
The Self-Sufficiency Standard for Delaware

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Preface

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The Self-Sufficiency Standard for Delaware

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

Introduction

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

The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet its basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for Delaware 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 various ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs on their own? Although we may have trouble

coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it when asked to define her progress towards economic self-sufficiency:

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

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

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, the Delaware Healthy Children Program is available for children in families earning up to 200% of the federal poverty threshold.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.³

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

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

needs. At the time that it was developed, over four decades ago, families spent about one-third of their incomes on food. The food budget was then multiplied by three. Since it was first developed and implemented in the early 1960s the official poverty measure 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, childcare.

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.⁴

Public programs have 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. The Food Stamps program also takes into account variations in housing and child care costs between different localities.

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.⁵ Others have gone further, creating new measures of income adequacy, such as "Basic Needs Budgets" or Living Wages.⁶

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.”⁷ 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,⁸ 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 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.

- *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 Child Tax Credit, and the Earned Income Tax Credit.

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.

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

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

The Standard does not, however, allow for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses (except possibly under the “miscellaneous” cost category). 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,

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

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.”⁹

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, if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage 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 Self-Sufficiency Standard is not meant to imply that public work supports are not appropriate. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-priced 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 families, and community institutions such as schools or religious institutions, as well as informal networks of friends, family, and neighbors, that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

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

How the Self-Sufficiency Standard is Calculated

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

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

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

For each county and major city in Delaware, 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 all 70 family types for each county and major city in Delaware in the Appendix to this report.

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

Housing: The Standard uses the Fiscal Year 2003 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market (PMSA or MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.¹⁰ The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of

housing that meets minimum standards of decency, but is not luxurious. Generally, they reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

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;¹¹ 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 75th percentile, by age of child and setting (family day care home, day care center, etc.).¹² The Standard in Delaware uses the child care costs at the 75th percentile as reported by Workplace Solutions of Delaware, specified by facility type and age.

Because it is more common for very young children to be in child care homes rather than centers,¹³ the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs.

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.¹⁴ 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.¹⁵ Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

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

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 Delaware.

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.¹⁶ There are no areas in Delaware in which this population of workers use public transportation to get to and from work. Therefore, it is assumed that adults in Delaware 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 costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration, taxes, repairs, and finance charges), as well as monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. In addition, we use premium cost comparisons from five major insurance companies in four areas available from the Consumer Service Division of Delaware. County auto insurance cost differentials are determined by calculating a ratio for regional variations in the cost of auto insurance.¹⁷ For variable costs, we use 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 from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Although workers who do not have employer-provided health insurance often “do without” because of the high cost of health insurance, families cannot be truly self-sufficient without health care coverage. The Self-Sufficiency Standard assumes that the employer makes health insurance coverage available to employees.¹⁸ In Delaware, employees pay an average of 14.6% of the premium for coverage for themselves only and 21.1% for family coverage. Nationally, the average employee pays 16.9% of the share of premium costs for a single adult and 23.8% for family coverage.¹⁹ The costs of health insurance in the Standard are based on the average premiums paid by Delaware residents according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). Due to the small size of Delaware, health insurance costs do not vary by county.

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 use 15%.²⁰

Taxes: Taxes include state and federal income taxes, and payroll taxes. There are no sales taxes in Delaware. 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 Clearinghouse State Tax Handbook as well as the tax forms and instructions from the Delaware Department of Finance, Division of Revenue.

Payroll taxes for Social Security and Medicare are calculated at 7.65% of every dollar earned. The federal income tax rate, which is 10% for the first \$10,000 and 15% thereafter for most families, is apparently higher than the payroll tax rate. However, federal income tax exemptions and deductions are substantial; therefore, families do not pay tax on the first \$10,000 to \$14,000 or more, depending upon family size/type. This means that the *effective* federal

income tax rate on total income is only about 5-9% depending upon total income.

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. In the state of Delaware there is no Earned Income Tax Credit.

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. Like the EITC, there is no Child Tax Credit in the state of Delaware.

How Much is Enough in Delaware?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living in four different areas in Delaware: the City of Dover in Kent County, New Castle County (excluding the cities of Newark and Wilmington), the

City of Newark in New Castle County, and Sussex County. (For Self-Sufficiency Standard information for the City of Wilmington, see pages 64-69.)

In the City of Dover, a single adult with no children needs to earn **\$8.10** 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 preschool age child (column two)

Table 1
The Self-Sufficiency Standard for Selected Family Types
Dover, DE MSA, 2003*
Kent County - City of Dover
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$637	45%	\$725	34%	\$725	29%	\$725	24%
Child Care	\$0	0%	\$405	19%	\$639	25%	\$639	21%
Food	\$178	13%	\$270	13%	\$403	16%	\$554	18%
Transportation	\$200	14%	\$205	10%	\$205	8%	\$394	13%
Health Care	\$72	5%	\$174	8%	\$193	8%	\$233	8%
Miscellaneous	\$109	8%	\$178	8%	\$217	9%	\$255	8%
Taxes**	\$230	16%	\$315	15%	\$358	14%	\$420	14%
Earned Income Tax Credit (-)	\$0	0%	-\$34	-2%	-\$31	-1%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$44	-2%	-\$80	-3%	-\$80	-3%
Child Tax Credit (-)	\$0	0%	-\$50	-2%	-\$100	-4%	-\$100	-3%
Total Percent Self-Sufficiency Wage - Hourly***	\$8.10	100	\$12.18	100	\$14.36	100	\$8.64 per adult	100
Monthly	\$1,426		\$2,143		\$2,528		\$3,040	
Annual	\$17,115		\$25,720		\$30,339		\$36,477	

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

** Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll 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
Wilmington-Newark, DE-MD PMSA, 2003*
New Castle County (Excluding Newark and Wilmington)
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$645	44%	\$752	30%	\$752	25%	\$752	21%
Child Care	\$0	0%	\$575	23%	\$892	29%	\$892	25%
Food	\$178	12%	\$270	11%	\$403	13%	\$554	16%
Transportation	\$221	15%	\$226	9%	\$226	7%	\$436	12%
Health Care	\$72	5%	\$174	7%	\$193	6%	\$233	7%
Miscellaneous	\$112	8%	\$200	8%	\$247	8%	\$287	8%
Taxes**	\$242	16%	\$426	17%	\$500	16%	\$559	16%
Earned Income Tax Credit (-)	\$0	0%	\$0	0%	\$0	0%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$40	-2%	-\$80	-3%	-\$80	-2%
Child Tax Credit (-)	\$0	0%	-\$50	-2%	-\$100	-3%	-\$100	-3%
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$8.35		\$14.39		\$17.23		\$10.04 per adult	
Annual	\$1,470		\$2,532		\$3,032		\$3,533	
	\$17,643		\$30,389		\$36,387		\$42,392	

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

** Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll 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.

needs a two bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires an increase in wages of more than \$4.00 per hour, as compared to the single adult: she must earn **\$12.18** per hour.²¹ If she has two children, a preschooler and a schoolage child, she must earn **\$14.36** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a schoolage child, costs are increased slightly for additional food, health care, and miscellaneous costs, but the major costs of housing and

child care stay the same. As a result, the amount *each* adult would need to earn is **\$8.64** per hour.

In Table 2, in New Castle County (excluding the cities of Newark and Wilmington), costs are higher than those in Dover. A single adult's Self-Sufficiency Wage is **\$8.35** per hour. A single parent with one preschooler must earn **\$14.39** per hour to be self-sufficient. The single parent with two children would need to earn **\$17.23** per hour to meet her family's needs. For a two-parent family in New Castle County, costs are

higher than those in Dover, resulting in a Self-Sufficiency Wage of **\$10.04** per hour for each adult.

In the City of Newark, costs are somewhat higher than those in the balance of New Castle County (excluding Newark and Wilmington) and Dover. A single adult's Self-Sufficiency Wage is **\$8.91** per hour (see Table 3). A single parent with one preschooler needs to earn **\$15.04** 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 requires the substantially higher wage of **\$17.88** per hour to meet her family's needs. In the two-parent

family, *each* adult would need to earn a Self-Sufficiency Wage of **\$10.36** per hour in Newark.

In Sussex County (see Table 4), the costs are much lower than in the other three areas. In Sussex County, a single adult with no children must earn **\$6.83** per hour to be self-sufficient. A single parent with a preschooler must earn **\$11.03** per hour. Further, an adult with a preschooler and a schoolage child must earn **\$13.09** per hour. Two adults with a preschooler and a schoolage child must each earn **\$8.21** per hour in Sussex County to meet their family's needs.

Table 3
The Self-Sufficiency Standard for Selected Family Types
Wilmington-Newark, DE-MD PMSA, 2003*
New Castle County - City of Newark
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
<i>Housing</i>	\$710	45%	\$827	31%	\$827	26%	\$827	23%
<i>Child Care</i>	\$0	0%	\$575	22%	\$892	28%	\$892	24%
<i>Food</i>	\$178	11%	\$270	10%	\$403	13%	\$554	15%
<i>Transportation</i>	\$221	14%	\$226	9%	\$226	7%	\$436	12%
<i>Health Care</i>	\$72	5%	\$174	7%	\$193	6%	\$233	6%
<i>Miscellaneous</i>	\$118	8%	\$207	8%	\$254	8%	\$294	8%
<i>Taxes**</i>	\$269	17%	\$458	17%	\$532	17%	\$591	16%
<i>Earned Income Tax Credit (-)</i>	\$0	0%	\$0	0%	\$0	0%	\$0	0%
<i>Child Care Tax Credit (-)</i>	\$0	0%	-\$40	-2%	-\$80	-3%	-\$80	-2%
<i>Child Tax Credit (-)</i>	\$0	0%	-\$50	-2%	-\$100	-3%	-\$100	-3%
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	—	100	—	100	—	100	—	100
Monthly	\$8.91		\$15.04		\$17.88		\$10.36 per adult	
Annual	\$1,568		\$2,648		\$3,147		\$3,648	
	\$18,817		\$31,771		\$37,769		\$43,773	

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

** Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll taxes.

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

Note: Totals may not add exactly due to rounding.

Table 4
The Self-Sufficiency Standard for Selected Family Types
Sussex County, DE, 2003*
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$489	41%	\$624	32%	\$624	27%	\$624	22%
Child Care	\$0	0%	\$407	21%	\$642	28%	\$642	22%
Food	\$178	15%	\$270	14%	\$403	17%	\$554	19%
Transportation	\$200	17%	\$205	11%	\$205	9%	\$394	14%
Health Care	\$72	6%	\$174	9%	\$193	8%	\$233	8%
Miscellaneous	\$94	8%	\$168	9%	\$207	9%	\$245	8%
Taxes**	\$168	14%	\$256	13%	\$293	13%	\$377	13%
Earned Income Tax Credit (-)	\$0	0%	-\$66	-3%	-\$78	-3%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$46	-2%	-\$84	-4%	-\$80	-3%
Child Tax Credit (-)	\$0	0%	-\$50	-3%	-\$100	-4%	-\$100	-3%
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.83		\$11.03		\$13.09		\$8.21 per adult	
Annual	\$1,202		\$1,942		\$2,303		\$2,889	
	\$14,424		\$23,303		\$27,638		\$34,666	

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

** Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll 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.

Both child care and housing costs account for the majority of the budget for Delaware families with children. The proportions spent on each cost vary somewhat from place to place. Among families with one adult and one child, child care costs in Delaware average about 19% to 23% of family budgets, while housing costs range from 30% to 34%.

For families with two children, child care costs make up a larger part of the family budget. Unlike families with one child, child care costs for families with

two children are either equal to or greater than housing costs, with the exception of Dover. Depending on the location, child care costs range from 25% to 29% of the family budget for one adult families with two children and 21% to 25% of the family budget for two adult families with two children. In one parent families, housing costs account for 25% to 34%. For two parent families, housing ranges from 21% to 24% of the family budget.

