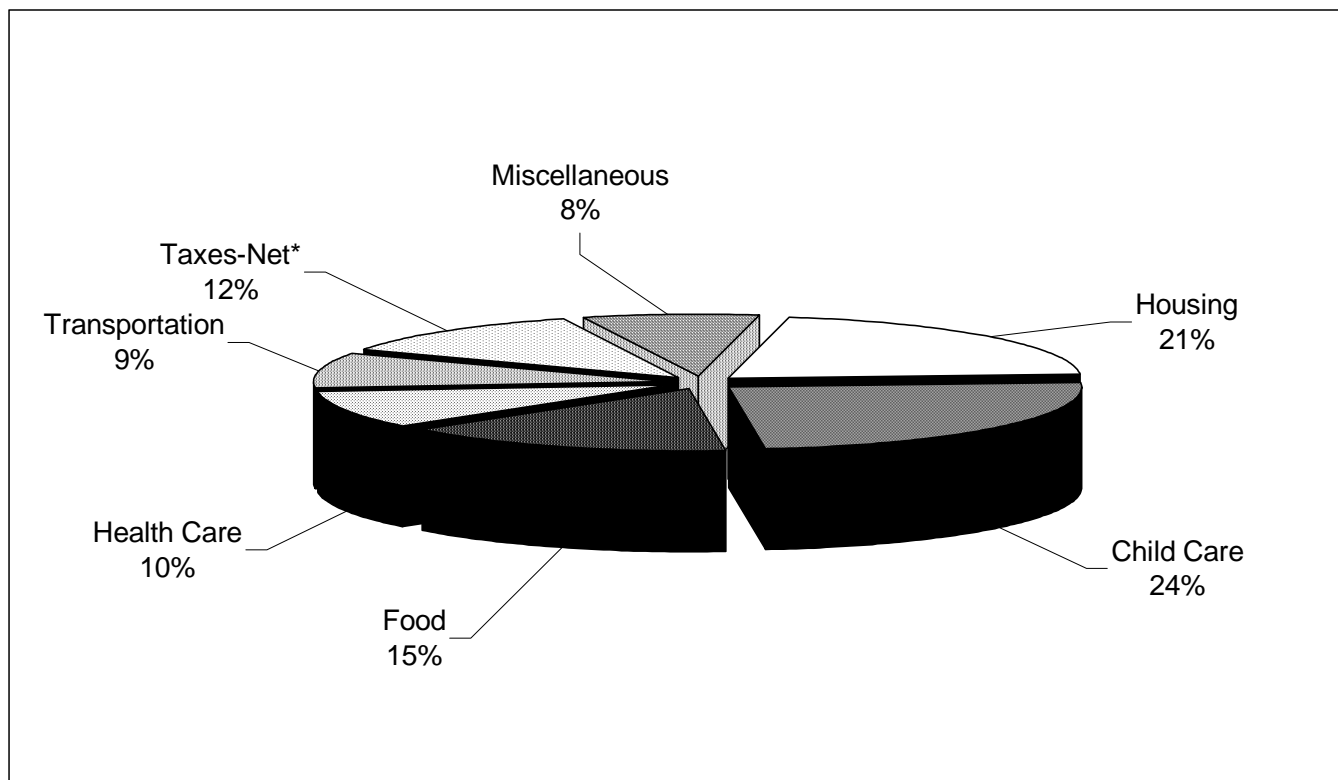
The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from **\$562** in Fayette County, to **\$616** in Marshall County, and **\$652** in Kanawha County. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of **\$417** per month (Fayette County) to a high of **\$567** per month (Charleston and Dunbar).

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 Berkeley County. Housing and child care are by far

the greatest expenses for working families with children. 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 a West Virginia family is food, accounting for 15% of the total costs. Although taxes account ultimately for 12% of this family's budget, the tax burden month to month is actually 20%, refundable with tax credits at tax-time. Health care is a relatively small share at 10%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. For families in West 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 Parent, One Preschooler and One Schoolage Child in Berkeley County, WV*



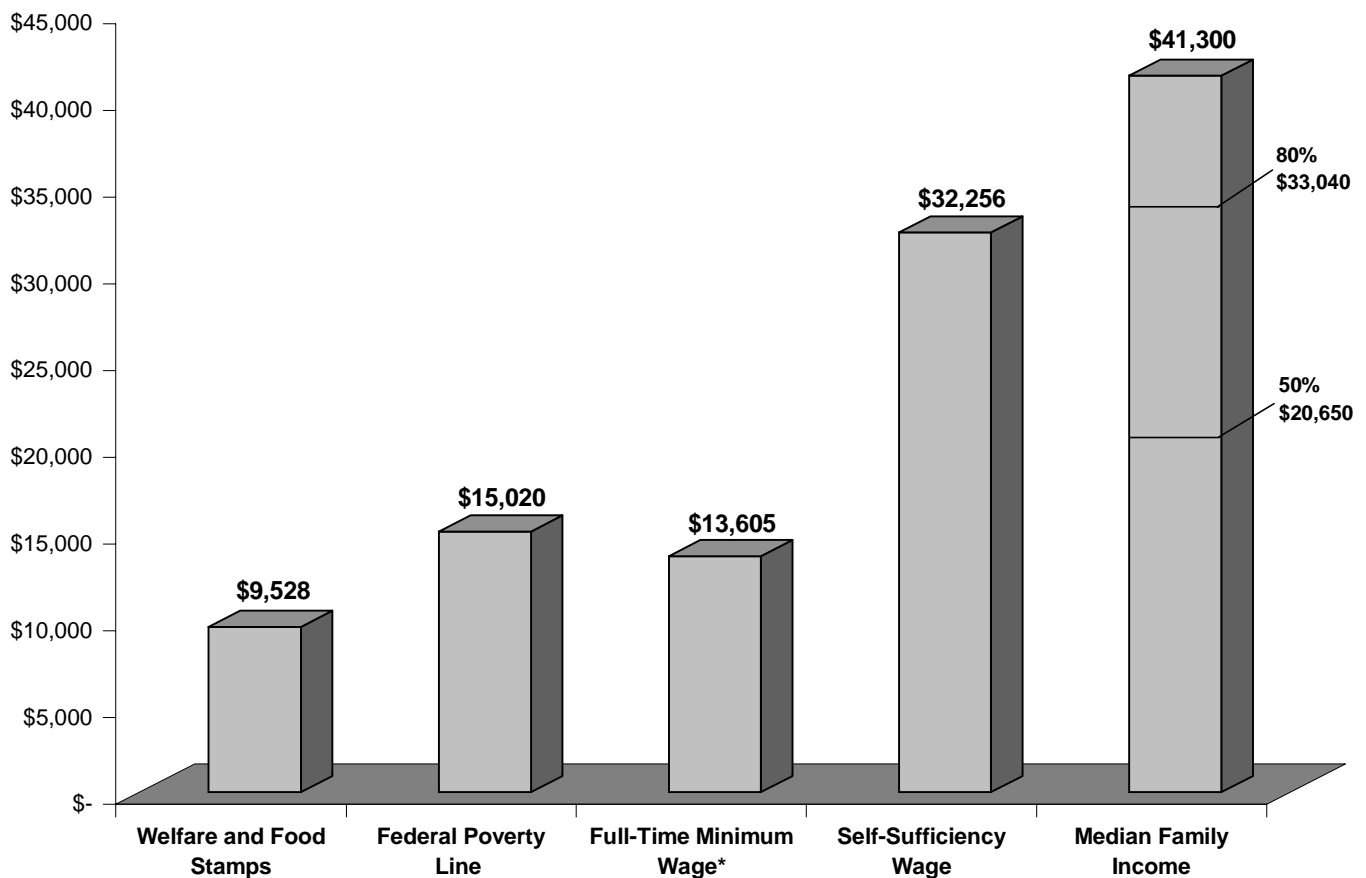
\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 20%, but with tax credits, the amount owed in taxes is reduced to 12%.

# 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 West Virginia families can achieve Self-Sufficiency Wages.)

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2002**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Kanawha County (Charleston and Dunbar), WV*



\* 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.

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 Charleston or Dunbar. (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 type, in these parts of Kanawha County is **\$32,256**.

***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 **\$794** per month in Kanawha County or **\$9,528** per year. This amount is less than one-third (**30%**) of the Self-Sufficiency Standard for a three-person family in Charleston or Dunbar.

***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 just slightly under half (**47%**) 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 West Virginia, such as Wirt County, the official poverty line is only about 60% of the amount necessary to meet family needs according to the Standard.

***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 taxes—payroll (Social Security), and federal income taxes—and adding tax credits—the child care, child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,134** per month, or **\$13,605** 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—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 more than two-fifths (**42%**) 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 **\$9,673** during the year, which is less than one-third of the Self-Sufficiency Standard (**30%**). For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

***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 Kanawha County is **\$41,300**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **78%** of the median family income for Kanawha 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 Charleston or Dunbar family at 78% of the median family income, falls just 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 West Virginia families lack adequate income to meet their needs. At the same time, it suggests that the Self-Sufficiency Standard is not set at a level that is too high, nor too low.

# Comparing the Standard for Charleston to Other Major Cities

The Self-Sufficiency Standard has now been completed for 23 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 can be directly compared. However, since the Standard has been done in different years in the various places, all numbers have been updated to the year 2002. While over a long period of time costs are likely to increase at different rates, for our purposes here it is acceptable to use the Consumer Price Index (CPI) to update the Standards to make them comparable.

As can be seen in Table 4, we have chosen to compare the Standard for Charleston to twelve other American cities. For a single adult, the costs in Charleston requires a Self-Sufficiency Wage of **\$7.67** per hour. This is higher than Billings, Milwaukee, Oklahoma City, Rapid City, and Seattle, while lower than the costs in the seven other cities. The Self-Sufficiency Wage for the single parent of a preschooler in Charleston is higher than two other cities, while less than the other ten cities listed.

For a single adult with two children in Charleston, the Self-Sufficiency Wage at **\$15.27** per hour is also higher than Billings and Rapid City but less than the other cities listed. For the two-parent family with two children, each parent must earn **\$9.31** per hour in Charleston to be self-sufficient, which is higher than Billings and Rapid City.

The median hourly wage for workers in West Virginia is \$9.95.<sup>24</sup> This is \$2.28 per hour higher than the Self-Sufficiency Wage needed for the single adult, \$2.56 per hour less than the Self-Sufficiency Wage needed for a single adult with one preschooler, and \$5.32 per hour short of what a single parent with two children needs. If two adults each worked at \$9.95 per hour, they would have earnings that are 64 cents per hour higher than what is necessary for two working adults with a preschooler and schoolage child.

In conclusion, while Charleston is not the most expensive city in which to live, it still requires substantial resources to meet basic family needs at an adequate level, particularly for families with children.

Table 4  
**The Self-Sufficiency Standard for Charleston, WV  
Compared to Other Major Cities, 2002**

City	Self-Sufficiency Standard Wage			
	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
<b>Charleston, WV</b>	<b>\$7.67</b>	<b>\$12.51</b>	<b>\$15.27</b>	<b>\$9.31*</b>
Baltimore, MD	\$9.15	\$14.50	\$17.45	\$10.59*
Billings, MT	\$7.10	\$12.16	\$14.68	\$9.17*
Chicago, IL**	\$8.59	\$14.90	\$18.17	\$10.09*
Louisville, KY	\$8.03	\$14.19	\$17.15	\$10.21*
Milwaukee, WI	\$7.33	\$16.33	\$21.22	\$11.83*
New York City (Queens), NY**	\$9.47	\$18.35	\$22.95	\$12.56*
Oklahoma City, OK	\$7.52	\$13.46	\$16.66	\$9.99*
Philadelphia, PA**	\$8.32	\$15.13	\$17.93	\$10.13*
Rapid City, SD	\$6.28	\$10.64	\$13.17	\$8.07*
Salt Lake City, UT	\$8.32	\$14.61	\$17.73	\$10.56*
Seattle, WA**	\$6.82	\$14.22	\$17.59	\$9.60*
Washington, DC**	\$8.70	\$17.49	\$24.71	\$13.59*

\*per adult

\*\*Wage calculated assuming family uses public transportation

All wages updated using regional urban CPI to the year 2002.

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# *Closing the Gap Between Incomes and the Self-Sufficiency Standard*

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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. In addition, dwindling time remains in which they can receive cash assistance from TANF.

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. This approach will be discussed in more detail in the next section, “Modeling the Impact of Work Supports on Wages Required to Meet Basic Needs” starting on page 19.

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, micro-enterprise, 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 who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first 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 degrees.

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

states policy changes at the local, state as well as federal levels is 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 higher wages for the employee.

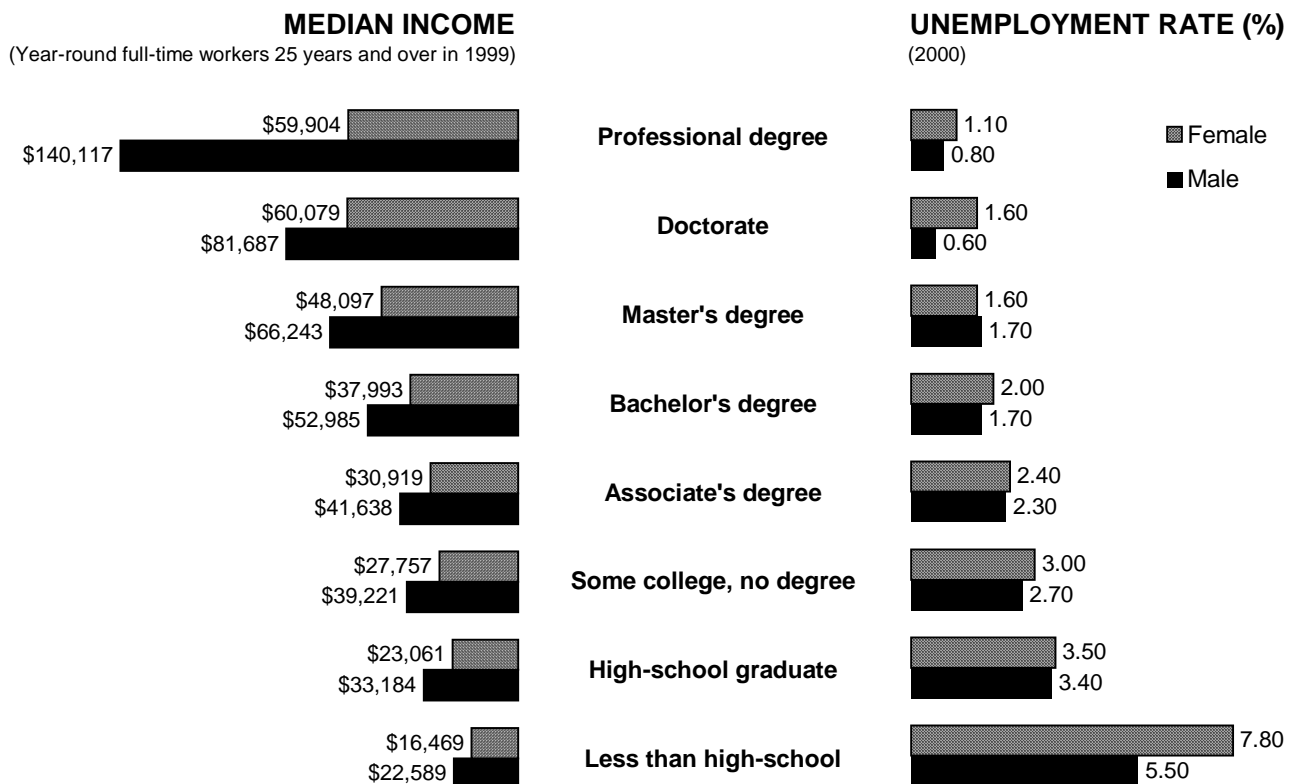
**Functional Context Education:** Functional Context Education (FCE), sometimes known as workplace education programs in West Virginia, is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational 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

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

to the U.S. Department of Labor, they include any occupation in which less than 25 percent of the workforce is female.

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

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***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.***

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

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

***Targeting Higher-Wage Employment — Microenterprise Training and Development:***

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

***Individual Development Accounts:*** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.<sup>25</sup> 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 West Virginia, a parent with \$2,000 in countable assets is ineligible for TANF cash assistance.<sup>26</sup>

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 can be seen in Tables 1 through 6, 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.<sup>27</sup> 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.<sup>28</sup>

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.

**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. West Virginia is one of eight states that have passed Pay Equity laws. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.<sup>29</sup>

**Sectoral Employment Intervention:** A targeting high-wage jobs strategy, 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.



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

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## **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, and then we model the effects on a family of adding these resources to their wages.

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Since the early 1990's the state of West Virginia has aggressively pursued improvements of child support enforcement, assuring improved collection and distribution of child support payments, revamping the family court system, and continuing to evaluate the effectiveness of the child support system. All these efforts make a significant contribution to families' Self-Sufficiency. 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 gives 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 cash assistance (TANF), 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. In West Virginia 14.3% are uninsured, and the majority of these are adults.<sup>30</sup> Even though many of these adults probably work, they either do not qualify for Medicaid due to the state's low eligibility level (30% of the federal poverty level if not receiving TANF or Food Stamps), or they are not provided coverage by their employers.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known as WV CHIP—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 CHIP, depending upon each child's age, family income and household size.<sup>31</sup>

## **Modeling the Impact of Supports**

In Tables 5 and 6, we examine the effect of adding work supports for a family consisting of a single parent and two preschoolers living in Charleston. 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.<sup>32</sup>

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.<sup>33</sup> 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 line of Table 5.) 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 5 and 6.

### **Table 5 - The Impact of Work Supports with Current Child Care Co-Payments**

**The Self-Sufficiency Standard (Column #1):** In the first column of Table 5, 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 Charleston, with child care expenses of \$782 per month for two preschoolers and housing costs of \$567 per month, it is not surprising that the Self-Sufficiency Wage is **\$16.01** per hour.

### **Private Support:**

**Child Support (Column #2):** In the second column of Table 5, the private "subsidy" of child support is added. The amount of \$321 shown in Table 5 is the average child support payment per month per family (not per child) in West Virginia.<sup>34</sup> 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 Charleston from \$566 in Column #1—when all income is earned to \$453 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 \$16.01 to **\$13.61** per hour. Receipt of child support also reduces the wage needed to meet monthly costs enough to qualify for an annual EITC amount of \$708 as well as \$150 in refundable (annual) Child Tax Credit.

### **Public Work Supports:**

**"Child Care" (Column #3):** In the third column, we attempted to show the effect of a child care work support or subsidy available to low-income families in West Virginia. However, if the families' income is sufficient enough to meet the costs of all their needs, it is too high to qualify for a child care subsidy.<sup>35</sup> Therefore, their Self-Sufficiency Wage is the same as in Column #1, at **\$16.01**, and they do not qualify for an annual refundable EITC or 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 5, 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, as in Column #3, the income was too high to qualify for Food Stamps or child care assistance and still meet their other costs such as housing, transportation and taxes, 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 \$566 to \$474 (compare Column #1 and #4). Altogether,

Table 5  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
of a Single Parent with Two Preschoolers - Current Child Care Co-payment Scale  
Charleston, WV, 2002

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	"Child Care"	"Child Care" & Health Care [Medicaid]**	"Child Care" & Health Care [WV CHIP]**	"Child Care," Health Care [WV CHIP], & Proposed Tax Reform**	"Housing," "Child Care," "Food Stamps," Health Care [WV CHIP], & Proposed Tax Reform**
Housing	\$567	\$567	\$567	\$567	\$567	\$567	\$567
Child Care	\$782	\$782	\$782	\$782	\$782	\$782	\$782
Food	\$354	\$354	\$354	\$354	\$354	\$354	\$354
Transportation	\$256	\$256	\$256	\$256	\$256	\$256	\$256
Health Care	\$252	\$252	\$252	\$0	\$77	\$77	\$77
Miscellaneous	\$221	\$221	\$221	\$221	\$221	\$221	\$221
Taxes	\$566	\$453	\$566	\$474	\$501	\$459***	\$459***
Earned Income	\$0	***	***	***	***	***	***
Tax Credit							
Child Care Tax Credit (-)	-\$80	-\$80	-\$80	-\$80	-\$80	-\$80	-\$80
Child Tax Credit (-)	-\$100	-\$87	-\$100	-\$99	-\$100	-\$100	-\$100
Child Support		-\$321	\$0	\$0	\$0	\$0	\$0
<b>Self-Sufficiency Wage:</b>							
<b>Hourly</b>	\$16.01	\$13.61	\$16.01	\$14.06	\$14.65	\$14.40	\$14.40
<b>Monthly</b>	\$2,818	\$2,396	\$2,818	\$2,474	\$2,578	\$2,535	\$2,535
<b>Annual</b>	\$33,813	\$28,747	\$33,813	\$29,685	\$30,931	\$30,421	\$30,421
Annual EITC (federal)	\$0	\$708	\$0	\$510	\$248	\$355	\$355
Child Tax Credit (annual refundable)****		\$150	\$0	\$10	\$0	\$0	\$0

\*We attempted to model child care assistance but if the income is sufficient to meet the costs of unsubsidized needs, it is too high to qualify for child care assistance.

\*\*Food Stamps and child care assistance are not shown because if the income is sufficient to meet the costs of unsubsidized needs, it is too high to qualify for Food Stamps or child care assistance. In Column #7, we also tried to model housing assistance but they could not meet their other basic needs and qualify for housing assistance.

\*\*\*Tax reform is "federal conformity," which means that taxable income is calculated using federal deductions (by family type: for head of household this equals \$6650) and federal exemptions (\$2900 per person). For this family of three, this means that the first \$15,350 is exempt from taxation, as it is with federal income tax for this family. This reduces state income taxes by more than three-fourths (to less than \$42 per month for this family in Columns #6 and #7).

\*\*\*\*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.

this lowers the wages required to meet basic needs to **\$14.06** per hour in Charleston, which is about two dollars less than the full Self-Sufficiency Wage.

It should be noted that we attempted to model work supports together with a partial TANF cash grant. Earned income disregards are important, for they allow families to enter the work force and continue to receive a partial TANF cash grant. However, families cannot become self-sufficient, or even meet all their needs at an adequate level with the

help of work supports, and still qualify for a partial cash grant. That is, when families leave welfare for work under West Virginia state earned income disregard rules, families may have 60% of their earnings disregarded. As earnings increase their cash grant decreases until they are no longer eligible for temporary cash assistance. 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)*. In other

words, *even with the help of these work supports*, a parent's earnings must be considerably above the maximum cash grant in order to meet their 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.<sup>36</sup> 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, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of five years in West Virginia. Using such a strategy also creates other problems such as securing adequate child care for short periods of employment.