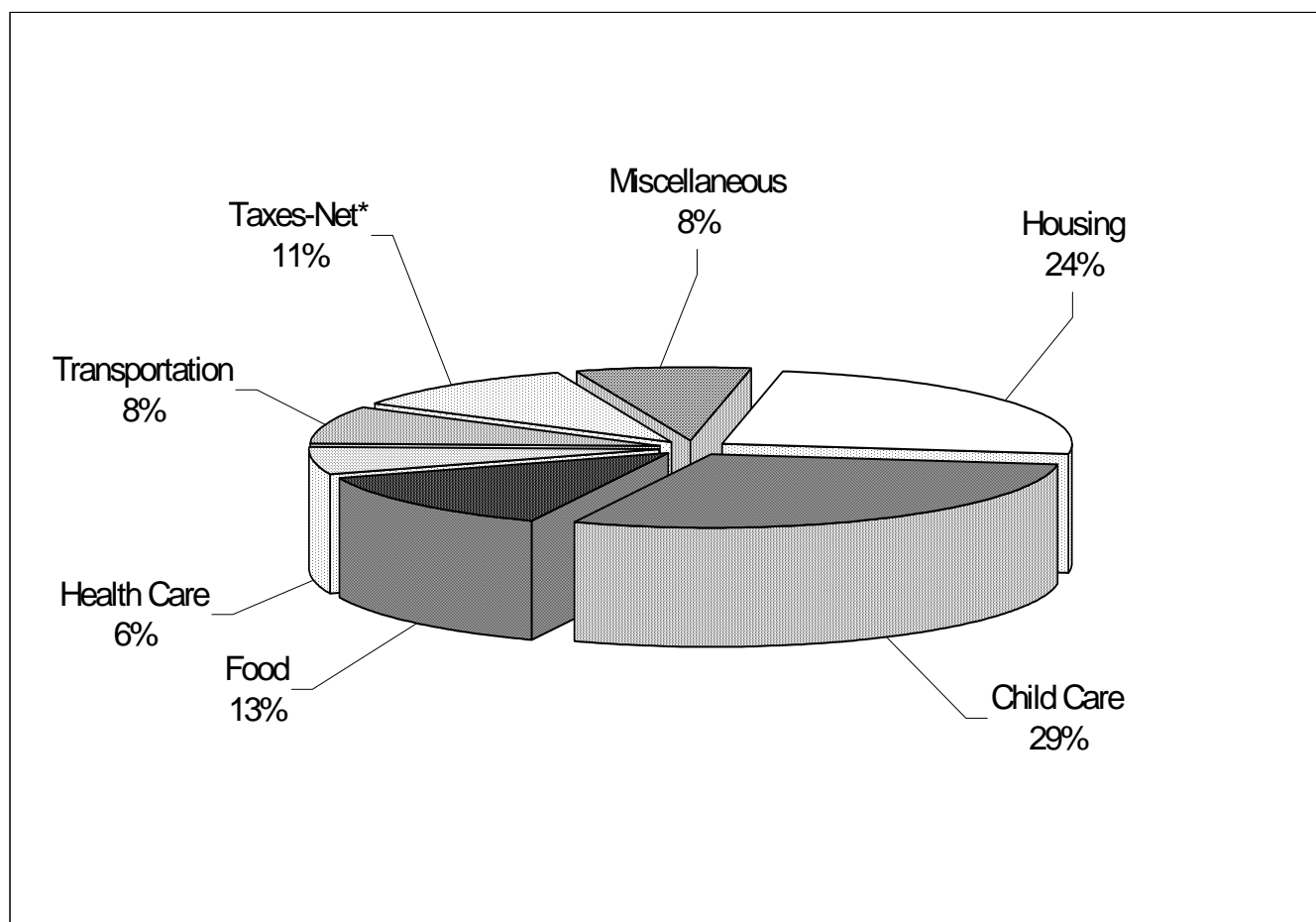
The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from \$639 in Dover to \$892 in the balance of New Castle County and the City of Newark. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of \$624 per month (Sussex County) to a high of \$827 per month (Newark).

In Figure 1, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in the City of Wilmington, which is in New Castle County. Housing and child care are by far the greatest expenses for working families with children. Families with two children generally spend about half their incomes on

these two expenses alone. In Wilmington, these expenses comprise 53% of this family's budget.

The next largest expenses for this Delaware family are food and taxes, accounting for 13% and 11% of the total costs respectively. Although taxes account for 11% of this family's budget, the tax burden is actually 16%. The reduction in the monthly tax burden is due to tax credits. Health care is a relatively small share at 6%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. (As stated earlier, many people do not have access to affordable, employer-sponsored health care.) Transportation makes up just 8% of this family's budget.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2003
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Wilmington, DE



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits, the amount owed in taxes is reduced to 11%.

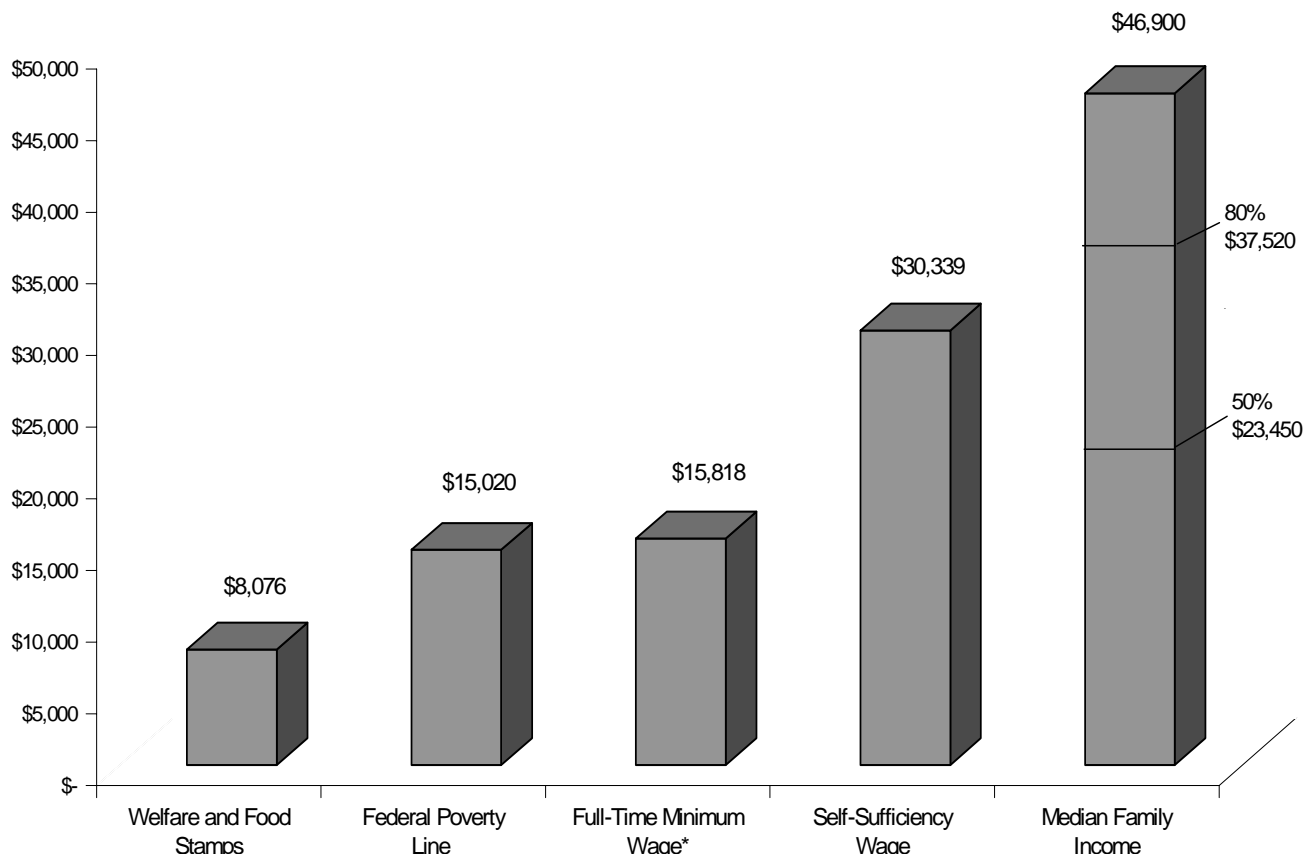
Comparing the Standard to Other Benchmarks of Income

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 minimum wage in Delaware, 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 Delaware families can achieve Self-Sufficiency Wages.)

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Kent County (excluding Dover). (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 Kent County is **\$30,339**.

The Welfare (TANF) Grant and Food Stamps: Including the maximum cash value of Food Stamps and the maximum TANF cash grant, the total assistance

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2003
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Kent County, DE (Excluding the City of Dover)



* Note: Full-time minimum wage is the year 2002 federal minimum wage of \$6.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

package is **\$673** per month in Kent County or **\$8,076** per year assuming no wage or other income. This amount is just over one-fourth (**27%**) of the Self-Sufficiency Standard for a three-person family in Kent County.

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 one-half (**50%**) 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 jurisdictions in Delaware, such as Sussex County, the official poverty guideline is only 54% of the amount needed to meet family needs according to the Standard.

Minimum Wage: A full-time employee working at the minimum wage in Delaware of **\$6.15** per hour earns about **\$1,066** per month or **\$12,792** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the Child Care, Child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,318** per month, or **\$15,818** 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 payroll taxes—her income is below the threshold for paying federal and state 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 and CTC, however, a full-time job with the minimum wage

provides just slightly over one-half (**52%**) 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 **\$12,792** during the year, which is just over one-fifth of the Self-Sufficiency Standard (**42%**).

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 Kent County is **\$46,900**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **65%** of the median family income for Kent 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 below 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 Kent County family at 65% of the median family income, falls below the HUD definition of “Low Income,” but above the HUD definition of “Very Low Income.” As in most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That the Self-Sufficiency Standard is below the HUD 80%-of-area-median-income/“Low- Income” standard but above the 50%-of-area-median-income/ “Very Low Income” suggests that the Self-Sufficiency Standard for Delaware families is neither too high nor too low.

Comparing the Standard for Wilmington to Other Major Cities

The Self-Sufficiency Standard has now been completed for 30 states and cities. Because the Self-Sufficiency Standard uses the same methodology, the cost of meeting basic needs for a given family type in different states can be directly compared. Since the Standards for the various places were completed in different years, the Self-Sufficiency Wages have been updated to the year 2002. Although costs increase at different rates over time, for our purposes here it is acceptable to use the overall Consumer Price Index (CPI) to make the Standards comparable.

As can be seen in Table 5, we have chosen to compare the Standard for the City of Wilmington to ten other American cities: Baltimore, Billings, Denver, Indianapolis, Kansas City, Louisville, Oklahoma City, Philadelphia, Salt Lake City, and Washington, DC.

For a single adult, costs in Wilmington require a Self-Sufficiency Wage of \$8.58 per hour, which is higher than nine of the cities listed and lower than only

Baltimore. In contrast, the Self-Sufficiency Wage for the one-child family in Wilmington, which is \$14.61, is higher than the wages for the same family type in six cities and lower than the remaining four cities. For the single adult with two children, the Self-Sufficiency Wage in Wilmington is \$17.45. Like the Self-Sufficiency Wage for the one-child family, the Self-Sufficiency Wage for the two-child family in Wilmington is greater than six cities and lower than the four remaining cities. In a two-parent family with a preschooler and schoolage child, each adult must earn \$10.26 for the family to be self-sufficient. These wages are lower than four cities, and higher than six other cities.