**“Child Care” & Health Care [WV CHIP] (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 Medicaid/WV CHIP for health insurance coverage for her children (if family income remains below 200% of poverty). In the fifth column of Table 5, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by WV CHIP 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. These costs total \$77 per month in Charleston.

As a result of the loss of Medicaid coverage for herself, even though she has WV CHIP coverage for her children's health care needs, this single parent must increase her earnings by fifty-nine cents to **\$14.65** per hour in Charleston, just to be able to meet her needs at the same level as when Medicaid covered *all* of her family's health care costs.

**“Child Care,” Health Care [WV CHIP], & Proposed Tax Reform (Column #6):** In the sixth column we have modeled one type of tax reform. We have done so by adding tax reform to the combination of health care [WV CHIP] in Column #5. The tax

reform option modeled here increases the state deductions and exemptions so that they equal federal exemptions and deductions. (West Virginia's tax deductions and exemptions are about half of the federal tax deductions and exemptions.) This reduces the annual state taxes by \$58, reducing total monthly taxes from \$501 to **\$459** for this family. (Compare Columns #5 and #6.)

Altogether, the combination of health care [WV CHIP] and tax reform reduces the wage required to meet this family's needs to **\$14.40** an hour in Charleston.

**“Child Care,” Health Care [WV CHIP], & Proposed Tax Reform (Column #7):** In the seventh and final column of Table 5, we wanted to add housing assistance, modeling the combination of housing, child care, Food Stamps, health care [WV CHIP], and tax relief. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. However, since this family does not qualify for child care assistance or Food Stamps, their income was too high to qualify for housing assistance.

#### **Figure 4 - State Comparisons of Child Care Co-Payments**

Changes in child care eligibility and co-payments went into effect in March 2002 and substantially changed a families ability to meet their needs with the help of child care assistance. Figure 4 compares the new West Virginia child care co-payments (the white boxes) with the old co-payment scale (the black boxes) and with the co-payments of Indiana, Pennsylvania and Fairfax, Virginia. The differences between the new and old co-payment scale is substantial. Under the old child care co-payment scale, eligibility extended to 200% of the 2000 federal poverty level (just over \$13.00 per hour) and the co-payments increased at steady intervals. On the other hand, the maximum income eligibility level under the new co-payment scale is unusually low at 150% of the 2000 federal poverty level. Also, the co-pays increase steeply even at low wages and higher at every wage level than other states that are similar in cost to West Virginia.

As can be seen, there are considerable differences between all of these co-payment scales. For example, a mother with two children who works full-time at \$8.00 per hour (less than half the Self-Sufficiency

Standard in Charleston), is required to pay \$33 per month under the old West Virginia co-pay scale, \$33 per month in Indiana, \$84 per month in Virginia, \$110 per month in Pennsylvania and \$120 per month under the current co-payment scale in West Virginia. There is an even greater disparity in the maximum levels at which a family loses eligibility for child care assistance.

**Table 6 - Impact of Work Supports with the Old Child Care Co-Payment Scale**

Table 5 modeled the new child care co-payments, and showed that families cannot qualify for assistance and still meet their other basic needs. Table 6, which is the same as Table 5 (in terms of the work supports modeled), uses the old eligibility and co-payment schedules. These changes do not affect Columns #1 and #2, because there is no child care assistance shown in these two columns.

**Child Care (Column #3):** In Column #3, which shows child care alone, we see that the child care co-payment is \$131. This decreases the Self-Sufficiency Wage by almost \$4.00 per hour to **\$11.49**

and reduces taxes from \$566 to \$353 (compare Column #1 and #3). Under the new child care co-payment schedule (see Column #3 of Table 5), this same family is not eligible for child care assistance at all. Just to meet her needs at the same level of adequacy as before the change, she would need to earn almost \$800 more per month.

**Child Care & Health Care [Medicaid] (Column #4):** Under the old child care co-payment schedule this family would pay \$99 per month in child care while having zero health care expenses because she is receiving Medicaid which covers the whole family. The addition of Medicaid reduces her Self-Sufficiency Wage to **\$9.66** per hour. She is also eligible for a higher annual EITC (\$2,465) and Child Tax Credit (\$566). Overall, she must now earn an additional \$4.40 per hour under the new child care co-payment scale.

**Child Care & Health Care [WV CHIP] (Column #5):** After one year the parent making the transition from welfare to work loses Medicaid

Figure 4  
State Comparisons of Child Care Co-Payments, by Wage Level, 2002

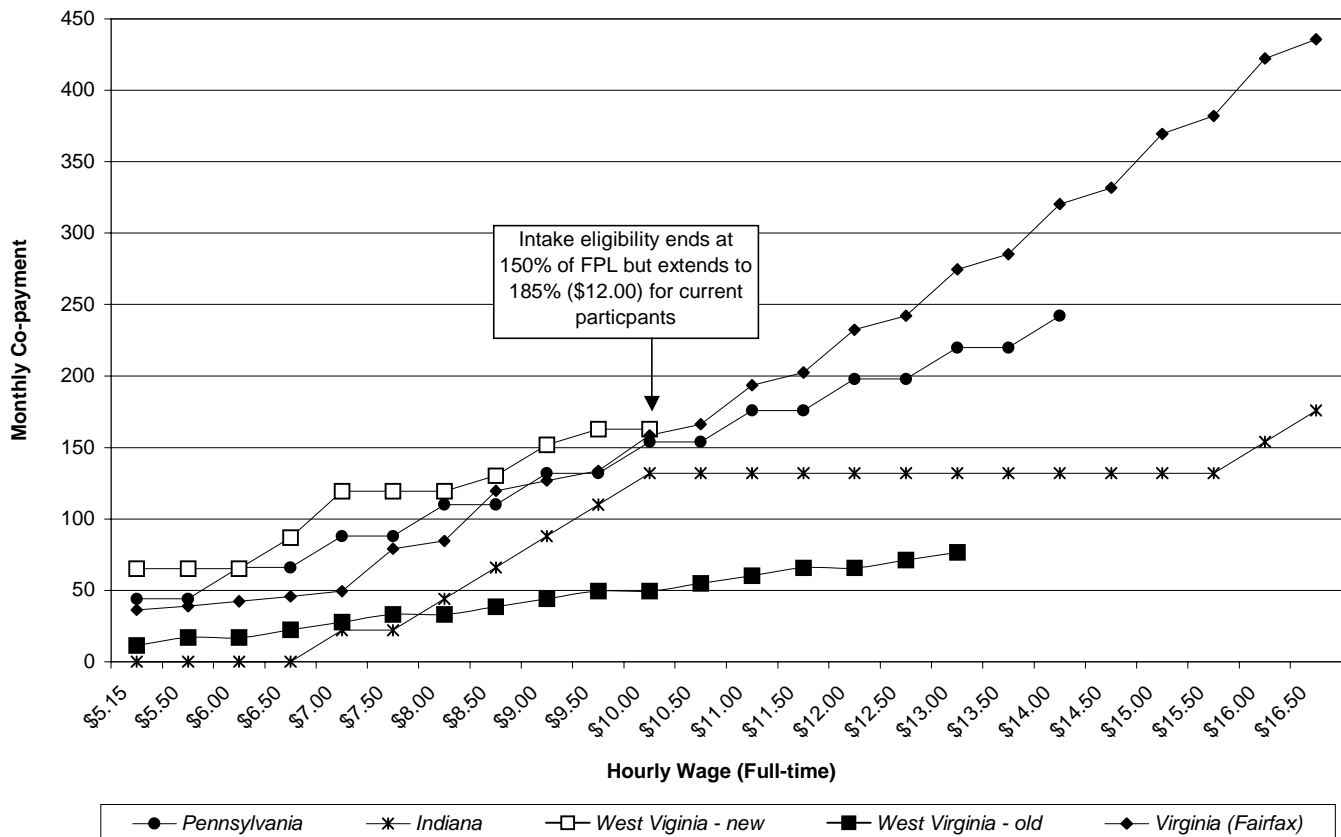


Table 6  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
of a Single Parent with Two Preschoolers - Old Child Care Co-payment Scale  
Charleston, WV, 2002

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care	Child Care & Health Care [Medicaid]*	Child Care & Health Care [WV CHIP]*	Child Care, Health Care [WV CHIP], & Proposed Tax Reform*	Housing, Child Care, Food Stamps, Health Care [WV CHIP], & Proposed Tax Reform
Housing	\$567	\$567	\$567	\$567	\$567	\$567	\$470
Child Care	\$782	\$782	\$131	\$99	\$110	\$99	\$88
Food	\$354	\$354	\$354	\$354	\$354	\$354	\$310
Transportation	\$256	\$256	\$256	\$256	\$256	\$256	\$256
Health Care	\$252	\$252	\$252	\$0	\$77	\$77	\$77
Miscellaneous	\$221	\$221	\$221	\$221	\$221	\$221	\$221
Taxes	\$566	\$453	\$353	\$267	\$294	\$255**	\$208**
Earned Income	\$0	***	***	***	***	***	***
Tax Credit							
Child Care Tax Credit (-)	-\$80	-\$80	-\$29	-\$24	-\$26	-\$24	-\$22
Child Tax Credit (-)	-\$100	-\$87	-\$83	-\$39	-\$52	-\$48	-\$24
Child Support		-\$321	\$0	\$0	\$0	\$0	\$0
<b>Self-Sufficiency Wage:</b>							
<b>Hourly</b>	\$16.01	\$13.61	\$11.49	\$9.66	\$10.23	\$9.98	\$9.00
<b>Monthly</b>	\$2,818	\$2,396	\$2,022	\$1,700	\$1,800	\$1,756	\$1,583
<b>Annual</b>	\$33,813	\$28,747	\$24,268	\$20,403	\$21,597	\$21,072	\$19,002
<b>Annual EITC (federal)</b>	\$0	\$708	\$1,651	\$2,465	\$2,213	\$2,324	\$2,760
<b>Child Tax Credit (annual refundable)***</b>		\$150	\$209	\$566	\$538	\$533	\$616

\*Food Stamps is not shown because if the income is sufficient to meet the costs of unsubsidized needs, and the child care co-payment, it is too high to qualify for Food Stamps.

\*\*Tax reform is "federal conformity," which means that taxable income is calculated using federal deductions (by family type: for head of household this equals \$6650) and federal exemptions (\$2900 per person). For this family of three, this means that the first \$15,350 is exempt from taxation, as it is with federal income tax for this family. This reduces state income taxes by more than three-fourths (to less than \$14 per month for this family in Column #6, and to \$9 per month in Column #7).

\*\*\*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.

coverage for her whole family, although her children remain eligible for WV CHIP (if family income remains below 200% of the federal poverty level). In Column #5, we have modeled the effect of the old child care co-payment scale and health care, which she must now pay an additional \$77 per month for herself. In Table 6, with the old child care co-payments, and WV CHIP, she must now earn **\$10.23** per hour. This Self-Sufficiency Wage is still \$4.00 per hour less than what this family would need to meet their basic needs under the new child care co-payment scale (see Column #5 of Table 5).

**Child Care, Health Care [WV CHIP] & Proposed Tax Reform (Column #6):** This package of work supports has a strong impact on the Self-Sufficiency Wage of this family. The addition of a federal conformity tax reform decreases taxes from \$294 in Column #5 to \$255 per month in Column #6. Overall, the combination of child care, CHIP and tax reform decreases taxes by over \$300 per month. Under the new child care co-payment schedule the decrease in taxes is only \$107 per month.

***Housing, Child Care, Food Stamps, Health Care [WV CHIP] & Proposed Tax Reform (Column #7):***

Column #7 models the most substantive impact that work supports can have on this families' Self-Sufficiency Wage. With the addition of housing support, the required wage is under 130% of the federal poverty level and they are now eligible for Food Stamps. Overall, their monthly expenses decrease by over \$1,000 and this reduces the wage needed to **\$9.00** per hour. Yet, with the new child care co-payment scale this family would not be eligible for housing, child care or Food Stamps.

The figures in Tables 5 and 6 provide examples for one family—a single parent with two preschoolers, living in Charleston. 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 this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

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 support their achieving stable employment, depending on the state of the economy. 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. State governments allocate their limited federal and state resources in attempts to assist families in need. In West Virginia, this has meant in some cases, limited resources available to support families attempting to become self-sufficient:

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>37</sup> In West Virginia, there are 7,598 families who are currently on the waiting list for Section 8 and Public Housing assistance.<sup>38</sup>
- 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 GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare, remained eligible.<sup>39</sup>

- Only 10% of about 15 million eligible children are receiving child care assistance nationwide;<sup>40</sup> in West Virginia, there are 52,700 children eligible for child care assistance, yet only 26.2% of eligible children are receiving child care assistance.<sup>41</sup>
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children.<sup>42</sup> Although a decline in WV Medicaid was initially true in West Virginia, within the past 18 months, both WV CHIP and WV Medicaid enrollments have increased. Enrollment in the WV CHIP jumped by 53% in 2001. This ranked West Virginia thirteenth among all states in percentage increase in enrollment in 2001. There are currently 20,001 children enrolled in the WV CHIP program.<sup>43</sup> West Virginia has enrolled approximately 93% of all children eligible for WV CHIP, a national model of success. The increased enrollments in CHIP and Medicaid is credited to the efforts of private and public organizations partnering with the State on aggressive outreach and media campaigns to schools, families, and communities.
- 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 just 17% of a single mother's, and 11% of a single father's income.<sup>44</sup> In West Virginia the average monthly child support payment is \$321.<sup>45</sup>

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# *How the Self-Sufficiency Standard Can Be Used*

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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, 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 \$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 explores the impact of public subsidies on full and part-time low-wage workers and assess 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 7 and 8), 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 state-wide 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](http://www.sixstrategies.org) and/or by contacting the specific state lead organization.

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# Conclusion

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With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping low-income persons or welfare recipients become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare 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, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Montana, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Texas, Utah, 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](mailto:pearce@u.washington.edu) or (206) 616-2850, or go to [www.sixstrategies.org](http://www.sixstrategies.org).

For further implications of the Standard for West Virginia, to order this publication or the Standard for a particular county, or to find out more about the West Virginia Family Economic Self-Sufficiency Project, contact Nancy Tolliver at West Virginia Community Voices Partnership at (304) 558-0530.



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# Endnotes

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<sup>1</sup> Anonymous quote from Gowdy, E. A. & Pearlmutter, S. R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L. V. Davis, (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (pp.93 ). New York: The Haworth Press.

<sup>2</sup> 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.

<sup>3</sup> West Virginia Department of Health and Human Resources, TANF State, Office of Social Services.

<sup>4</sup> 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.

<sup>5</sup> Using the 2001 Fair Market Rents ([www.huduser.org](http://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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> See "New light on the cost of living." (1998, September 25). *Boston Globe*.

<sup>9</sup> 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.

<sup>10</sup> Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.

<sup>11</sup> 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.

<sup>12</sup> 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.

<sup>13</sup> 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.

<sup>14</sup> 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.

<sup>15</sup> 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.

<sup>16</sup> 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>.

<sup>17</sup> 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.

<sup>18</sup> See State of West Virginia Insurance Commission. *Sample auto rates*. Retrieved December 4, 2001, from <http://www.state.wv.us/insurance/>.

<sup>19</sup> 82.5% of non-contingent workers have health insurance, 55% which receive health insurance through their 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>

<sup>20</sup> 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>.

<sup>21</sup> 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).

<sup>22</sup> See Citro & Michael (1995), *op.cit.*

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

<sup>24</sup> See Mishel, L., Bernstein, J. & Schmitt, J. (2001). *The state of working america, 2000-2001*. Ithaca, NY: ILR Press, an imprint of Cornell University Press.

<sup>25</sup> Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

<sup>26</sup> State of West Virginia, *West Virginia State Plan for Temporary Assistance For Needy Families*.

<sup>27</sup> 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>.

<sup>28</sup> “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>.

<sup>29</sup> See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002, <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

<sup>30</sup> See the Bureau of Labor Statistics and the Bureau of the Census (n.d.). *Annual Demographic Survey, March Supplement*. (Table H106. Health Insurance Coverage Status by State for All People: 2000.) Retrieved April 2, 2002 from [http://ferret.bls.census.gov/macro/032001/health/h06\\_000.htm](http://ferret.bls.census.gov/macro/032001/health/h06_000.htm).

<sup>31</sup> Under WV CHIP, health care coverage is provided for children in West Virginia for families with net incomes (after certain deductions, such as for child care up to \$200) that are 200% of poverty. Families below 150% of the Federal Poverty Level are not subject to co-pays. Romona Allen, West Virginia Department of Health and Human Resources (personal communication, 12/10/01).

<sup>32</sup> 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.”)

<sup>33</sup> 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.

<sup>34</sup> Betty Justice, West Virginia Bureau for Child Support Enforcement (personal communication, 10/5/01).

<sup>35</sup> West Virginia Department of Health and Human Resources, Sliding Fee Scale for Child Day Care Services, Appendix A, Effective March 1, 2002.

<sup>36</sup> 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.

<sup>37</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>38</sup> U.S. Department of Housing and Urban Development, *West Virginia’s HUD Assisted Rental Housing Waiting Lists 2/1/01*.

<sup>39</sup> 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*.

<sup>40</sup> “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>.

<sup>41</sup> Kay Tilton, West Virginia Department of Health and Human Resources (personal communication, 12/7/01).

<sup>42</sup> 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.

<sup>43</sup> West Virginia Department of Health and Human Resources (personal communication, 2/02).

<sup>44</sup> 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.

<sup>45</sup> Betty Justice, West Virginia Bureau for Child Support Enforcement (personal communication, 10/5/01).

<b>Data Sources</b>		
<b>Data Type</b>	<b>Source</b>	<b>Assumptions</b>
<b>Child Care</b>	West Virginia Department of Health and Human Resources, Office of Social Services, Child Care Services: 2001 Market Rate Survey	<u>Infant</u> : Full-Time, Average of "infants" (0-2) and "toddlers" (2-3), Registered Family Day Care <u>Preschooler</u> : Full-Time, 3-5 years old, Day Care Center <u>Schoolage</u> : Part-Time, 6-12 years old, Average of Day Care Center and Registered Family Day Care
<b>Food</b>	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	Medical Expenditure Panel Survey ( <a href="http://www.meps.ahcpr.gov/MEPSNct/IC/MEPSnetIC.asp">http://www.meps.ahcpr.gov/MEPSNct/IC/MEPSnetIC.asp</a> )  Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey. The Future of Children</i> . Winter 1992.  No source available for within state variation of health insurance.	MEPS provides a statewide average for both single and family coverage in 1998. Updated with the Medical Consumer Price Index.  Out of pocket costs are by age, and are updated with the Medical CPI.
<b>Housing</b>	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2002</i> . (10/01/01). ( <a href="http://www.huduser.org">www.huduser.org</a> ).  Approved Plans from Public Housing Authorities	Fair Market Rents are varied by individual PHA payment standards, which reflect sub-MSA and county or sub-county cost variations and range from 90-110% of FMR or 50th percentile.
<b>Taxes</b>	West Virginia Department of Tax and Revenue: ( <a href="http://www.state.wv.us/taxrev/">http://www.state.wv.us/taxrev/</a> )	Taxes included state sales tax, federal and state income taxes, and payroll taxes. Sales taxes are calculated only on "miscellaneous" items.  Standard deduction and all income from wages.  Sales tax is 6% for the entire state.
<b>Transportation</b>	Top 5 Market Share Insurance Companies ( <a href="http://www.insure.com">www.insure.com</a> )- used to deduce ratio with premiums from West Virginia Insurance Commission Rates and Forms Division Sample Auto Rate Survey ( <a href="http://www.state.wv.us/insurance/">www.state.wv.us/insurance/</a> ).  <i>State Averages Expenditures &amp; Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners ( <a href="http://www.naic.org">www.naic.org</a> ).  <i>Average Travel Time to Work</i> . Census 2000 Supplementary Survey. <a href="http://www.census.gov/c2ss/www/Products/Rank/RankTT040.htm">http://www.census.gov/c2ss/www/Products/Rank/RankTT040.htm</a>	Private transportation figures used in all counties.  Using the premiums listed in the West Virginia Insurance Commissioner's Office report for the top five market share auto insurance companies in West Virginia, and the WV Insurance Commission Sample Auto Rate Survey, the amount for each county is calculated using these ratios to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items and telephone.





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## *About the Authors*

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**Diana M. Pearce**, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington. 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.



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# *List of West Virginia Metropolitan Areas and Non-Metropolitan Counties*

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## **Metropolitan Areas**

<i>Berkeley County, WV</i> <i>Berkeley County</i>	<i>Huntington-Ashland, WV-KY-OH</i> <i>MSA</i> <i>Cabell County</i> <i>Wayne County</i>	<i>Steubenville-Weirton, OH-WV</i> <i>MSA</i> <i>Brooke County</i> <i>Hancock County</i>
<i>Charleston, WV MSA</i> <i>Kanawha County</i> <i>Putnam County</i>	<i>Jefferson County, WV</i> <i>Jefferson County</i>	<i>Wheeling, WV-OH MSA</i> <i>Marshall County</i>
<i>Cumberland, MD-WV MSA</i> <i>Mineral County</i>	<i>Parkersburg-Marietta, WV-OH MSA</i> <i>Wood County</i>	<i>Ohio County</i>

## **Non-Metropolitan Counties**

<i>Barbour County</i>	<i>Hardy County</i>	<i>Monongalia County</i>	<i>Roane County</i>
<i>Boone County</i>	<i>Harrison County</i>	<i>Monroe County</i>	<i>Summers County</i>
<i>Braxton County</i>	<i>Jackson County</i>	<i>Morgan County</i>	<i>Taylor County</i>
<i>Calhoun County</i>	<i>Lewis County</i>	<i>Nicholas County</i>	<i>Tucker County</i>
<i>Clay County</i>	<i>Lincoln County</i>	<i>Pendleton County</i>	<i>Tyler County</i>
<i>Doddridge County</i>	<i>Logan County</i>	<i>Pleasants County</i>	<i>Upshur County</i>
<i>Fayette County</i>	<i>McDowell County</i>	<i>Pocahontas County</i>	<i>Webster County</i>
<i>Gilmer County</i>	<i>Marion County</i>	<i>Preston County</i>	<i>Wetzel County</i>
<i>Grant County</i>	<i>Mason County</i>	<i>Raleigh County</i>	<i>Wirt County</i>
<i>Greenbrier County</i>	<i>Mercer County</i>	<i>Randolph County</i>	<i>WyomingCounty</i>
<i>Hampshire County</i>	<i>Mingo County</i>	<i>Ritchie County</i>	



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# *Map of West Virginia Counties*