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

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

City	Single Adult	City	Single Adult, Preschooler	City	Single Adult, Preschooler, Schoolage	City	Two Adults, Preschooler, Schoolage**
Billings, MT	\$7.10	Billings, MT	\$12.16	Billings, MT	\$14.68	Billings, MT	\$9.17
Kansas City, MO	\$7.29	Indianapolis, IN	\$12.59	Indianapolis, IN	\$15.40	Indianapolis, IN	\$9.20
Indianapolis, IN	\$7.36	Kansas City, MO	\$12.69	Kansas City, MO	\$16.01	Kansas City, MO	\$9.47
Oklahoma City, OK	\$7.52	Oklahoma City, OK	\$13.46	Oklahoma City, OK	\$16.66	Oklahoma City, OK	\$9.99
Denver, CO	\$7.99	Louisville, KY	\$14.21	Louisville, KY	\$17.18	Philadelphia, PA***	\$10.13
Washington, DC***	\$7.99	Baltimore, MD	\$14.47	Baltimore, MD	\$17.41	Louisville, KY	\$10.23
Louisville, KY	\$8.04	Wilmington, DE	\$14.61	Wilmington, DE	\$17.45	Wilmington, DE	\$10.26
Philadelphia, PA***	\$8.32	Salt Lake City, UT	\$14.63	Salt Lake City, UT	\$17.76	Baltimore, MD	\$10.57
Salt Lake City, UT	\$8.33	Denver, CO	\$14.76	Philadelphia, PA***	\$17.93	Salt Lake City, UT	\$10.58
Wilmington, DE	\$8.58	Philadelphia, PA***	\$15.13	Denver, CO	\$18.90	Denver, CO	\$10.72
Baltimore, MD	\$9.13	Washington, DC***	\$16.06	Washington, DC***	\$22.69	Washington, DC***	\$12.48

*All wages are updated to 2002 using the Consumer Price Index

**Wages shown are per adult

***Wage calculated assuming family uses public transportation

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

The Impact of Supports on Reducing Costs and Meeting Basic Needs

While the Self-Sufficiency Standard shows the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. 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 health care coverage, child support and work supports as means to assist families reach self-sufficiency. We then model the effects of these resources on families' wages in Tables 6 and 7.

Health Care Coverage: Affordable health care coverage is essential to families working toward self-sufficiency. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. When families have affordable health care coverage, health care expenses are a relatively small cost item in their budgets (less than 10% for most family types). However, it should be noted again that many families cannot afford the health care coverage available through their employers or health care benefits are not offered, and purchasing health insurance independently is extremely expensive. When health care benefits are not available or are not affordable, parents have to make difficult choices in order to try to meet their families' needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis. For example, families may need to risk eviction by using income budgeted for housing to pay for needed health care.

The expansions of the federal and state-supported Children's Health Insurance Program—which in Delaware is known as the Delaware Healthy Children Program—makes coverage available to many households who would not otherwise be able to afford it. Medicaid is another resource available to some families. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months.²²

After that, and for families not transitioning from welfare, children can be covered by the Delaware Healthy Children Program, depending upon each child's age, family income and household size.²³ The impact of health care assistance on a family's wages, in addition to child support and other work supports, is modeled in the following tables.

Child Support: While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. As a result, many low-income, non-custodial parents are unable to pay child support. Nevertheless, whatever the amount, child support reduces the amount required for a family to meet their needs, while providing the support of both parents to meet children's needs.

Other Work Supports: In addition to assistance with health care coverage, there are other work supports that further assist families meet their basic needs. Work supports or aid such as cash assistance (TANF), housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or the Delaware Healthy Children Program), 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. It should be noted, however, that work supports are limited. They are not available to all families whose incomes are insufficient to meet their needs, and often work support benefits are low. In some cases, families do not have income adequate to meet their needs, yet their incomes are too high to meet income eligibility guidelines for work supports that would help them reach self-sufficiency, as will be demonstrated in the following tables.

Modeling the Impact of Supports: In Kent County (Excluding the City of Dover)

In Table 6, we examine the effect of adding work supports for a single parent family with two children—a preschooler and schoolage child—living in Kent County (excluding the City of Dover). This table illustrates the impact of work supports in different combinations. 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 federal Earned Income Tax Credit and/or the Child Tax Credit (when the 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.²⁴ 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.²⁵ Moreover, because of fluctuating hours and wages over the year, many workers find it difficult to gauge how much EITC they will be receiving when they file their taxes at the beginning of the next year.

Table 6
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage*
of a Single Parent with One Preschooler and One Schoolage
Kent County (Excluding the City of Dover), DE 2003

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care & Child Support	Child Care, [Food Stamps] & Medicaid	Child Care, [Food Stamps] & CHIP	Housing, Child Care, [Food Stamps] & CHIP
Monthly Costs:						
Housing	\$659	\$659	\$659	\$659	\$659	\$590
Child Care	\$639	\$639	\$335	\$346	\$357	\$346
Food	\$403	\$403	\$403	\$403	\$403	\$403
Transportation	\$205	\$205	\$205	\$205	\$205	\$205
Health Care	\$193	\$193	\$193	\$0	\$97	\$87
Miscellaneous	\$210	\$210	\$210	\$210	\$210	\$210
Taxes	\$317	\$251	\$200	\$209	\$237	\$212
Earned Income Tax Credit	-\$61	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$83	-\$50	-\$64	-\$77	-\$66
Child Tax Credit (-)	-\$100	\$0	\$0	\$0	\$0	\$0
Child Support		-\$326	-\$326			
Self-Sufficiency Wage:						
Hourly	\$13.55	\$12.23	\$10.39	\$11.18	\$11.89	\$11.29
Monthly	\$2,385	\$2,152	\$1,828	\$1,967	\$2,092	\$1,987
Annual	\$28,625	\$25,820	\$21,938	\$23,609	\$25,107	\$23,847
Total Federal EITC (annual)		\$1,324	\$2,142	\$1,790	\$1,474	\$1,740
Total Federal CTC (annual) (refundable)		\$1,200	\$1,194	\$1,200	\$1,200	\$1,200

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

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.

Instead, we show the federal EITC and the refundable CTC as annual amounts. Each is the amount they would receive when filing their taxes the following year, if they worked at this wage for the entire year. (See the two shaded lines at the bottom of Table 6.) Note that because these amounts are not received monthly, they are not included in the calculation of the wages shown. Similarly, the Child Tax Credit is split. The part that is a credit against federal taxes, if any, is shown as received monthly, as is the CCTC. The refundable portion, however, is only received as a lump sum payment, as is the EITC, so it

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.

is shown at the bottom of the table, as an annual amount.

The Self-Sufficiency Standard (Column #1): In the first column of Table 6 in Kent County (excluding the City of Dover), the Standard provides the full amount of each of the family’s expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). With child care expenses of \$639 per month and housing costs of \$659 per month, it is not surprising that for this single parent the Self-Sufficiency Wage is **\$13.55** per hour in Kent County.

Private Support:

Child Support (Column #2): In the second column of Table 6, the private “subsidy” of child support is added. The amount of \$326 shown is an average amount of child support received by families in Delaware.²⁶ Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes as well. Taxes decrease from \$317 in Kent County in Column #1—when all income is earned—to \$251 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 from \$13.55 to **\$12.23** per hour.

Public Work Supports:

Child Support and Child Care Assistance

(Column #3): In the third column, we show the effect of child care assistance in addition to child support. The addition of child care assistance significantly reduces her child care costs from \$639 per month to \$335. Thus, the combination of child support and child care assistance reduces the income she needs to earn to **\$10.39** per hour in Kent County.

Child Care, [Food Stamps] and Medicaid

(Column #4): In the fourth column, we attempted to show the combined effect of child care assistance along with Food Stamps and Medicaid. Medicaid dramatically reduces health care costs from \$193 to \$0. And, although the family continues to be eligible for child care assistance, with the additional assistance of Medicaid and without child support, the child care costs increase slightly from \$335 to \$346 per month. Child care costs increase because the amount a parent pays for child care when she is receiving assistance is based on her income. Although the addition of Medicaid reduces the income needed, the loss of child support is greater, and therefore increases the amount she will pay for child care. Child care assistance and Medicaid substantially reduce the amount she needs to earn for her family from \$13.55 with no work supports, to **\$11.18** per hour in Kent County. We attempted to include Food Stamps in this column; however, when her wages were adequate to meet her family’s needs with the assistance of child care and Medicaid, she was not eligible for Food Stamps.

Child Care, [Food Stamps] and Delaware

Healthy Children (Column #5): In Column #5, we attempted to show the impact of child care assistance, Food Stamps, and Delaware Healthy Children, rather than Medicaid. That is, after one year they lose Medicaid coverage for the whole family. Like Medicaid, Delaware Healthy Children reduces health care costs; however, this program only covers children, so that parents must pay their share of their health insurance premiums, plus a premium for the Delaware Healthy Children Program. Therefore, with Delaware Healthy Children, health care costs increase from \$0 to \$97 per month. However, they remain lower than the cost of health care without any type of health care assistance (\$193 per month). Although her health care costs have increased, the wage needed to meet basic

needs remains too high for her to receive Food Stamps in this scenario. Overall, in comparison to Column #4, the combination of child care assistance and Delaware Healthy Families increases the wage needed from \$11.18 to **\$11.89** per hour.

Housing, Child Care, [Food Stamps], and Delaware Healthy Families (Column #6): In the sixth column of Table 6, we show the combination of a housing subsidy, Food Stamps, child care assistance, and Delaware Healthy Families. The housing subsidy reduces the cost of housing to 30% of her income, lowering housing costs from \$659 to \$590 per month. The addition of housing assistance reduces the wage necessary to meet basic needs and therefore reduces child care and health care costs. However, even with housing assistance, the wages needed are still too high for her to receive Food Stamps. The combination of housing and child care assistance as well as Delaware Healthy Families reduce the wage needed to meet basic needs to **\$11.29** per hour.

The figures in Table 6 provide examples for one family—a single parent with one preschooler, and one schoolage child, living in Kent County (excluding the City of Dover). The impact of various work supports 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 work force. 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.

Modeling the Impact of Work Supports on Wage Adequacy: Table 7

In Table 6, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their needs. In Table 7 we show how adequately wages of \$6.15, \$8.00 and \$10.00 per hour (Panels A, B and C, respectively), can meet a family's needs with and without work supports.

In Table 7, the term “Wage Adequacy” refers to the degree to which a given wage is adequate to meet their basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family's needs.

We use the same family modeled in Table 6, a single parent with one preschooler and a schoolage child; however, in Table 7, the family modeled resides in New Castle County (excluding the cities of Newark and Wilmington). Panels A, B, and C show the level of Wage Adequacy that this family reaches with wages of \$6.15, \$8.00 and \$10.00 per hour in combination with various work supports. As in Table 6, work supports for which the family does not qualify are bracketed and costs reduced by work supports are noted in bold.

Wage Adequacy with No Work Supports: In the first column, the parent's wage is \$6.15 per hour (the state minimum wage in Delaware) and she is not receiving any work supports. In this scenario, the family's monthly expenses total \$2,749, while her wages are just \$1,082. Thus there is a shortfall of \$1,666 without work supports. In other words, these wages only provide 39% of the income needed to meet this family's needs. We call this percentage “Wage Adequacy.” In Panels B and C on page 21, we show the effect of increasing her wages to \$8.00 and \$10.00 per hour. With no work supports, this increases Wage Adequacy to 50% and 62%, respectively, still far below what is needed. Indeed, even with higher wages, the family's monthly income is still \$1,381 and \$1,073 *less than* what is needed to be self-sufficient.

When a family's income is not adequate to meet their basic needs, parents must make difficult choices to try to address their most urgent needs. In other words, parents must “juggle” demands on their income to get by. For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful, and does not allow families access to resources needed when unexpected crises arise.

Wage Adequacy with Child Care: When the family receives the support of child care assistance,

Table 7
Impact of Work Supports on Wage Adequacy
 Single Parent with One Preschool and Schoolage Child
 New Castle County (Excluding the Cities of Newark and Wilmington), DE 2003

Panel A: Wage Adequacy at \$6.15 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps & Delaware Healthy Children	Housing, Child Care, Food Stamps & Delaware Healthy Children
TOTAL INCOME:	\$1,082	\$1,082	\$1,082	\$1,082
Monthly Costs:				
Housing	\$752	\$752	\$752	\$325
Child Care	\$892	\$252	\$252	\$252
Food	\$403	\$403	\$69	\$69
Transportation	\$226	\$226	\$226	\$226
Health Care	\$193	\$193	\$72	\$72
Miscellaneous	\$247	\$247	\$247	\$247
Taxes	\$36	\$36	\$36	\$36
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$2,749	\$2,109	\$1,654	\$1,227
SHORTFALL (-) or SURPLUS	-\$1,666	-\$1,026	-\$572	-\$145
WAGE ADEQUACY (Total Income/Total Expenses)	39%	51%	65%	88%

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

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

child care costs are reduced, as shown in the second column of panels A, B and C. At \$6.15 per hour (Panel A) this increases Wage Adequacy to 51%. In other words, a wage of \$6.15 per hour with child care assistance, meets only 51% of this family's needs. At \$8.00 per hour, also with child care assistance, the family's Wage Adequacy increases to 63%. At \$10.00 per hour, Wage Adequacy increases to 73%. The family's income at each wage level, even with the help of child care assistance, is still significantly below full Wage Adequacy.

Wage Adequacy with Child Care, Food Stamps and Delaware Healthy Children: The addition of health care assistance through the Delaware Healthy Children Program reduces health care costs and raises the family's Wage Adequacy (see Column #3 in Panels A, B and C of Table 7). When earning \$6.15 per hour, the addition of health care assistance and Food Stamps to the child care assistance previously modeled increases Wage Adequacy from 51% to 65%. At \$8.00 per hour, the addition of Delaware Healthy

Children and Food Stamps increases Wage Adequacy from 63% to 77%. At \$10.00 per hour, Wage Adequacy only increases from 73% to 76% respectively because at this wage, with health and child care assistance, the family is not eligible for Food Stamps.

Wage Adequacy with Housing, Child Care, Food Stamps, and Delaware Healthy Children: Like child care, housing is a significant expense, so assistance in meeting this need has a substantial impact on the family budget (see Column #4 of Panels A, B and C). With housing, child care, and health care assistance as well as Food Stamps, at a wage of \$6.15 per hour, the family reaches a Wage Adequacy of 88%. At \$8.00 per hour with the same work supports, wage adequacy increases from 77% to 93%. At wages of \$10.00 per hour, Wage Adequacy reaches 84%.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are "bare-bones"

Table 7 -- Continued
Impact of Work Supports on Wage Adequacy
 Single Parent with One Preschool and Schoolage Child
 New Castle County (Excluding the Cities of Newark and Wilmington), DE 2003

Panel B: Wage Adequacy at \$8.00 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps & Delaware Healthy Children	Housing, Child Care, Food Stamps & Delaware Healthy Children
TOTAL INCOME:	\$1,408	\$1,408	\$1,408	\$1,408
Monthly Costs:				
Housing	\$752	\$752	\$752	\$422
Child Care	\$892	\$332	\$332	\$332
Food	\$403	\$403	\$123	\$123
Transportation	\$226	\$226	\$226	\$226
Health Care	\$193	\$193	\$82	\$82
Miscellaneous	\$247	\$247	\$247	\$247
Taxes	\$77	\$77	\$77	\$77
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$8)	(\$8)	(\$8)	(\$8)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$2,789	\$2,229	\$1,839	\$1,509
SHORTFALL (-) or SURPLUS	-\$1,381	-\$821	-\$431	-\$101
WAGE ADEQUACY (Total Income/Total Expenses)	50%	63%	77%	93%

Panel C: Wage Adequacy at \$10.00 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, [Food Stamps] & Delaware Healthy Children	Housing, Child Care, [Food Stamps] & Delaware Healthy Children
TOTAL INCOME:	\$1,760	\$1,760	\$1,760	\$1,760
Monthly Costs:				
Housing	\$752	\$752	\$752	\$528
Child Care	\$892	\$485	\$485	\$485
Food	\$403	\$403	\$403	\$403
Transportation	\$226	\$226	\$226	\$226
Health Care	\$193	\$193	\$87	\$87
Miscellaneous	\$247	\$247	\$247	\$247
Taxes	\$120	\$120	\$120	\$120
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$44)	(\$44)	(\$44)	(\$44)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$2,833	\$2,426	\$2,320	\$2,096
SHORTFALL (-) or SURPLUS	-\$1,073	-\$666	-\$560	-\$336
WAGE ADEQUACY (Total Income/Total Expenses)	62%	73%	76%	84%

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

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

budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes. Rather, the additional income should be seen as a means to meet other essential expenses not included in the budget, such as the purchase of a car or a refrigerator or money to put down first and last month's rent to secure housing.

Importance and Availability of the Work

Supports Modeled Here: By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their ability to achieve stable employment, 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:

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁷ In Delaware, the Delaware Department of Housing and Urban Development administers 902 Section 8 vouchers a year. Currently, there are approximately 2500 people on the waiting list for Section 8, and the wait for assistance is 6-12 months.²⁸
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators; also, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible.²⁹
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.³⁰ In Delaware, it is estimated that only 6,100 of the 22,000 children estimated to be eligible will receive child care assistance.³¹
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Child Health Insurance Program) enrollment.³² In Delaware, there are 4,121 children served by the Delaware Healthy Children Program. There are 13,500 children estimated to qualify, which means that about 31% of potentially eligible children are being covered by the Delaware Healthy Children Program.³³
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed to them, and less than 20% received the full amount owed. (Again, many low-income, non-custodial parents are unable to pay child support.) Not surprisingly, the average monthly child support payment of \$316 represents just 15% of a single mother's, and 8% of a single father's income.³⁴

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, live in high-cost areas, or work in low-wage jobs. Many 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 is an even greater challenge during economic downturns. In addition, dwindling time remains in which families can receive TANF cash assistance.

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 16.

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, for some states policy

changes at the local, state as well as federal levels are necessary.

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

Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Participants 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 participant 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 through FCE as quickly and as efficiently as possible.

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

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women’s access to these jobs—or training leading to these jobs requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business and produces positive results for employers.

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

Targeting Higher-Wage Employment — Microenterprise Training and Development: Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options especially for low-income, low-skilled women makes microenterprise development a critical strategy for moving families out of poverty. Low-income

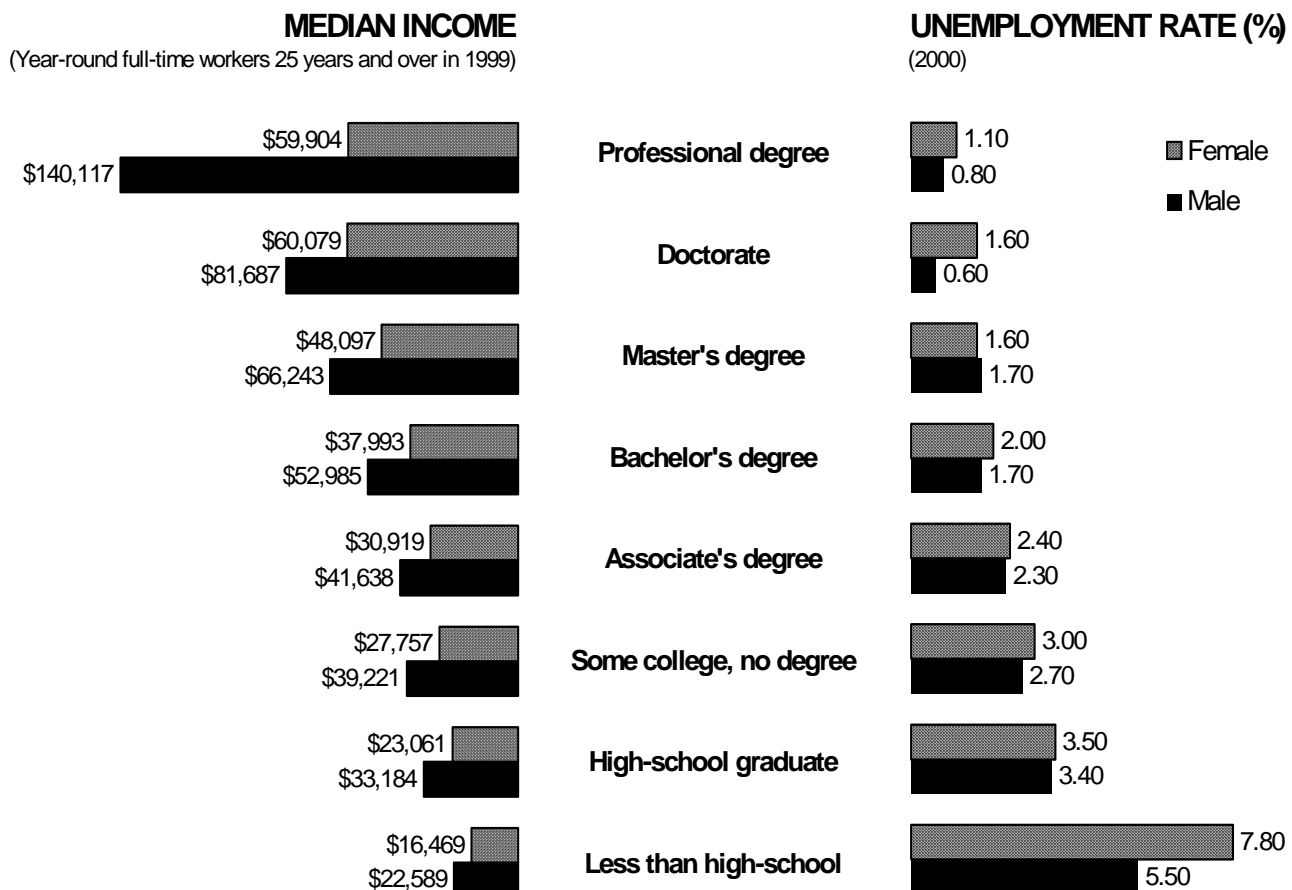
women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.³⁵ 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 Delaware the general resource exemption limit under TANF for an assistance unit is \$1,000.³⁶

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

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

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 4, 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 (including Delaware), 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.³⁷ Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.³⁸

Reducing Gender and Race-Based Wage Disparities: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or

people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.³⁹

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

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare clients choosing the best route out of poverty for themselves and their families, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on TANF reauthorization, tax policy, work supports, 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 in 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 strategy uses the Standard to determine which jobs in the local market pay Self-Sufficiency Wages. Second, the strategy examines local labor market supply and demand (to determine jobs that have expanding but unfilled openings). Next, an assessment of the available job training and education infrastructure is needed, and finally, an evaluation of the skills and location of current/potential workers is made. 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 assesses wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Tables 6 and 7), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, as a result of a proposal to raise child care co-payments in Pennsylvania, our state partner commissioned us to use the Standard to analyze the impact of the proposed plan on low-income working parents' ability to meet their basic needs. The resulting report, *When Wages Aren't Enough*, was instrumental in preventing the proposed increase in child care co-payments.

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

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

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

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

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

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency,

programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close the wages achieved are to the family's Self-Sufficiency Wage and thus how the program impacts on the ability of these adults to meet their families' needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

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

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

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a tool that counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the

Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

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

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

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For

employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

The Self-Sufficiency Standard in Research

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

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

Conclusion

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

The 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 Standard.

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

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further implications of the Self-Sufficiency Standard for Delaware, to order this publication or the Standard for a particular county, or to find out more about the Delaware Family Economic Self-Sufficiency Project, please contact Helen Foster Parson at the Metropolitan Wilmington Urban League at (302) 622-4316.

Endnotes

¹ Anonymous quote from Gowdy, E.A. & Pearlmutter, S.R. (1994). Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women. In L.V. Davis, (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (pp. 93). New York: The Haworth Press.

² See Dalaker, J. (2001). *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.

³ See 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.

⁴ Using the 2001 Fair Market Rents (www.huduser.org) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,747. This is almost five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$359 per month.

⁵ 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, 1995.