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

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**Table 1**  
**The Self-Sufficiency Standard for Berkeley County, WV, 2002**  
**Berkeley County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	470	554	554	554	554	692	554	554
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	100	168	169	218	178	270	260	251
Taxes	274	417	423	552	364	701	665	629
Earned Income								
Tax Credit (-)	0	-36	-32	0	-132	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	\$7.79	\$12.12	\$12.25	\$15.72	\$11.64	\$19.55	\$9.51 <i>per adult</i>	\$9.11 <i>per adult</i>
-Monthly	\$1,371	\$2,133	\$2,156	\$2,767	\$2,049	\$3,440	\$3,347	\$3,205
-Annual	\$16,451	\$25,602	\$25,868	\$33,206	\$24,591	\$41,281	\$40,161	\$38,466

**Table 2**  
**The Self-Sufficiency Standard for Charleston, WV MSA, 2002**  
**Kanawha County - Dunbar and Charleston**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	447	567	567	567	567	778	567	567
Child Care	0	434	391	825	261	1086	825	652
Food	176	257	266	345	461	464	496	544
Transportation	251	256	256	256	256	256	488	488
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	98	177	171	226	182	288	270	255
Taxes	268	463	436	588	386	775	706	649
Earned Income								
Tax Credit (-)	0	-8	-25	0	-115	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	\$7.67	\$13.10	\$12.51	\$16.48	\$12.10	\$21.07	\$9.93 <i>per adult</i>	\$9.31 <i>per adult</i>
-Monthly	\$1,350	\$2,305	\$2,202	\$2,900	\$2,130	\$3,708	\$3,494	\$3,278
-Annual	\$16,204	\$27,662	\$26,424	\$34,795	\$25,561	\$44,495	\$41,927	\$39,339

**Table 3**  
**The Self-Sufficiency Standard for Charleston, WV MSA, 2002**  
**Kanawha County (Excluding Dunbar and Charleston)**

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	406	515	515	515	515	707	515	515
Child Care	0	434	391	825	261	1086	825	652
Food	176	257	266	345	461	464	496	544
Transportation	251	256	256	256	256	256	488	488
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	94	171	166	221	177	280	265	250
Taxes	252	436	408	567	356	745	684	628
Earned Income								
Tax Credit (-)	0	-24	-41	0	-138	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	\$7.32	\$12.53	\$11.93	\$16.03	\$11.48	\$20.46	\$9.70 <i>per adult</i>	\$9.09 <i>per adult</i>
-Monthly	\$1,289	\$2,206	\$2,099	\$2,821	\$2,021	\$3,601	\$3,416	\$3,200
-Annual	\$15,469	\$26,470	\$25,191	\$33,857	\$24,254	\$43,207	\$40,989	\$38,401

**Table 4**  
**The Self-Sufficiency Standard for Charleston, WV MSA, 2002**  
**Putnam County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	406	515	515	515	515	707	515	515
Child Care	0	326	434	760	215	975	760	649
Food	176	257	266	345	461	464	496	544
Transportation	251	256	256	256	256	256	488	488
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	94	161	170	215	172	269	258	250
Taxes	252	378	431	540	329	699	657	626
Earned Income								
Tax Credit (-)	0	-59	-27	0	-159	0	0	0
Child Care								
Tax Credit (-)	0	-46	-42	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.32	\$11.31	\$12.42	\$15.47	\$10.91	\$19.50	\$9.42 <i>per adult</i>	\$9.08 <i>per adult</i>
-Monthly	\$1,289	\$1,991	\$2,186	\$2,723	\$1,920	\$3,432	\$3,317	\$3,196
-Annual	\$15,469	\$23,888	\$26,227	\$32,673	\$23,041	\$41,185	\$39,804	\$38,346

**Table 5**  
**The Self-Sufficiency Standard for Cumberland, MD-WV MSA, 2002**  
**Mineral County - Keyser**

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	522	522	522	522	690	522	522
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	95	165	166	215	175	270	257	247
Taxes	254	400	407	539	345	700	652	616
Earned Income								
Tax Credit (-)	0	-46	-42	0	-147	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	\$7.38	\$11.77	\$11.90	\$15.45	\$11.24	\$19.53	\$9.37 <i>per adult</i>	\$8.97 <i>per adult</i>
-Monthly	\$1,299	\$2,072	\$2,094	\$2,719	\$1,978	\$3,437	\$3,298	\$3,157
-Annual	\$15,583	\$24,862	\$25,128	\$32,623	\$23,733	\$41,245	\$39,578	\$37,883

**Table 6**  
**The Self-Sufficiency Standard for Cumberland, MD-WV MSA, 2002**  
**Mineral County (Excluding Keyser)**

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	496	496	496	496	649	496	496
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	93	162	163	212	172	266	254	245
Taxes	246	387	393	528	330	683	641	605
Earned Income								
Tax Credit (-)	0	-54	-50	0	-159	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	\$7.20	\$11.49	\$11.61	\$15.22	\$10.92	\$19.17	\$9.26 <i>per adult</i>	\$8.86 <i>per adult</i>
-Monthly	\$1,267	\$2,021	\$2,044	\$2,679	\$1,923	\$3,374	\$3,259	\$3,117
-Annual	\$15,201	\$24,258	\$24,524	\$32,148	\$23,071	\$40,490	\$39,102	\$37,407

**Table 7**  
**The Self-Sufficiency Standard for Huntington-Ashland, WV-KY-OH MSA, 2002**  
**Cabell County**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	409	504	504	504	504	642	504	504
Child Care	0	326	434	760	215	975	760	649
Food	176	257	266	345	461	464	496	544
Transportation	251	256	256	256	256	256	488	488
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	95	160	169	214	171	263	257	249
Taxes	253	372	425	535	323	672	652	622
Earned Income Tax Credit (-)	0	-62	-31	0	-164	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.35	\$11.19	\$12.28	\$15.37	\$10.78	\$18.94	\$9.38 per adult	\$9.03 per adult
-Monthly	\$1,294	\$1,969	\$2,161	\$2,706	\$1,896	\$3,334	\$3,300	\$3,179
-Annual	\$15,527	\$23,629	\$25,926	\$32,469	\$22,757	\$40,008	\$39,600	\$38,142

**Table 8**  
**The Self-Sufficiency Standard for Huntington-Ashland, WV-KY-OH MSA, 2002**  
**Wayne County**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	372	458	458	458	458	584	458	458
Child Care	0	438	369	807	304	1111	807	673
Food	176	257	266	345	461	464	496	544
Transportation	251	256	256	256	256	256	488	488
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	91	166	158	214	176	271	257	247
Taxes	238	408	366	536	347	704	653	613
Earned Income Tax Credit (-)	0	-41	-66	0	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.03	\$11.93	\$11.04	\$15.38	\$11.29	\$19.61	\$9.38 per adult	\$8.94 per adult
-Monthly	\$1,238	\$2,100	\$1,943	\$2,708	\$1,988	\$3,452	\$3,302	\$3,145
-Annual	\$14,854	\$25,202	\$23,321	\$32,491	\$23,853	\$41,422	\$39,622	\$37,745

**Table 9**  
**The Self-Sufficiency Standard for Jefferson, WV MSA, 2002**  
**Jefferson County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	494	611	611	611	611	795	611	611
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	102	174	175	223	184	280	266	256
Taxes	284	447	454	576	397	744	689	653
Earned Income								
Tax Credit (-)	0	-18	-14	0	-106	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.00	\$12.77	\$12.89	\$16.21	\$12.35	\$20.43	\$9.75 per adult	\$9.35 per adult
-Monthly	\$1,407	\$2,247	\$2,269	\$2,854	\$2,174	\$3,596	\$3,433	\$3,292
-Annual	\$16,886	\$26,962	\$27,228	\$34,245	\$26,083	\$43,158	\$41,199	\$39,504

**Table 10**  
**The Self-Sufficiency Standard for Parkersburg, WV MSA, 2002**  
**Wood County - Parkersburg**

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	421	482	482	482	482	625	482	482
Child Care	0	391	391	782	258	1040	782	649
Food	176	257	266	345	461	464	496	544
Transportation	247	253	253	253	253	253	482	482
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	96	163	162	213	173	267	256	246
Taxes	257	394	389	534	333	690	650	610
Earned Income								
Tax Credit (-)	0	-49	-52	0	-156	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	\$7.43	\$11.64	\$11.53	\$15.35	\$10.99	\$19.32	\$9.35 per adult	\$8.91 per adult
-Monthly	\$1,307	\$2,049	\$2,029	\$2,701	\$1,934	\$3,401	\$3,290	\$3,135
-Annual	\$15,688	\$24,590	\$24,348	\$32,410	\$23,208	\$40,813	\$39,482	\$37,623

**Table 11**  
**The Self-Sufficiency Standard for Parkersburg, WV MSA, 2002**  
**Wood County (Excluding Parkersburg)**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	383	438	438	438	438	568	438	438
Child Care	0	391	391	782	258	1040	782	649
Food	176	257	266	345	461	464	496	544
Transportation	247	253	253	253	253	253	482	482
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	92	159	158	209	169	262	252	242
Taxes	241	370	365	511	308	667	631	592
Earned Income								
Tax Credit (-)	0	-63	-66	-12	-176	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.10	\$11.14	\$11.03	\$14.87	\$10.46	\$18.83	\$9.16 per adult	\$8.72 per adult
-Monthly	\$1,250	\$1,961	\$1,941	\$2,617	\$1,841	\$3,315	\$3,224	\$3,069
-Annual	\$14,995	\$23,535	\$23,292	\$31,407	\$22,096	\$39,778	\$38,684	\$36,825

**Table 12**  
**The Self-Sufficiency Standard for Steubenville-Weirton, OH-WV MSA, 2002**  
**Brooke County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	356	446	446	446	446	568	446	446
Child Care	0	434	401	835	258	1093	835	659
Food	176	257	266	345	461	464	496	544
Transportation	244	249	249	249	249	249	475	475
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	164	159	215	169	267	257	243
Taxes	229	393	373	540	311	687	654	596
Earned Income								
Tax Credit (-)	0	-49	-62	0	-174	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$11.67	\$11.19	\$15.47	\$10.52	\$19.26	\$9.39 per adult	\$8.77 per adult
-Monthly	\$1,204	\$2,053	\$1,969	\$2,722	\$1,851	\$3,390	\$3,306	\$3,086
-Annual	\$14,447	\$24,640	\$23,634	\$32,664	\$22,217	\$40,684	\$39,678	\$37,035

**Table 13**  
**The Self-Sufficiency Standard for Steubenville-Weirton, OH-WV MSA, 2002**  
**Hancock County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	356	446	446	446	446	568	446	446
Child Care	0	434	401	835	258	1093	835	659
Food	176	257	266	345	461	464	496	544
Transportation	244	249	249	249	249	249	475	475
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	164	159	215	169	267	257	243
Taxes	229	393	373	540	311	687	654	596
Earned Income								
Tax Credit (-)	0	-49	-62	0	-174	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$11.67	\$11.19	\$15.47	\$10.52	\$19.26	\$9.39 per adult	\$8.77 per adult
-Monthly	\$1,204	\$2,053	\$1,969	\$2,722	\$1,851	\$3,390	\$3,306	\$3,086
-Annual	\$14,447	\$24,640	\$23,634	\$32,664	\$22,217	\$40,684	\$39,678	\$37,035