⁶ 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. There are also some national projects documenting a need to increase wages and/or poverty measures. See Rouchey, H., Brocht, C., Gundersen, B., & Bernstein, J. (2001). *Hardships in America: The real story of working families*. Washington, DC: Economic Policy Institute. Also see Sklar, H., Mykyta, L., & Wefald, S. (2001). *Raise the floor: Wages and policies that work for all of us*. Washington, DC: Ms. Foundation for Women.

⁷ See "New light on the cost of living." (1998, September 25). *Boston Globe*.

⁸ 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.

⁹ Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.

¹⁰ These costs are based on a survey of units that have been on the market within the last two years, and excluding new housing (two years old or less), substandard housing, and public housing.

¹¹ 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.

¹² Under the 1988 Family Support Act (which was superseded 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.

¹³ 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.

¹⁴ 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.

¹⁵ 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>.

¹⁶ 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.

¹⁷ Delaware Department of Insurance, *Guide to Insurance for Delaware Citizens 2000*. Retrieved September 10, 2002 from <http://www.state.de.us/inscom/00insguide.pdf>.

¹⁸ 82.5% of non-contingent workers have health insurance, most of whom receive health insurance through their or a relative's employer. See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.). *Current Population Survey* (Table 9. Employed contingent and noncontingent workers and those with alternative work arrangements by health insurance coverage and eligibility for employer-provided pension plans, February 2001).

¹⁹ The Henry J. Kaiser Family Foundation, State Health Facts Online, *Delaware: Employment-Based Premiums, 2000*. Retrieved October 10, 2002 from <http://statehealthfacts.kff.org>

²⁰ See Citro & Michael (1995), *op.cit.*

²¹ In this report, single parents are referred to as "she" because over 90% of single parents are women.

²² Nina Licht, Delaware Social Service Administration, Division of Social Services (personal communication 12/21/02).

²³ Under the Delaware Healthy Children Program, health care coverage is provided for children in families with net incomes up to 200% of the federal poverty level (FPL). Delaware Department of Health and Social Services, Division of Social Services. Retrieved July 16, 2002 from <http://www.state.de.us/dhss/dss/healthychildren.html>.

²⁴ Of returns filed in 1999, only 183,859 taxpayers reported receiving 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.")

²⁵ 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.

²⁶ Using the total amount of child support received in Delaware (\$82,028,528), and knowing the number of children on behalf of whom this money was received (35,259), we used the average number of children per custodial parent receiving child support to calculate the average monthly child support received per custodial parent, \$3787 per year, or \$326 per month. Art Caldwell, Delaware Division of Child Support Enforcement (personal communication 12/27/02). U.S. Census Bureau. (2002, October). *Custodial Mothers and Fathers and Their Child Support, 1999*. Retrieved December 30, 2002 from <http://landview.census.gov/hhes/www/childsupport/chlds99.pdf>.

²⁷ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁸ Paula Vosnell, Community Relations, Delaware Department of Housing and Urban Development (personal communication 12/21/02).

²⁹ 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 (NSAF). Series B, No. B-3.

³⁰ See the U.S. 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 April 11, 2002 from <http://www.hhs.gov/news/press/2000pres/200001206.html>.

³¹ U.S. Department of Health and Human Services. *A short report on subsidies, affordability, and supply*. Retrieved 12/19/02 from <http://www.aspe.hhs.gov/hsp/Child-Care99/de-rpt.htm>

³² 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.

³³ Alfred Tambe, Fiscal Manager and Supervisor for Budgeting and Data Management, Delaware Department of Health and Social Services (personal communication 12/18/02).

³⁴ See the U.S. Census Bureau. (2002, October). *Custodial Mothers and Fathers and Their Child Support, 1999*.

Retrieved December 30, 2002 from <http://landview.census.gov/hhes/www/childsupport/chldsu99.pdf>.

³⁵ Montalco, C.P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

³⁶ Nina Licht, Delaware Social Service Administration, Division of Social Services (personal communication 12/21/02).

³⁷ 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>.

³⁸ “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. 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.” This is 20% more per hour for union workers. See Foster, A. (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>.

³⁹ See State Action (n.d.). *Equal Pay*. Retrieved April 1, 2002, from <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

Data Sources

Data Type	Source	Assumptions
Child Care	Market Rate Study for 2000 conducted by the Delaware Division of Social Services updated with the Consumer Price Index.	<u>Infants</u> : Full-time, Average of "infants"(under 12 months) and "toddlers"(between 12 months and 24 months), Family Day Care <u>Preschoolers</u> : Full-time, 2-5 years old, Child Care Center <u>Schoolage</u> : Part-time, 6-12 years old, Child Care Center
Food	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Top market shares of 2001 obtained from Delaware Insurance Department. Medical Expenditure Panel Survey, Health Insurance Component Analytical Tool (MEPSnet/IC). September 2002. Agency for Healthcare Research and Quality, Rockville, MD. http://www.meps.ahrpr.gov/mepsnet/IC/MEPSnetIC.asp Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey</i> .	MEPS provides a statewide average for both single and family coverage in 1998. Updated with Medical Consumer Price Index. Out of pocket costs are by age, and are updated with the Medical CPI.
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program</i> . (10/01/02). www.huduser.org	Fair Market Rents are used for each PMSA in Delaware.
Taxes	U.S. Department of Treasury -IRS 1040 Instructions, State Income Tax Form, and State Tax Department Regulations Delaware Department of Finance Division of Revenue http://www.state.de.us/revenue/	Taxes included federal and state income taxes and payroll taxes. Standard deduction and all income from wages.
Transportation	Delaware Department of Insurance, Guide to Insurance for Delaware Citizens 2000. http://www.state.de.us/inscom/00insguide.pdf U.S. Census, "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census." www.census.gov <i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners. www.naic.org	Using the top five market share auto insurance companies and rates listed in the Guide to Insurance for Delaware Citizens 2000, the auto insurance cost for each county is calculated using a ratio to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).
Miscellaneous	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.

About the Authors

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, and currently is Director of the Center for Women’s Welfare at the University of Washington. She received her Ph.D. degree in Sociology and Social Work from the University of Michigan.

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

List of Delaware Counties and Major Cities

Kent County (Excluding the City of Dover)

Kent County - City of Dover

New Castle County (Excluding the Cities of Newark and Wilmington)

New Castle County - City of Newark

New Castle County - City of Wilmington

Sussex County

Map of Delaware Counties



Appendix:
The Self-Sufficiency Standard by
Family Type, Delaware

***Table 1. The Self-Sufficiency Standard for
Dover, DE MSA, 2003
Kent County (Excluding Dover)***

Table 1
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	579	659	659	659	659	659	659
Child Care	0	391	405	235	0	782	796
Food	178	261	270	315	334	342	351
Transportation	200	205	205	205	200	205	205
Health Care	72	171	174	182	187	180	182
Miscellaneous	103	169	171	160	138	217	219
Taxes	206	259	277	220	184	359	375
Earned Income							
Tax Credit (-)	0	-64	-55	-91	-134	-30	-18
Child Care							
Tax Credit (-)	0	-46	-44	-48	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$7.60	\$11.10	\$11.43	\$10.15	\$8.62	\$14.40	\$14.71
-Monthly	\$1,338	\$1,954	\$2,013	\$1,786	\$1,518	\$2,534	\$2,589
-Annual	\$16,061	\$23,454	\$24,150	\$21,437	\$18,213	\$30,409	\$31,064

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	659	659	659	659	659	659	659
Child Care	625	391	809	639	405	469	235
Food	394	412	360	403	421	445	442
Transportation	205	205	205	205	205	205	205
Health Care	190	195	184	193	197	201	206
Miscellaneous	207	186	222	210	189	198	175
Taxes	297	235	390	318	247	241	197
Earned Income							
Tax Credit (-)	-75	-144	-7	-61	-132	-116	-187
Child Care							
Tax Credit (-)	-84	-46	-80	-80	-44	-80	-46
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-96
Self-Sufficiency Wage							
-Hourly	\$13.18	\$11.33	\$15.02	\$13.55	\$11.63	\$12.06	\$10.17
-Monthly	\$2,319	\$1,994	\$2,643	\$2,386	\$2,047	\$2,123	\$1,790
-Annual	\$27,831	\$23,926	\$31,720	\$30,339	\$24,562	\$25,471	\$21,479

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	659	855	855	855	855	855	855
Child Care	0	1,173	1,187	1,016	782	1,200	1,030
Food	460	414	423	463	481	431	472
Transportation	200	205	205	205	205	205	205
Health Care	210	188	190	199	204	193	201
Miscellaneous	153	284	286	274	253	288	276
Taxes	160	574	585	533	441	596	543
Earned Income							
Tax Credit (-)	-241	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-70	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$8.70	\$19.68	\$19.89	\$18.84	\$16.99	\$20.11	\$19.05
-Monthly	\$1,531	\$3,463	\$3,501	\$3,316	\$2,991	\$3,539	\$3,354
-Annual	\$18,372	\$41,556	\$42,011	\$39,787	\$35,887	\$42,467	\$40,242

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

1 Adult, 3 Children, continued							
Monthly Costs	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	855	855	855	855	855	855	855
Child Care	796	860	625	391	1,214	1,044	809
Food	490	513	530	548	440	481	498
Transportation	205	205	205	205	205	205	205
Health Care	206	210	214	219	195	203	208
Miscellaneous	255	264	243	222	291	279	258
Taxes	452	491	400	343	606	554	463
Earned Income							
Tax Credit (-)	0	0	0	-22	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$17.21	\$18.00	\$16.15	\$14.61	\$20.32	\$19.27	\$17.42
-Monthly	\$3,029	\$3,168	\$2,843	\$2,571	\$3,577	\$3,391	\$3,067
-Annual	\$36,343	\$38,018	\$34,118	\$30,854	\$42,922	\$40,698	\$36,798

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	855	855	855	855	855	855	855
Child Care	874	639	405	704	469	235	0
Food	521	539	557	562	580	597	615
Transportation	205	205	205	205	205	205	200
Health Care	212	217	221	220	225	230	234
Miscellaneous	267	246	224	255	233	212	190
Taxes	502	410	358	450	358	284	249
Earned Income							
Tax Credit (-)	0	0	-11	0	0	-66	-122
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-126
Self-Sufficiency Wage							
-Hourly	\$18.22	\$16.37	\$14.91	\$17.16	\$15.32	\$13.42	\$11.91
-Monthly	\$3,206	\$2,881	\$2,625	\$3,021	\$2,696	\$2,363	\$2,095
-Annual	\$38,473	\$34,574	\$31,498	\$36,249	\$32,350	\$28,351	\$25,146

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	579	659	659	659	659	659	659
Child Care	0	391	405	235	0	782	796
Food	351	428	437	480	498	496	504
Transportation	389	394	394	394	389	394	394
Health Care	203	212	214	222	227	220	223
Miscellaneous	152	208	211	199	177	255	258
Taxes	255	349	360	309	266	422	433
Earned Income							
Tax Credit (-)	0	0	0	0	-36	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$5.48	\$7.25	\$7.36	\$6.84	\$6.05	\$8.66	\$8.77
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,929	\$2,551	\$2,589	\$2,408	\$2,130	\$3,048	\$3,086
-Annual	\$23,149	\$30,612	\$31,074	\$28,896	\$25,558	\$36,580	\$37,035

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<i>Housing</i>	659	659	659	659	659	659	659
<i>Child Care</i>	625	391	809	639	405	469	235
<i>Food</i>	545	563	513	554	571	595	612
<i>Transportation</i>	394	394	394	394	394	394	394
<i>Health Care</i>	231	236	225	233	238	242	246
<i>Miscellaneous</i>	245	224	260	248	227	236	215
<i>Taxes</i>	381	331	444	392	344	339	272
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	-5	0	0	0	0	-49
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-80	-40	-80	-80	-40	-80	-40
<i>Child Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$8.24	\$7.54	\$8.88	\$8.35	\$7.66	\$7.82	\$6.94
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$2,901	\$2,653	\$3,124	\$2,939	\$2,697	\$2,753	\$2,444
<i>-Annual</i>	\$34,811	\$31,833	\$37,491	\$35,266	\$32,369	\$33,042	\$29,331

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolager
<i>Housing</i>	659	855	855	855	855	855	855
<i>Child Care</i>	0	1,173	1,187	1,016	782	1,200	1,030
<i>Food</i>	630	555	563	602	619	571	610
<i>Transportation</i>	389	394	394	394	394	394	394
<i>Health Care</i>	251	229	231	239	244	233	242
<i>Miscellaneous</i>	193	321	323	311	289	325	313
<i>Taxes</i>	235	620	630	577	486	641	588
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	-112	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$6.09	\$11.12	\$11.23	\$10.70	\$9.77	\$11.34	\$10.80
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$2,145	\$3,916	\$3,953	\$3,765	\$3,438	\$3,991	\$3,802
<i>-Annual</i>	\$25,735	\$46,991	\$47,439	\$45,177	\$41,261	\$47,886	\$45,624

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	855	855	855	855	855	855	855
Child Care	796	860	625	391	1,214	1,044	809
Food	627	649	666	682	580	618	635
Transportation	394	394	394	394	394	394	394
Health Care	246	250	255	270	236	244	249
Miscellaneous	292	301	279	259	328	316	294
Taxes	496	535	443	399	651	598	507
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$9.87	\$10.27	\$9.34	\$8.70	\$11.44	\$10.91	\$9.98
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,476	\$3,614	\$3,287	\$3,061	\$4,028	\$3,839	\$3,513
-Annual	\$41,709	\$43,363	\$39,447	\$36,731	\$48,334	\$46,072	\$42,156

Table 1 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County (Excluding Dover)

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	855	855	855	855	855	855	855
Child Care	874	639	405	704	469	235	0
Food	657	674	691	696	712	729	746
Transportation	394	394	394	394	394	394	389
Health Care	252	257	262	261	265	270	275
Miscellaneous	303	282	261	291	270	248	226
Taxes	545	453	405	492	400	353	317
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-5
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$10.37	\$9.44	\$8.75	\$9.84	\$8.91	\$8.22	\$7.54
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,651	\$3,325	\$3,082	\$3,462	\$3,136	\$2,894	\$2,653
-Annual	\$43,810	\$39,894	\$36,981	\$41,548	\$37,633	\$34,728	\$31,838

***Table 2. The Self-Sufficiency Standard for
Dover, DE MSA, 2003
Kent County - City of Dover***

Table 2
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	637	725	725	725	725	725	725
Child Care	0	391	405	235	0	782	796
Food	178	261	270	315	334	342	351
Transportation	200	205	205	205	200	205	205
Health Care	72	171	174	182	187	180	182
Miscellaneous	109	175	178	166	145	223	226
Taxes	230	301	315	247	210	377	410
Earned Income							
Tax Credit (-)	0	-42	-34	-72	-115	-6	0
Child Care							
Tax Credit (-)	0	-44	-44	-46	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$8.10	\$11.89	\$12.18	\$10.84	\$9.29	\$15.05	\$15.43
-Monthly	\$1,426	\$2,093	\$2,143	\$1,907	\$1,635	\$2,649	\$2,715
-Annual	\$17,115	\$25,117	\$25,720	\$22,889	\$19,625	\$31,783	\$32,581

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	725	725	725	725	725	725	725
Child Care	625	391	809	639	405	469	235
Food	394	412	360	403	421	445	442
Transportation	205	205	205	205	205	205	205
Health Care	190	195	184	193	197	201	206
Miscellaneous	214	193	228	217	195	205	181
Taxes	342	266	421	358	274	280	210
Earned Income							
Tax Credit (-)	-43	-115	0	-31	-105	-88	-165
Child Care							
Tax Credit (-)	-80	-44	-80	-80	-42	-84	-46
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$14.05	\$12.09	\$15.65	\$14.36	\$12.36	\$12.84	\$10.75
-Monthly	\$2,474	\$2,128	\$2,754	\$2,528	\$2,176	\$2,259	\$1,893
-Annual	\$29,683	\$25,541	\$33,044	\$30,339	\$26,113	\$27,110	\$22,712

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	725	941	941	941	941	941	941
Child Care	0	1,173	1,187	1,016	782	1,200	1,030
Food	460	414	423	463	481	431	472
Transportation	200	205	205	205	205	205	205
Health Care	210	188	190	199	204	193	201
Miscellaneous	159	292	295	282	261	297	285
Taxes	184	611	622	570	478	632	580
Earned Income							
Tax Credit (-)	-218	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-81	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$9.32	\$20.42	\$20.64	\$19.58	\$17.74	\$20.85	\$19.80
-Monthly	\$1,640	\$3,594	\$3,632	\$3,446	\$3,122	\$3,670	\$3,484
-Annual	\$19,677	\$43,127	\$43,582	\$41,358	\$37,458	\$44,037	\$41,813

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

1 Adult, 3 Children, continued							
Monthly Costs	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	941	941	941	941	941	941	941
Child Care	796	860	625	391	1,214	1,044	809
Food	490	513	530	548	440	481	498
Transportation	205	205	205	205	205	205	205
Health Care	206	210	214	219	195	203	208
Miscellaneous	264	273	252	230	300	287	266
Taxes	489	528	437	389	643	591	499
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$17.95	\$18.74	\$16.90	\$15.53	\$21.07	\$20.01	\$18.17
-Monthly	\$3,159	\$3,299	\$2,974	\$2,733	\$3,708	\$3,522	\$3,197
-Annual	\$37,914	\$39,589	\$35,689	\$32,792	\$44,493	\$42,269	\$38,369

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	941	941	941	941	941	941	941
Child Care	874	639	405	704	469	235	0
Food	521	539	557	562	580	597	615
Transportation	205	205	205	205	205	205	200
Health Care	212	217	221	220	225	230	234
Miscellaneous	275	254	233	263	242	221	199
Taxes	539	447	399	487	395	337	282
Earned Income							
Tax Credit (-)	0	0	0	0	0	-27	-92
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-140
Self-Sufficiency Wage							
-Hourly	\$18.96	\$17.11	\$15.74	\$17.91	\$16.06	\$14.48	\$12.71
-Monthly	\$3,337	\$3,012	\$2,771	\$3,152	\$2,827	\$2,548	\$2,238
-Annual	\$40,044	\$36,145	\$33,247	\$37,820	\$33,920	\$30,574	\$26,854

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	637	725	725	725	725	725	725
Child Care	0	391	405	235	0	782	796
Food	351	428	437	480	498	496	504
Transportation	389	394	394	394	389	394	394
Health Care	203	212	214	222	227	220	223
Miscellaneous	158	215	217	206	184	262	264
Taxes	274	377	388	337	293	451	461
Earned Income							
Tax Credit (-)	0	0	0	0	-17	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$5.71	\$7.53	\$7.64	\$7.13	\$6.39	\$8.95	\$9.05
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,011	\$2,652	\$2,690	\$2,508	\$2,248	\$3,149	\$3,187
-Annual	\$24,134	\$31,819	\$32,283	\$30,102	\$26,974	\$37,790	\$38,246

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

2 Adults, 2 Children, continued

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	725	725	725	725	725	725	725
Child Care	625	391	809	639	405	469	235
Food	545	563	513	554	571	595	612
Transportation	394	394	394	394	394	394	394
Health Care	231	236	225	233	238	242	246
Miscellaneous	252	231	267	255	233	242	221
Taxes	409	361	472	420	372	368	312
Earned Income Tax Credit (-)	0	0	0	0	0	0	-19
Child Care Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage -Hourly	\$8.53	\$7.84	\$9.16	\$8.64	\$7.95	\$8.11	\$7.35
	per adult	per adult	per adult	per adult	per adult	per adult	per adult
-Monthly	\$3,002	\$2,760	\$3,225	\$3,040	\$2,798	\$2,854	\$2,587
-Annual	\$36,021	\$33,124	\$38,701	\$36,477	\$33,580	\$34,253	\$31,044

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	725	941	941	941	941	941	941
Child Care	0	1,173	1,187	1,016	782	1,200	1,030
Food	630	555	563	602	619	571	610
Transportation	389	394	394	394	394	394	394
Health Care	251	229	231	239	244	233	242
Miscellaneous	199	329	332	319	298	334	322
Taxes	264	657	667	614	522	678	625
Earned Income Tax Credit (-)	-85	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$6.46	\$11.50	\$11.60	\$11.07	\$10.14	\$11.71	\$11.17
	per adult	per adult	per adult	per adult	per adult	per adult	per adult
-Monthly	\$2,273	\$4,047	\$4,084	\$3,896	\$3,569	\$4,121	\$3,933
-Annual	\$27,280	\$48,562	\$49,010	\$46,748	\$42,832	\$49,457	\$47,195

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	941	941	941	941	941	941	941
Child Care	796	860	625	391	1,214	1,044	809
Food	627	649	666	682	580	618	635
Transportation	394	394	394	394	394	394	394
Health Care	246	250	255	270	236	244	249
Miscellaneous	300	309	288	268	336	324	303
Taxes	533	572	480	436	688	635	543
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$10.25	\$10.64	\$9.71	\$9.07	\$11.81	\$11.28	\$10.35
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,607	\$3,744	\$3,418	\$3,192	\$4,159	\$3,970	\$3,644
-Annual	\$43,280	\$44,933	\$41,018	\$38,302	\$49,904	\$47,643	\$43,727

Table 2 - continued
The Self-Sufficiency Standard for Dover, DE MSA, 2003
Kent County - City of Dover

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	941	941	941	941	941	941	941
Child Care	874	639	405	704	469	235	0
Food	657	674	691	696	712	729	746
Transportation	394	394	394	394	394	394	389
Health Care	252	257	262	261	265	270	275
Miscellaneous	312	290	269	299	278	257	235
Taxes	582	490	442	529	437	389	347
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$10.74	\$9.82	\$9.13	\$10.21	\$9.28	\$8.59	\$7.90
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,782	\$3,455	\$3,213	\$3,593	\$3,267	\$3,024	\$2,782
-Annual	\$45,381	\$41,465	\$38,552	\$43,119	\$39,203	\$36,290	\$33,380

***Table 3. The Self-Sufficiency Standard for
Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and
Wilmington)***

Table 3
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant infant	Adult + infant preschooler
Housing	645	752	752	752	752	752	752
Child Care	0	552	575	317	0	1,104	1,127
Food	178	261	270	315	334	342	351
Transportation	221	226	226	226	221	226	226
Health Care	72	171	174	182	187	180	182
Miscellaneous	112	196	200	179	149	260	264
Taxes	242	411	426	320	229	559	574
Earned Income							
Tax Credit (-)	0	0	0	-30	-102	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-42	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$8.35	\$14.09	\$14.39	\$12.33	\$9.78	\$18.43	\$18.72
-Monthly	\$1,470	\$2,479	\$2,532	\$2,170	\$1,721	\$3,243	\$3,296
-Annual	\$17,643	\$29,749	\$30,389	\$26,045	\$20,656	\$38,915	\$39,547

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant schoolage	Adult + infant teenager	Adult + preschooler preschooler	Adult + preschooler schoolage	Adult + preschooler teenager	Adult + schoolage schoolage	Adult + schoolage teenager
Housing	752	752	752	752	752	752	752
Child Care	869	552	1,150	892	575	635	317
Food	394	412	360	403	421	445	442
Transportation	226	226	226	226	226	226	226
Health Care	190	195	184	193	197	201	206
Miscellaneous	243	214	267	247	217	226	194
Taxes	485	394	589	500	415	411	272
Earned Income							
Tax Credit (-)	0	-19	0	0	-3	0	-109
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-44
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$16.93	\$14.70	\$19.02	\$17.23	\$15.12	\$15.43	\$12.25
-Monthly	\$2,980	\$2,587	\$3,348	\$3,032	\$2,661	\$2,716	\$2,156
-Annual	\$35,755	\$31,040	\$40,180	\$36,387	\$31,935	\$32,595	\$25,871