**Table 14**  
**The Self-Sufficiency Standard for Wheeling, WV-OH MSA, 2002**  
**Marshall County**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	397	491	491	491	491	625	491	491
Child Care	0	391	358	749	258	1007	749	616
Food	176	257	266	345	461	464	496	544
Transportation	244	249	249	249	249	249	475	475
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	93	164	160	211	174	264	253	243
Taxes	245	394	374	520	336	675	637	597
Earned Income								
Tax Credit (-)	0	-48	-61	-5	-154	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.19	\$11.68	\$11.21	\$15.07	\$11.06	\$19.01	\$9.21 per adult	\$8.77 per adult
-Monthly	\$1,266	\$2,056	\$1,973	\$2,652	\$1,946	\$3,346	\$3,244	\$3,089
-Annual	\$15,191	\$24,677	\$23,671	\$31,822	\$23,349	\$40,152	\$38,923	\$37,064

**Table 15**  
**The Self-Sufficiency Standard for Wheeling, WV-OH MSA, 2002**  
**Ohio County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	379	468	468	468	468	596	468	468
Child Care	0	434	401	835	258	1093	835	659
Food	176	257	266	345	461	464	496	544
Transportation	244	249	249	249	249	249	475	475
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	91	166	162	217	171	269	260	245
Taxes	238	408	386	549	323	699	663	606
Earned Income								
Tax Credit (-)	0	-41	-54	0	-164	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	\$7.04	\$11.93	\$11.45	\$15.66	\$10.79	\$19.51	\$9.49 per adult	\$8.86 per adult
-Monthly	\$1,239	\$2,100	\$2,016	\$2,756	\$1,899	\$3,433	\$3,340	\$3,120
-Annual	\$14,864	\$25,198	\$24,192	\$33,070	\$22,783	\$41,202	\$40,084	\$37,441

**Table 16**  
**The Self-Sufficiency Standard for Barbour County, WV, 2002**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	373	417	417	417	417	487	417	417
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	90	154	155	204	165	250	247	237
Taxes	235	343	352	483	289	616	610	574
Earned Income								
Tax Credit (-)	0	-78	-74	-34	-191	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.97	\$10.60	\$10.75	\$14.30	\$10.05	\$17.79	\$8.93 per adult	\$8.53 per adult
-Monthly	\$1,227	\$1,866	\$1,892	\$2,516	\$1,768	\$3,132	\$3,144	\$3,003
-Annual	\$14,730	\$22,391	\$22,699	\$30,197	\$21,222	\$37,582	\$37,734	\$36,039



**Table 17**  
**The Self-Sufficiency Standard for Boone County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	325	379	379	379	379	487	379	379
Child Care	0	438	369	807	304	1111	807	673
Food	176	257	266	345	461	464	496	544
Transportation	264	270	270	270	270	270	515	515
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	160	152	207	169	262	252	241
Taxes	224	373	331	501	310	670	631	591
Earned Income								
Tax Credit (-)	0	-62	-87	-20	-174	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.75	\$11.20	\$10.31	\$14.66	\$10.51	\$18.89	\$9.16 <i>per adult</i>	\$8.71 <i>per adult</i>
-Monthly	\$1,188	\$1,971	\$1,814	\$2,581	\$1,849	\$3,325	\$3,223	\$3,067
-Annual	\$14,250	\$23,648	\$21,767	\$30,971	\$22,194	\$39,903	\$38,679	\$36,802

**Table 18**  
**The Self-Sufficiency Standard for Braxton County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	412	738	215	953	738	627
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	150	158	202	162	249	245	236
Taxes	229	306	363	471	274	615	600	570
Earned Income								
Tax Credit (-)	0	-95	-68	-43	-202	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.02	\$10.98	\$14.03	\$9.74	\$17.77	\$8.84 <i>per adult</i>	\$8.49 <i>per adult</i>
-Monthly	\$1,204	\$1,763	\$1,933	\$2,470	\$1,715	\$3,127	\$3,112	\$2,990
-Annual	\$14,451	\$21,157	\$23,192	\$29,639	\$20,579	\$37,524	\$37,338	\$35,877

**Table 19**  
**The Self-Sufficiency Standard for Calhoun County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	150	149	193	164	243	236	230
Taxes	229	306	317	419	284	576	564	543
Earned Income								
Tax Credit (-)	0	-95	-95	-83	-194	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.02	\$10.02	\$12.95	\$9.96	\$17.14	\$8.47 <i>per adult</i>	\$8.21 <i>per adult</i>
-Monthly	\$1,204	\$1,763	\$1,763	\$2,280	\$1,753	\$3,016	\$2,981	\$2,891
-Annual	\$14,451	\$21,157	\$21,154	\$27,357	\$21,030	\$36,192	\$35,766	\$34,691

**Table 20**  
**The Self-Sufficiency Standard for Clay County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	325	379	379	379	379	487	379	379
Child Care	0	434	391	825	222	1047	825	613
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	85	157	152	207	159	254	250	231
Taxes	215	357	331	499	258	634	621	548
Earned Income								
Tax Credit (-)	0	-70	-87	-21	-214	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-82	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.56	\$10.90	\$10.31	\$14.62	\$9.42	\$18.16	\$9.05 <i>per adult</i>	\$8.27 <i>per adult</i>
-Monthly	\$1,155	\$1,918	\$1,815	\$2,574	\$1,657	\$3,196	\$3,186	\$2,911
-Annual	\$13,863	\$23,018	\$21,781	\$30,885	\$19,886	\$38,347	\$38,227	\$34,929

**Table 21**  
**The Self-Sufficiency Standard for Doddridge County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	150	149	193	164	243	236	230
Taxes	229	306	317	419	284	576	564	543
Earned Income								
Tax Credit (-)	0	-95	-95	-83	-194	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.02	\$10.02	\$12.95	\$9.96	\$17.14	\$8.47 per adult	\$8.21 per adult
-Monthly	\$1,204	\$1,763	\$1,763	\$2,280	\$1,753	\$3,016	\$2,981	\$2,891
-Annual	\$14,451	\$21,157	\$21,154	\$27,357	\$21,030	\$36,192	\$35,766	\$34,691

**Table 22**  
**The Self-Sufficiency Standard for Fayette County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	251	256	256	256	256	256	488	488
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	151	152	196	163	244	240	231
Taxes	232	326	332	438	278	579	580	549
Earned Income								
Tax Credit (-)	0	-89	-86	-69	-199	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.91	\$10.22	\$10.33	\$13.34	\$9.82	\$17.20	\$8.63 per adult	\$8.28 per adult
-Monthly	\$1,216	\$1,798	\$1,818	\$2,348	\$1,729	\$3,028	\$3,036	\$2,915
-Annual	\$14,592	\$21,577	\$21,820	\$28,179	\$20,748	\$36,334	\$36,432	\$34,974

**Table 23**  
**The Self-Sufficiency Standard for Gilmer County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	150	149	193	164	243	236	230
Taxes	229	306	317	419	284	576	564	543
Earned Income								
Tax Credit (-)	0	-95	-95	-83	-194	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.02	\$10.02	\$12.95	\$9.96	\$17.14	\$8.47 <i>per adult</i>	\$8.21 <i>per adult</i>
-Monthly	\$1,204	\$1,763	\$1,763	\$2,280	\$1,753	\$3,016	\$2,981	\$2,891
-Annual	\$14,451	\$21,157	\$21,154	\$27,357	\$21,030	\$36,192	\$35,766	\$34,691

**Table 24**  
**The Self-Sufficiency Standard for Grant County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	154	155	204	165	254	246	237
Taxes	228	342	351	482	288	636	608	572
Earned Income								
Tax Credit (-)	0	-79	-75	-34	-192	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-93	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.58	\$10.73	\$14.27	\$10.03	\$18.20	\$8.92 <i>per adult</i>	\$8.52 <i>per adult</i>
-Monthly	\$1,201	\$1,862	\$1,888	\$2,512	\$1,765	\$3,203	\$3,139	\$2,997
-Annual	\$14,416	\$22,347	\$22,654	\$30,148	\$21,180	\$38,434	\$37,663	\$35,968

**Table 25**  
**The Self-Sufficiency Standard for Greenbriar County, WV, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	405	432	432	432	432	538	432	432
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	93	151	152	197	163	243	239	231
Taxes	247	329	335	441	281	576	578	547
Earned Income								
Tax Credit (-)	0	-88	-84	-66	-197	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.23	\$10.28	\$10.39	\$13.41	\$9.88	\$17.14	\$8.61 <i>per adult</i>	\$8.26 <i>per adult</i>
-Monthly	\$1,273	\$1,809	\$1,829	\$2,360	\$1,739	\$3,016	\$3,030	\$2,908
-Annual	\$15,272	\$21,708	\$21,951	\$28,323	\$20,869	\$36,197	\$36,358	\$34,900

**Table 26**  
**The Self-Sufficiency Standard for Hampshire County, WV, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	348	400	400	400	400	451	400	400
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	152	154	202	163	246	245	235
Taxes	224	335	342	472	280	588	601	565
Earned Income								
Tax Credit (-)	0	-84	-80	-42	-198	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.74	\$10.40	\$10.54	\$14.07	\$9.86	\$17.40	\$8.84 <i>per adult</i>	\$8.44 <i>per adult</i>
-Monthly	\$1,187	\$1,830	\$1,855	\$2,476	\$1,735	\$3,062	\$3,113	\$2,972
-Annual	\$14,239	\$21,957	\$22,265	\$29,712	\$20,821	\$36,743	\$37,356	\$35,661

**Table 27**  
**The Self-Sufficiency Standard for Hardy County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	438	417	417
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	154	155	204	165	245	246	237
Taxes	228	345	351	482	288	583	608	572
Earned Income								
Tax Credit (-)	0	-79	-75	-34	-192	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-93	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.60	\$10.73	\$14.27	\$10.03	\$17.29	\$8.92 <i>per adult</i>	\$8.52 <i>per adult</i>
-Monthly	\$1,201	\$1,866	\$1,888	\$2,512	\$1,765	\$3,043	\$3,139	\$2,997
-Annual	\$14,416	\$22,388	\$22,654	\$30,148	\$21,180	\$36,514	\$37,663	\$35,968

**Table 28**  
**The Self-Sufficiency Standard for Harrison County, WV, 2002**  
**Clarksburg**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	397	459	459	459	459	572	459	459
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	93	154	153	198	168	246	240	234
Taxes	245	345	340	445	304	591	582	560
Earned Income								
Tax Credit (-)	0	-78	-82	-63	-179	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-99	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.18	\$10.61	\$10.49	\$13.50	\$10.38	\$17.45	\$8.65 <i>per adult</i>	\$8.39 <i>per adult</i>
-Monthly	\$1,264	\$1,867	\$1,847	\$2,376	\$1,827	\$3,071	\$3,044	\$2,954
-Annual	\$15,168	\$22,406	\$22,163	\$28,509	\$21,921	\$36,853	\$36,528	\$35,452

**Table 29**  
**The Self-Sufficiency Standard for Harrison County, WV, 2002**  
**(Excluding Clarksburg)**

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	361	417	417	417	417	520	417	417
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	150	149	193	164	241	236	230
Taxes	230	322	317	419	284	569	564	543
Earned Income								
Tax Credit (-)	0	-92	-95	-83	-194	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.87	\$10.13	\$10.02	\$12.95	\$9.96	\$17.00	\$8.47 <i>per adult</i>	\$8.21 <i>per adult</i>
-Monthly	\$1,210	\$1,783	\$1,763	\$2,280	\$1,753	\$2,992	\$2,981	\$2,891
-Annual	\$14,514	\$21,399	\$21,156	\$27,360	\$21,032	\$35,906	\$35,768	\$34,692