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	752	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	0	1,656	1,679	1,421	1,104	1,702	1,444
Food	460	414	423	463	481	431	472
Transportation	221	226	226	226	226	226	226
Health Care	210	188	190	199	204	193	201
Miscellaneous	164	351	354	333	304	357	337
Taxes	201	863	878	788	661	893	803
Earned Income							
Tax Credit (-)	-202	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-88	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$9.76	\$25.51	\$25.81	\$23.99	\$21.43	\$26.10	\$24.29
-Monthly	\$1,718	\$4,490	\$4,542	\$4,223	\$3,771	\$4,594	\$4,275
-Annual	\$20,613	\$53,881	\$54,505	\$50,675	\$45,255	\$55,130	\$51,300

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

1 Adult, 3 Children, continued							
Monthly Costs	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	1,127	1,187	869	552	1,725	1,467	1,150
Food	490	513	530	548	440	481	498
Transportation	226	226	226	226	226	226	226
Health Care	206	210	214	219	195	203	208
Miscellaneous	307	316	286	257	361	340	310
Taxes	676	713	586	502	907	817	690
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$21.72	\$22.48	\$19.91	\$17.82	\$26.40	\$24.59	\$22.02
-Monthly	\$3,823	\$3,956	\$3,504	\$3,136	\$4,646	\$4,327	\$3,875
-Annual	\$45,880	\$47,470	\$42,050	\$37,632	\$55,754	\$51,924	\$46,504

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	1,210	892	575	952	635	317	0
Food	521	539	557	562	580	597	615
Transportation	226	226	226	226	226	226	221
Health Care	212	217	221	220	225	230	234
Miscellaneous	319	290	260	298	269	239	209
Taxes	728	600	517	638	511	427	320
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-55
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$22.77	\$20.21	\$18.11	\$20.96	\$18.39	\$16.30	\$13.73
-Monthly	\$4,008	\$3,556	\$3,188	\$3,689	\$3,237	\$2,869	\$2,417
-Annual	\$48,094	\$42,674	\$38,256	\$44,265	\$38,844	\$34,426	\$28,998

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	645	752	752	752	752	752	752
Child Care	0	552	575	317	0	1,104	1,127
Food	351	428	437	480	498	496	504
Transportation	431	436	436	436	431	436	436
Health Care	203	212	214	222	227	220	223
Miscellaneous	163	238	241	221	191	301	304
Taxes	289	476	491	402	320	619	634
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$5.92	\$8.53	\$8.68	\$7.79	\$6.73	\$10.65	\$10.79
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,082	\$3,004	\$3,056	\$2,740	\$2,369	\$3,748	\$3,800
-Annual	\$24,985	\$36,044	\$36,677	\$32,884	\$28,426	\$44,973	\$45,597

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

2 Adults, 2 Children, continued

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	752	752	752	752	752	752	752
Child Care	869	552	1,150	892	575	635	317
Food	545	563	513	554	571	595	612
Transportation	436	436	436	436	436	436	436
Health Care	231	236	225	233	238	242	246
Miscellaneous	283	254	308	287	257	266	236
Taxes	544	460	649	559	475	469	385
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$9.89	\$8.84	\$10.94	\$10.04	\$8.99	\$9.13	\$8.08
	per adult	per adult	per adult	per adult	per adult	per adult	per adult
-Monthly	\$3,481	\$3,112	\$3,852	\$3,533	\$3,164	\$3,214	\$2,845
-Annual	\$41,767	\$37,349	\$46,222	\$42,392	\$37,974	\$38,562	\$34,144

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	752	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	0	1,656	1,679	1,421	1,104	1,702	1,444
Food	630	555	563	602	619	571	610
Transportation	431	436	436	436	436	436	436
Health Care	251	229	231	239	244	233	242
Miscellaneous	206	390	393	372	342	396	375
Taxes	275	918	933	842	714	947	856
Earned Income							
Tax Credit (-)	-62	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$6.77	\$14.13	\$14.28	\$13.36	\$12.08	\$14.43	\$13.51
	per adult	per adult	per adult	per adult	per adult	per adult	per adult
-Monthly	\$2,383	\$4,975	\$5,026	\$4,704	\$4,251	\$5,078	\$4,756
-Annual	\$28,599	\$59,701	\$60,318	\$56,450	\$51,014	\$60,934	\$57,067

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

<i>2 Adults, 3 Children, continued</i>							
<i>Monthly Costs</i>	<i>2 Adults + infant + preschooler + teenager</i>	<i>2 Adults + infant + schoolage + schoolage</i>	<i>2 Adults + infant + schoolage + teenager</i>	<i>2 Adults + infant + teenager</i>	<i>2 Adults + preschooler + preschooler + preschooler</i>	<i>2 Adults + preschooler + preschooler + schoolage</i>	<i>2 Adults + preschooler + preschooler + teenager</i>
<i>Housing</i>	1,022	1,022	1,022	1,022	1,022	1,022	1,022
<i>Child Care</i>	1,127	1,187	869	552	1,725	1,467	1,150
<i>Food</i>	627	649	666	682	580	618	635
<i>Transportation</i>	436	436	436	436	436	436	436
<i>Health Care</i>	246	250	255	270	236	244	249
<i>Miscellaneous</i>	346	354	325	296	400	379	349
<i>Taxes</i>	729	766	638	559	961	871	743
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-80	-80	-80	-40	-80	-80	-80
<i>Child Tax Credit (-)</i>	-150	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$12.22	\$12.59	\$11.31	\$10.30	\$14.57	\$13.66	\$12.37
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,303	\$4,433	\$3,980	\$3,627	\$5,129	\$4,807	\$4,354
<i>-Annual</i>	\$51,630	\$53,200	\$47,763	\$43,527	\$61,550	\$57,683	\$52,247

Table 3 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County (Excluding Newark and Wilmington)

<i>2 Adults, 3 Children, continued</i>							
<i>Monthly Costs</i>	<i>2 Adults + preschooler + schoolage + schoolage</i>	<i>2 Adults + preschooler + schoolage + teenager</i>	<i>2 Adults + preschooler + teenager + teenager</i>	<i>2 Adults + schoolage + schoolage + schoolage</i>	<i>2 Adults + schoolage + schoolage + teenager</i>	<i>2 Adults + schoolage + teenager + teenager</i>	<i>2 Adults + teenager + teenager + teenager</i>
<i>Housing</i>	1,022	1,022	1,022	1,022	1,022	1,022	1,022
<i>Child Care</i>	1,210	892	575	952	635	317	0
<i>Food</i>	657	674	691	696	712	729	746
<i>Transportation</i>	436	436	436	436	436	436	431
<i>Health Care</i>	252	257	262	261	265	270	275
<i>Miscellaneous</i>	358	328	299	337	307	277	247
<i>Taxes</i>	780	652	568	689	562	478	391
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-80	-80	-40	-80	-80	-40	0
<i>Child Tax Credit (-)</i>	-150	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$12.74	\$11.45	\$10.40	\$11.83	\$10.54	\$9.49	\$8.42
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,485	\$4,032	\$3,662	\$4,162	\$3,709	\$3,340	\$2,962
<i>-Annual</i>	\$53,816	\$48,380	\$43,945	\$49,949	\$44,512	\$40,078	\$35,545

***Table 4. The Self-Sufficiency Standard for
Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark***

Table 4
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	710	827	827	827	827	827	827
Child Care	0	552	575	317	0	1,104	1,127
Food	178	261	270	315	334	342	351
Transportation	221	226	226	226	221	226	226
Health Care	72	171	174	182	187	180	182
Miscellaneous	118	204	207	187	157	268	271
Taxes	269	443	458	366	260	591	606
Earned Income							
Tax Credit (-)	0	0	0	-5	-80	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-42	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$8.91	\$14.74	\$15.04	\$13.20	\$10.54	\$19.08	\$19.38
-Monthly	\$1,568	\$2,594	\$2,648	\$2,323	\$1,856	\$3,358	\$3,411
-Annual	\$18,817	\$31,130	\$31,771	\$27,876	\$22,268	\$40,296	\$40,929

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	827	827	827	827	827	827	827
Child Care	869	552	1,150	892	575	635	317
Food	394	412	360	403	421	445	442
Transportation	226	226	226	226	226	226	226
Health Care	190	195	184	193	197	201	206
Miscellaneous	251	221	275	254	225	233	202
Taxes	517	434	621	532	449	443	319
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-74
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-42
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$17.58	\$15.50	\$19.68	\$17.88	\$15.80	\$16.09	\$13.20
-Monthly	\$3,095	\$2,728	\$3,463	\$3,147	\$2,781	\$2,831	\$2,323
-Annual	\$37,136	\$32,734	\$41,561	\$37,769	\$33,367	\$33,976	\$27,881

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	827	1,124	1,124	1,124	1,124	1,124	1,124
Child Care	0	1,656	1,679	1,421	1,104	1,702	1,444
Food	460	414	423	463	481	431	472
Transportation	221	226	226	226	226	226	226
Health Care	210	188	190	199	204	193	201
Miscellaneous	172	361	364	343	314	368	347
Taxes	228	907	923	832	705	948	847
Earned Income							
Tax Credit (-)	-176	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$10.47	\$26.40	\$26.70	\$24.88	\$22.32	\$27.05	\$25.18
-Monthly	\$1,842	\$4,647	\$4,699	\$4,379	\$3,928	\$4,762	\$4,431
-Annual	\$22,107	\$55,758	\$56,389	\$52,553	\$47,133	\$57,139	\$53,177

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

1 Adult, 3 Children, continued							
Monthly Costs	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,124	1,124	1,124	1,124	1,124	1,124	1,124
Child Care	1,127	1,187	869	552	1,725	1,467	1,150
Food	490	513	530	548	440	481	498
Transportation	226	226	226	226	226	226	226
Health Care	206	210	214	219	195	203	208
Miscellaneous	317	326	296	267	371	350	321
Taxes	720	757	630	546	973	861	734
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$22.61	\$23.37	\$20.80	\$18.71	\$27.41	\$25.47	\$22.91
-Monthly	\$3,980	\$4,112	\$3,661	\$3,292	\$4,824	\$4,483	\$4,032
-Annual	\$47,757	\$49,348	\$43,927	\$39,509	\$57,889	\$53,802	\$48,382

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,124	1,124	1,124	1,124	1,124	1,124	1,124
Child Care	1,210	892	575	952	635	317	0
Food	521	539	557	562	580	597	615
Transportation	226	226	226	226	226	226	221
Health Care	212	217	221	220	225	230	234
Miscellaneous	329	300	270	308	279	249	219
Taxes	772	644	561	682	555	471	382
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-8
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$23.66	\$21.09	\$19.00	\$21.85	\$19.28	\$17.19	\$14.99
-Monthly	\$4,164	\$3,713	\$3,344	\$3,845	\$3,393	\$3,025	\$2,638
-Annual	\$49,972	\$44,552	\$40,134	\$46,142	\$40,722	\$36,304	\$31,654

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	710	827	827	827	827	827	827
Child Care	0	552	575	317	0	1,104	1,127
Food	351	428	437	480	498	496	504
Transportation	431	436	436	436	431	436	436
Health Care	203	212	214	222	227	220	223
Miscellaneous	169	245	249	228	198	308	312
Taxes	311	509	524	435	350	652	666
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$6.18	\$8.86	\$9.01	\$8.11	\$7.05	\$10.97	\$11.12
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,175	\$3,119	\$3,172	\$2,856	\$2,481	\$3,863	\$3,915
-Annual	\$26,099	\$37,426	\$38,058	\$34,266	\$29,773	\$46,354	\$46,979