**Table 30**  
**The Self-Sufficiency Standard for Jackson County, WV, 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	367	417	417	417	417	571	417	417
Child Care	0	434	391	825	222	1047	825	613
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	90	161	155	211	162	262	253	235
Taxes	233	379	352	520	277	669	637	564
Earned Income								
Tax Credit (-)	0	-58	-74	-5	-200	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.93	\$11.33	\$10.75	\$15.08	\$9.82	\$18.88	\$9.21 <i>per adult</i>	\$8.43 <i>per adult</i>
-Monthly	\$1,219	\$1,995	\$1,892	\$2,654	\$1,728	\$3,323	\$3,243	\$2,968
-Annual	\$14,630	\$23,937	\$22,699	\$31,847	\$20,732	\$39,875	\$38,918	\$35,620

**Table 31**  
**The Self-Sufficiency Standard for Lewis County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	392	417	417	417	417	487	417	417
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	92	154	155	204	165	250	247	237
Taxes	243	346	352	483	289	616	610	574
Earned Income								
Tax Credit (-)	0	-78	-74	-34	-191	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.13	\$10.62	\$10.75	\$14.30	\$10.05	\$17.79	\$8.93 <i>per adult</i>	\$8.53 <i>per adult</i>
-Monthly	\$1,256	\$1,869	\$1,892	\$2,516	\$1,768	\$3,132	\$3,144	\$3,003
-Annual	\$15,068	\$22,433	\$22,699	\$30,197	\$21,222	\$37,582	\$37,734	\$36,039

**Table 32**  
**The Self-Sufficiency Standard for Lincoln County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	325	379	379	379	379	487	379	379
Child Care	0	438	369	807	304	1111	807	673
Food	176	257	266	345	461	464	496	544
Transportation	264	270	270	270	270	270	515	515
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	160	152	207	169	262	252	241
Taxes	224	373	331	501	310	670	631	591
Earned Income								
Tax Credit (-)	0	-62	-87	-20	-174	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.75	\$11.20	\$10.31	\$14.66	\$10.51	\$18.89	\$9.16 <i>per adult</i>	\$8.71 <i>per adult</i>
-Monthly	\$1,188	\$1,971	\$1,814	\$2,581	\$1,849	\$3,325	\$3,223	\$3,067
-Annual	\$14,250	\$23,648	\$21,767	\$30,971	\$22,194	\$39,903	\$38,679	\$36,802



**Table 33**  
**The Self-Sufficiency Standard for Logan County, WV, 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	325	379	379	379	379	490	379	379
Child Care	0	438	369	807	304	1111	807	673
Food	176	257	266	345	461	464	496	544
Transportation	264	270	270	270	270	270	515	515
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	160	152	207	169	263	252	241
Taxes	224	373	331	501	310	671	631	591
Earned Income								
Tax Credit (-)	0	-62	-87	-20	-174	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.75	\$11.20	\$10.31	\$14.66	\$10.51	\$18.92	\$9.16 <i>per adult</i>	\$8.71 <i>per adult</i>
-Monthly	\$1,188	\$1,971	\$1,814	\$2,581	\$1,849	\$3,330	\$3,223	\$3,067
-Annual	\$14,250	\$23,648	\$21,767	\$30,971	\$22,194	\$39,957	\$38,679	\$36,802

**Table 34**  
**The Self-Sufficiency Standard for McDowell County, WV, 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	325	379	379	379	379	487	379	379
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	264	270	270	270	270	270	515	515
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	148	149	194	160	240	239	230
Taxes	224	314	320	422	266	564	575	545
Earned Income								
Tax Credit (-)	0	-97	-94	-81	-208	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.75	\$9.95	\$10.07	\$13.01	\$9.58	\$16.90	\$8.58 <i>per adult</i>	\$8.23 <i>per adult</i>
-Monthly	\$1,188	\$1,751	\$1,771	\$2,289	\$1,686	\$2,975	\$3,020	\$2,898
-Annual	\$14,250	\$21,015	\$21,258	\$27,471	\$20,231	\$35,695	\$36,238	\$34,780

**Table 35**  
**The Self-Sufficiency Standard for Marion County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	337	416	416	416	416	532	416	416
Child Care	0	391	358	749	258	1007	749	616
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	87	156	152	203	166	254	246	235
Taxes	220	357	334	477	294	636	605	565
Earned Income								
Tax Credit (-)	0	-71	-85	-39	-187	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-96	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.67	\$10.85	\$10.36	\$14.16	\$10.17	\$18.20	\$8.88 per adult	\$8.44 per adult
-Monthly	\$1,173	\$1,910	\$1,823	\$2,491	\$1,790	\$3,203	\$3,126	\$2,972
-Annual	\$14,080	\$22,921	\$21,873	\$29,895	\$21,480	\$38,438	\$37,517	\$35,658

**Table 36**  
**The Self-Sufficiency Standard for Mason County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	438	369	807	304	1111	807	673
Food	176	257	266	345	461	464	496	544
Transportation	251	256	256	256	256	256	488	488
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	162	154	210	171	266	253	243
Taxes	232	386	345	515	324	684	636	595
Earned Income								
Tax Credit (-)	0	-54	-79	-9	-163	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.91	\$11.48	\$10.59	\$14.96	\$10.80	\$19.20	\$9.20 per adult	\$8.76 per adult
-Monthly	\$1,216	\$2,021	\$1,864	\$2,632	\$1,901	\$3,378	\$3,239	\$3,083
-Annual	\$14,592	\$24,251	\$22,370	\$31,588	\$22,810	\$40,542	\$38,873	\$36,996

**Table 37**  
**The Self-Sufficiency Standard for Mercer County, WV, 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	341	398	398	398	398	511	398	398
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	256	261	261	261	261	261	499	499
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	149	150	195	161	242	239	231
Taxes	227	319	325	428	271	571	576	545
Earned Income								
Tax Credit (-)	0	-94	-90	-77	-204	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.81	\$10.07	\$10.18	\$13.13	\$9.69	\$17.04	\$8.59 <i>per adult</i>	\$8.24 <i>per adult</i>
-Monthly	\$1,199	\$1,772	\$1,792	\$2,312	\$1,705	\$2,999	\$3,023	\$2,901
-Annual	\$14,392	\$21,258	\$21,501	\$27,738	\$20,455	\$35,985	\$36,276	\$34,818

**Table 38**  
**The Self-Sufficiency Standard for Mingo County, WV, 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	325	379	379	379	379	487	379	379
Child Care	0	438	369	807	304	1111	807	673
Food	176	257	266	345	461	464	496	544
Transportation	264	270	270	270	270	270	515	515
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	160	152	207	169	262	252	241
Taxes	224	373	331	501	310	670	631	591
Earned Income								
Tax Credit (-)	0	-62	-87	-20	-174	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.75	\$11.20	\$10.31	\$14.66	\$10.51	\$18.89	\$9.16 <i>per adult</i>	\$8.71 <i>per adult</i>
-Monthly	\$1,188	\$1,971	\$1,814	\$2,581	\$1,849	\$3,325	\$3,223	\$3,067
-Annual	\$14,250	\$23,648	\$21,767	\$30,971	\$22,194	\$39,903	\$38,679	\$36,802

**Table 39**  
**The Self-Sufficiency Standard for Monongalia County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	372	452	452	452	452	623	452	452
Child Care	0	434	401	835	258	1093	835	659
Food	176	257	266	345	461	464	496	544
Transportation	237	242	242	242	242	242	461	461
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	90	164	159	215	169	271	257	242
Taxes	232	396	373	539	310	707	651	593
Earned Income								
Tax Credit (-)	0	-48	-62	0	-174	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.92	\$11.67	\$11.18	\$15.46	\$10.51	\$19.68	\$9.36 per adult	\$8.73 per adult
-Monthly	\$1,217	\$2,055	\$1,967	\$2,720	\$1,849	\$3,463	\$3,294	\$3,074
-Annual	\$14,608	\$24,656	\$23,608	\$32,644	\$22,188	\$41,556	\$39,527	\$36,885

**Table 40**  
**The Self-Sufficiency Standard for Monroe County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	150	151	195	162	243	238	229
Taxes	228	321	327	430	273	575	572	541
Earned Income								
Tax Credit (-)	0	-92	-89	-75	-203	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.11	\$10.22	\$13.18	\$9.73	\$17.12	\$8.54 per adult	\$8.20 per adult
-Monthly	\$1,201	\$1,779	\$1,800	\$2,320	\$1,712	\$3,013	\$3,006	\$2,885
-Annual	\$14,416	\$21,352	\$21,595	\$27,841	\$20,541	\$36,157	\$36,078	\$34,620

**Table 41**  
**The Self-Sufficiency Standard for Morgan County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	409	458	458	458	458	576	458	458
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	94	158	159	208	169	258	251	241
Taxes	249	366	372	506	308	653	625	589
Earned Income								
Tax Credit (-)	0	-66	-62	-16	-175	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.27	\$11.05	\$11.18	\$14.77	\$10.47	\$18.55	\$9.09 <i>per adult</i>	\$8.69 <i>per adult</i>
-Monthly	\$1,279	\$1,945	\$1,967	\$2,599	\$1,842	\$3,264	\$3,201	\$3,060
-Annual	\$15,348	\$23,339	\$23,605	\$31,191	\$22,109	\$39,168	\$38,412	\$36,717

**Table 42**  
**The Self-Sufficiency Standard for Nicholas County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	150	151	195	162	243	238	229
Taxes	228	321	327	430	273	575	572	541
Earned Income								
Tax Credit (-)	0	-92	-89	-75	-203	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.11	\$10.22	\$13.18	\$9.73	\$17.12	\$8.54 <i>per adult</i>	\$8.20 <i>per adult</i>
-Monthly	\$1,201	\$1,779	\$1,800	\$2,320	\$1,712	\$3,013	\$3,006	\$2,885
-Annual	\$14,416	\$21,352	\$21,595	\$27,841	\$20,541	\$36,157	\$36,078	\$34,620

**Table 43**  
**The Self-Sufficiency Standard for Pendleton County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	487	417	417
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	154	155	204	165	249	246	237
Taxes	228	345	351	482	288	615	608	572
Earned Income								
Tax Credit (-)	0	-79	-75	-34	-192	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-93	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.60	\$10.73	\$14.27	\$10.03	\$17.78	\$8.92 per adult	\$8.52 per adult
-Monthly	\$1,201	\$1,866	\$1,888	\$2,512	\$1,765	\$3,129	\$3,139	\$2,997
-Annual	\$14,416	\$22,388	\$22,654	\$30,148	\$21,180	\$37,546	\$37,663	\$35,968

**Table 44**  
**The Self-Sufficiency Standard for Pleasants County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	150	149	193	164	243	236	230
Taxes	229	322	317	419	284	576	564	543
Earned Income								
Tax Credit (-)	0	-92	-95	-83	-194	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.13	\$10.02	\$12.95	\$9.96	\$17.14	\$8.47 per adult	\$8.21 per adult
-Monthly	\$1,204	\$1,783	\$1,763	\$2,280	\$1,753	\$3,016	\$2,981	\$2,891
-Annual	\$14,451	\$21,397	\$21,154	\$27,357	\$21,030	\$36,192	\$35,766	\$34,691

**Table 45**  
**The Self-Sufficiency Standard for Pocahontas County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	150	151	195	162	243	238	229
Taxes	228	321	327	430	273	575	572	541
Earned Income								
Tax Credit (-)	0	-92	-89	-75	-203	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.11	\$10.22	\$13.18	\$9.73	\$17.12	\$8.54 per adult	\$8.20 per adult
-Monthly	\$1,201	\$1,779	\$1,800	\$2,320	\$1,712	\$3,013	\$3,006	\$2,885
-Annual	\$14,416	\$21,352	\$21,595	\$27,841	\$20,541	\$36,157	\$36,078	\$34,620

**Table 46**  
**The Self-Sufficiency Standard for Preston County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	342	379	379	379	379	487	379	379
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	87	151	152	200	161	250	243	233
Taxes	222	325	331	461	270	616	594	558
Earned Income								
Tax Credit (-)	0	-90	-87	-51	-205	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.71	\$10.19	\$10.31	\$13.84	\$9.67	\$17.79	\$8.77 per adult	\$8.37 per adult
-Monthly	\$1,181	\$1,793	\$1,815	\$2,436	\$1,701	\$3,132	\$3,087	\$2,946
-Annual	\$14,171	\$21,515	\$21,781	\$29,227	\$20,414	\$37,582	\$37,043	\$35,348

**Table 47**  
**The Self-Sufficiency Standard for Raleigh County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	399	465	465	465	465	598	465	465
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	252	257	257	257	257	257	491	491
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	94	156	157	201	168	250	245	237
Taxes	249	353	359	466	302	618	601	570
Earned Income								
Tax Credit (-)	0	-73	-70	-47	-181	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-98	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.28	\$10.78	\$10.90	\$13.94	\$10.33	\$17.82	\$8.84 per adult	\$8.50 per adult
-Monthly	\$1,281	\$1,897	\$1,918	\$2,453	\$1,817	\$3,137	\$3,113	\$2,992
-Annual	\$15,372	\$22,768	\$23,011	\$29,440	\$21,807	\$37,645	\$37,361	\$35,903

**Table 48**  
**The Self-Sufficiency Standard for Randolph County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	487	417	417
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	154	155	204	165	249	246	237
Taxes	228	345	351	482	288	615	608	572
Earned Income								
Tax Credit (-)	0	-79	-75	-34	-192	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-93	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.60	\$10.73	\$14.27	\$10.03	\$17.78	\$8.92 per adult	\$8.52 per adult
-Monthly	\$1,201	\$1,866	\$1,888	\$2,512	\$1,765	\$3,129	\$3,139	\$2,997
-Annual	\$14,416	\$22,388	\$22,654	\$30,148	\$21,180	\$37,546	\$37,663	\$35,968



**Table 49**  
**The Self-Sufficiency Standard for Ritchie County, WV, 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	358	417	417	417	417	536	417	417
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	150	149	193	164	243	236	230
Taxes	229	322	317	419	284	576	564	543
Earned Income								
Tax Credit (-)	0	-92	-95	-83	-194	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.13	\$10.02	\$12.95	\$9.96	\$17.14	\$8.47 <i>per adult</i>	\$8.21 <i>per adult</i>
-Monthly	\$1,204	\$1,783	\$1,763	\$2,280	\$1,753	\$3,016	\$2,981	\$2,891
-Annual	\$14,451	\$21,397	\$21,154	\$27,357	\$21,030	\$36,192	\$35,766	\$34,691

**Table 50**  
**The Self-Sufficiency Standard for Roane County, WV, 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	358	417	417	417	417	536	417	417
Child Care	0	434	391	825	222	1047	825	613
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	161	155	211	162	259	253	235
Taxes	229	379	352	520	277	654	637	564
Earned Income								
Tax Credit (-)	0	-58	-74	-5	-200	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$11.33	\$10.75	\$15.08	\$9.82	\$18.58	\$9.21 <i>per adult</i>	\$8.43 <i>per adult</i>
-Monthly	\$1,204	\$1,995	\$1,892	\$2,654	\$1,728	\$3,270	\$3,243	\$2,968
-Annual	\$14,451	\$23,937	\$22,699	\$31,847	\$20,732	\$39,234	\$38,918	\$35,620

**Table 51**  
**The Self-Sufficiency Standard for Summers County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	252	257	257	257	257	257	491	491
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	90	151	152	196	163	244	240	232
Taxes	232	327	333	438	278	579	581	550
Earned Income								
Tax Credit (-)	0	-89	-86	-68	-199	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.92	\$10.23	\$10.35	\$13.36	\$9.84	\$17.21	\$8.64 per adult	\$8.29 per adult
-Monthly	\$1,218	\$1,801	\$1,821	\$2,351	\$1,731	\$3,030	\$3,040	\$2,918
-Annual	\$14,615	\$21,607	\$21,850	\$28,212	\$20,776	\$36,357	\$36,479	\$35,021

**Table 52**  
**The Self-Sufficiency Standard for Taylor County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	352	386	386	386	386	487	386	386
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	151	152	201	162	250	244	234
Taxes	226	329	335	465	274	616	597	561
Earned Income								
Tax Credit (-)	0	-88	-84	-47	-203	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.80	\$10.26	\$10.39	\$13.92	\$9.74	\$17.79	\$8.80 per adult	\$8.40 per adult
-Monthly	\$1,196	\$1,806	\$1,829	\$2,450	\$1,714	\$3,132	\$3,098	\$2,956
-Annual	\$14,352	\$21,677	\$21,943	\$29,405	\$20,563	\$37,582	\$37,171	\$35,476

**Table 53**  
**The Self-Sufficiency Standard for Tucker County, WV, 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	358	417	417	417	417	487	417	417
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	154	155	204	165	249	246	237
Taxes	228	345	351	482	288	615	608	572
Earned Income								
Tax Credit (-)	0	-79	-75	-34	-192	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-93	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.60	\$10.73	\$14.27	\$10.03	\$17.78	\$8.92 per adult	\$8.52 per adult
-Monthly	\$1,201	\$1,866	\$1,888	\$2,512	\$1,765	\$3,129	\$3,139	\$2,997
-Annual	\$14,416	\$22,388	\$22,654	\$30,148	\$21,180	\$37,546	\$37,663	\$35,968

**Table 54**  
**The Self-Sufficiency Standard for Tyler County, WV, 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	358	439	439	439	439	549	439	439
Child Care	0	434	401	835	258	1093	835	659
Food	176	257	266	345	461	464	496	544
Transportation	244	249	249	249	249	249	475	475
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	163	159	214	168	265	257	242
Taxes	229	392	369	537	307	679	651	593
Earned Income								
Tax Credit (-)	0	-50	-64	0	-177	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.85	\$11.61	\$11.11	\$15.40	\$10.43	\$19.10	\$9.36 per adult	\$8.74 per adult
-Monthly	\$1,206	\$2,043	\$1,956	\$2,711	\$1,836	\$3,361	\$3,296	\$3,075
-Annual	\$14,474	\$24,518	\$23,470	\$32,535	\$22,036	\$40,336	\$39,548	\$36,906

**Table 55**  
**The Self-Sufficiency Standard for Upshur County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	419	419	419	419	536	419	419
Child Care	0	369	391	760	245	1005	760	636
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	155	156	204	165	254	247	237
Taxes	229	347	353	485	290	637	610	574
Earned Income								
Tax Credit (-)	0	-77	-74	-33	-190	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.65	\$10.77	\$14.32	\$10.07	\$18.21	\$8.94 per adult	\$8.54 per adult
-Monthly	\$1,204	\$1,874	\$1,896	\$2,521	\$1,772	\$3,206	\$3,148	\$3,007
-Annual	\$14,451	\$22,484	\$22,750	\$30,253	\$21,269	\$38,469	\$37,774	\$36,079

**Table 56**  
**The Self-Sufficiency Standard for Webster County, WV, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	417	417	417	417	536	417	417
Child Care	0	326	347	673	215	888	673	562
Food	176	257	266	345	461	464	496	544
Transportation	241	246	246	246	246	246	469	469
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	88	150	151	195	162	243	238	229
Taxes	228	321	327	430	273	575	572	541
Earned Income								
Tax Credit (-)	0	-92	-89	-75	-203	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$10.11	\$10.22	\$13.18	\$9.73	\$17.12	\$8.54 per adult	\$8.20 per adult
-Monthly	\$1,201	\$1,779	\$1,800	\$2,320	\$1,712	\$3,013	\$3,006	\$2,885
-Annual	\$14,416	\$21,352	\$21,595	\$27,841	\$20,541	\$36,157	\$36,078	\$34,620

**Table 57**  
**The Self-Sufficiency Standard for Wetzel County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	450	450	450	450	561	450	450
Child Care	0	391	358	749	258	1007	749	616
Food	176	257	266	345	461	464	496	544
Transportation	244	249	249	249	249	249	475	475
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	89	160	156	207	170	257	249	239
Taxes	229	375	353	497	313	649	620	580
Earned Income								
Tax Credit (-)	0	-61	-74	-23	-172	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.85	\$11.24	\$10.76	\$14.58	\$10.57	\$18.46	\$9.04 <i>per adult</i>	\$8.60 <i>per adult</i>
-Monthly	\$1,206	\$1,978	\$1,894	\$2,566	\$1,860	\$3,249	\$3,182	\$3,027
-Annual	\$14,474	\$23,736	\$22,729	\$30,789	\$22,316	\$38,990	\$38,182	\$36,323

**Table 58**  
**The Self-Sufficiency Standard for Wirt County, WV, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	325	379	379	379	379	487	379	379
Child Care	0	326	326	652	236	888	652	562
Food	176	257	266	345	461	464	496	544
Transportation	243	248	248	248	248	248	473	473
Health Care	111	252	232	272	277	291	323	303
Miscellaneous	85	146	145	190	160	238	232	226
Taxes	215	303	297	398	266	555	549	515
Earned Income								
Tax Credit (-)	0	-103	-107	-100	-209	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.56	\$9.72	\$9.60	\$12.50	\$9.58	\$16.72	\$8.30 <i>per adult</i>	\$8.01 <i>per adult</i>
-Monthly	\$1,155	\$1,710	\$1,689	\$2,200	\$1,685	\$2,942	\$2,923	\$2,821
-Annual	\$13,863	\$20,520	\$20,270	\$26,395	\$20,223	\$35,305	\$35,076	\$33,855

**Table 59**  
**The Self-Sufficiency Standard for Wyoming County, WV, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	325	379	379	379	379	487	379	379
<i>Child Care</i>	0	326	347	673	215	888	673	562
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	264	270	270	270	270	270	515	515
<i>Health Care</i>	111	252	232	272	277	291	323	303
<i>Miscellaneous</i>	88	148	149	194	160	240	239	230
<i>Taxes</i>	224	314	320	422	266	564	575	545
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-97	-94	-81	-208	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-48	-48	-84	-48	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-85	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	<b>\$6.75</b>	<b>\$9.95</b>	<b>\$10.07</b>	<b>\$13.01</b>	<b>\$9.58</b>	<b>\$16.90</b>	<b>\$8.58</b> <i>per adult</i>	<b>\$8.23</b> <i>per adult</i>
<i>-Monthly</i>	<b>\$1,188</b>	<b>\$1,751</b>	<b>\$1,771</b>	<b>\$2,289</b>	<b>\$1,686</b>	<b>\$2,975</b>	<b>\$3,020</b>	<b>\$2,898</b>
<i>-Annual</i>	<b>\$14,250</b>	<b>\$21,015</b>	<b>\$21,258</b>	<b>\$27,471</b>	<b>\$20,231</b>	<b>\$35,695</b>	<b>\$36,238</b>	<b>\$34,780</b>