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<i>Housing</i>	827	827	827	827	827	827	827
<i>Child Care</i>	869	552	1,150	892	575	635	317
<i>Food</i>	545	563	513	554	571	595	612
<i>Transportation</i>	436	436	436	436	436	436	436
<i>Health Care</i>	231	236	225	233	238	242	246
<i>Miscellaneous</i>	291	261	315	294	265	273	244
<i>Taxes</i>	576	493	681	591	507	501	418
<i>Earned Income Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	-80	-40	-80	-80	-40	-80	-40
<i>Child Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100
<i>Self-Sufficiency Wage</i>							
-Hourly	\$10.22	\$9.17	\$11.27	\$10.36	\$9.32	\$9.46	\$8.41
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,596	\$3,228	\$3,967	\$3,648	\$3,280	\$3,329	\$2,960
-Annual	\$43,149	\$38,731	\$47,603	\$43,773	\$39,355	\$39,944	\$35,525

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
<i>Housing</i>	827	1,124	1,124	1,124	1,124	1,124	1,124
<i>Child Care</i>	0	1,656	1,679	1,421	1,104	1,702	1,444
<i>Food</i>	630	555	563	602	619	571	610
<i>Transportation</i>	431	436	436	436	436	436	436
<i>Health Care</i>	251	229	231	239	244	233	242
<i>Miscellaneous</i>	214	400	403	382	353	407	386
<i>Taxes</i>	321	962	977	886	758	991	900
<i>Earned Income Tax Credit (-)</i>	-27	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
-Hourly	\$7.23	\$14.58	\$14.72	\$13.81	\$12.52	\$14.87	\$13.95
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,546	\$5,132	\$5,183	\$4,861	\$4,408	\$5,234	\$4,912
-Annual	\$30,553	\$61,579	\$62,195	\$58,328	\$52,891	\$62,812	\$58,944

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	1,124	1,124	1,124	1,124	1,124	1,124	1,124
Child Care	1,127	1,187	869	552	1,725	1,467	1,150
Food	627	649	666	682	580	618	635
Transportation	436	436	436	436	436	436	436
Health Care	246	250	255	270	236	244	249
Miscellaneous	356	365	335	306	410	389	359
Taxes	773	810	682	603	1,006	915	787
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$12.67	\$13.04	\$11.75	\$10.75	\$15.02	\$14.10	\$12.81
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,459	\$4,590	\$4,137	\$3,784	\$5,286	\$4,963	\$4,510
-Annual	\$53,508	\$55,077	\$49,641	\$45,404	\$63,428	\$59,561	\$54,124

Table 4 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Newark

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	1,124	1,124	1,124	1,124	1,124	1,124	1,124
Child Care	1,210	892	575	952	635	317	0
Food	657	674	691	696	712	729	746
Transportation	436	436	436	436	436	436	431
Health Care	252	257	262	261	265	270	275
Miscellaneous	368	338	309	347	317	288	258
Taxes	824	697	613	733	606	522	435
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$13.19	\$11.90	\$10.85	\$12.27	\$10.98	\$9.93	\$8.86
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$4,641	\$4,188	\$3,819	\$4,319	\$3,866	\$3,496	\$3,119
-Annual	\$55,694	\$50,257	\$45,823	\$51,826	\$46,390	\$41,956	\$37,423

***Table 5. The Self-Sufficiency Standard for
Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington***

Table 5
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	645	752	752	752	752	752	752
Child Care	0	552	575	317	0	1,104	1,127
Food	178	261	270	315	334	342	351
Transportation	247	252	252	252	247	252	252
Health Care	72	171	174	182	187	180	182
Miscellaneous	114	199	202	182	152	263	266
Taxes	253	422	437	339	240	570	585
Earned Income							
Tax Credit (-)	0	0	0	-21	-94	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-42	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$8.58	\$14.31	\$14.61	\$12.65	\$10.04	\$18.65	\$18.95
-Monthly	\$1,509	\$2,518	\$2,572	\$2,226	\$1,767	\$3,282	\$3,335
-Annual	\$18,111	\$30,221	\$30,861	\$26,713	\$21,207	\$39,387	\$40,019

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	752	752	752	752	752	752	752
Child Care	869	552	1,150	892	575	635	317
Food	394	412	360	403	421	445	442
Transportation	252	252	252	252	252	252	252
Health Care	190	195	184	193	197	201	206
Miscellaneous	246	216	270	249	220	229	197
Taxes	496	410	600	511	427	422	288
Earned Income							
Tax Credit (-)	0	-7	0	0	0	0	-97
Child Care							
Tax Credit (-)	-80	-40	-80	-80	-40	-80	-42
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage							
-Hourly	\$17.15	\$15.01	\$19.25	\$17.45	\$15.37	\$15.66	\$12.58
-Monthly	\$3,019	\$2,642	\$3,388	\$3,072	\$2,705	\$2,756	\$2,215
-Annual	\$36,227	\$31,708	\$40,652	\$36,859	\$32,458	\$33,067	\$26,579

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	752	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	0	1,656	1,679	1,421	1,104	1,702	1,444
Food	460	414	423	463	481	431	472
Transportation	247	252	252	252	252	252	252
Health Care	210	188	190	199	204	193	201
Miscellaneous	167	353	357	336	306	360	339
Taxes	210	874	889	799	672	904	814
Earned Income							
Tax Credit (-)	-193	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-93	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$10.00	\$25.74	\$26.03	\$24.22	\$21.65	\$26.33	\$24.51
-Monthly	\$1,760	\$4,529	\$4,581	\$4,262	\$3,811	\$4,633	\$4,314
-Annual	\$21,124	\$54,353	\$54,977	\$51,148	\$45,727	\$55,602	\$51,772

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

1 Adult, 3 Children, continued							
Monthly Costs	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	1,127	1,187	869	552	1,725	1,467	1,150
Food	490	513	530	548	440	481	498
Transportation	252	252	252	252	252	252	252
Health Care	206	210	214	219	195	203	208
Miscellaneous	310	318	289	259	363	343	313
Taxes	687	724	597	513	918	828	701
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$21.95	\$22.70	\$20.13	\$18.04	\$26.62	\$24.81	\$22.24
-Monthly	\$3,863	\$3,995	\$3,543	\$3,175	\$4,686	\$4,366	\$3,915
-Annual	\$46,352	\$47,942	\$42,522	\$38,104	\$56,226	\$52,397	\$46,976

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	1,022	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	1,210	892	575	952	635	317	0
Food	521	539	557	562	580	597	615
Transportation	252	252	252	252	252	252	247
Health Care	212	217	221	220	225	230	234
Miscellaneous	322	292	263	301	271	242	212
Taxes	739	611	528	649	522	438	335
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-43
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$23.00	\$20.43	\$18.34	\$21.18	\$18.62	\$16.52	\$14.05
-Monthly	\$4,047	\$3,596	\$3,227	\$3,728	\$3,276	\$2,908	\$2,472
-Annual	\$48,567	\$43,146	\$38,728	\$44,737	\$39,317	\$34,898	\$29,666

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	645	752	752	752	752	752	752
Child Care	0	552	575	317	0	1,104	1,127
Food	351	428	437	480	498	496	504
Transportation	482	487	487	487	482	487	487
Health Care	203	212	214	222	227	220	223
Miscellaneous	168	243	247	226	196	306	309
Taxes	306	499	513	424	340	641	656
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$6.12	\$8.76	\$8.91	\$8.01	\$6.95	\$10.87	\$11.02
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,155	\$3,082	\$3,135	\$2,819	\$2,445	\$3,826	\$3,878
-Annual	\$25,860	\$36,989	\$37,622	\$33,829	\$29,338	\$45,917	\$46,542

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

2 Adults, 2 Children, continued

Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
Housing	752	752	752	752	752	752	752
Child Care	869	552	1,150	892	575	635	317
Food	545	563	513	554	571	595	612
Transportation	487	487	487	487	487	487	487
Health Care	231	236	225	233	238	242	246
Miscellaneous	288	259	313	292	262	271	242
Taxes	566	483	671	581	497	491	407
Earned Income Tax Credit (-)	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-80	-40	-80	-80	-40	-80	-40
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-100
Self-Sufficiency Wage -Hourly	\$10.11	\$9.07	\$11.17	\$10.26	\$9.21	\$9.35	\$8.31
	per adult	per adult	per adult	per adult	per adult	per adult	per adult
-Monthly	\$3,559	\$3,191	\$3,931	\$3,611	\$3,243	\$3,292	\$2,924
-Annual	\$42,712	\$38,294	\$47,166	\$43,336	\$38,918	\$39,507	\$35,088

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
Housing	752	1,022	1,022	1,022	1,022	1,022	1,022
Child Care	0	1,656	1,679	1,421	1,104	1,702	1,444
Food	630	555	563	602	619	571	610
Transportation	482	487	487	487	487	487	487
Health Care	251	229	231	239	244	233	242
Miscellaneous	211	395	398	377	348	402	381
Taxes	306	940	955	864	736	969	878
Earned Income Tax Credit (-)	-38	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-100	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage -Hourly	\$7.09	\$14.36	\$14.50	\$13.59	\$12.30	\$14.65	\$13.73
	per adult	per adult	per adult	per adult	per adult	per adult	per adult
-Monthly	\$2,495	\$5,054	\$5,105	\$4,783	\$4,330	\$5,157	\$4,834
-Annual	\$29,935	\$60,646	\$61,262	\$57,395	\$51,959	\$61,879	\$58,011

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

<i>2 Adults, 3 Children, continued</i>							
<i>Monthly Costs</i>	<i>2 Adults + infant + preschooler + teenager</i>	<i>2 Adults + infant + schoolage + schoolage</i>	<i>2 Adults + infant + schoolage + teenager</i>	<i>2 Adults + infant + teenager</i>	<i>2 Adults + preschooler + preschooler + preschooler</i>	<i>2 Adults + preschooler + preschooler + schoolage</i>	<i>2 Adults + preschooler + preschooler + teenager</i>
<i>Housing</i>	1,022	1,022	1,022	1,022	1,022	1,022	1,022
<i>Child Care</i>	1,127	1,187	869	552	1,725	1,467	1,150
<i>Food</i>	627	649	666	682	580	618	635
<i>Transportation</i>	487	487	487	487	487	487	487
<i>Health Care</i>	246	250	255	270	236	244	249
<i>Miscellaneous</i>	351	359	330	301	405	384	354
<i>Taxes</i>	751	788	660	581	984	893	765
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-80	-80	-80	-40	-80	-80	-80
<i>Child Tax Credit (-)</i>	-150	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$12.45	\$12.82	\$11.53	\$10.53	\$14.80	\$13.88	\$12.59
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,381	\$4,512	\$4,059	\$3,706	\$5,208	\$4,886	\$4,433
<i>-Annual</i>	\$52,575	\$54,144	\$48,708	\$44,471	\$62,495	\$58,628	\$53,191

Table 5 - continued
The Self-Sufficiency Standard for Wilmington-Newark, DE-MD PMSA, 2003
New Castle County - City of Wilmington

<i>2 Adults, 3 Children, continued</i>							
<i>Monthly Costs</i>	<i>2 Adults + preschooler + schoolage + schoolage</i>	<i>2 Adults + preschooler + schoolage + teenager</i>	<i>2 Adults + preschooler + teenager + teenager</i>	<i>2 Adults + schoolage + schoolage + schoolage</i>	<i>2 Adults + schoolage + schoolage + teenager</i>	<i>2 Adults + schoolage + teenager + teenager</i>	<i>2 Adults + teenager + teenager + teenager</i>
<i>Housing</i>	1,022	1,022	1,022	1,022	1,022	1,022	1,022
<i>Child Care</i>	1,210	892	575	952	635	317	0
<i>Food</i>	657	674	691	696	712	729	746
<i>Transportation</i>	487	487	487	487	487	487	482
<i>Health Care</i>	252	257	262	261	265	270	275
<i>Miscellaneous</i>	363	333	304	342	312	283	252
<i>Taxes</i>	802	675	591	711	584	500	414
<i>Earned Income</i>							
<i>Tax Credit (-)</i>	0	0	0	0	0	0	0
<i>Child Care</i>							
<i>Tax Credit (-)</i>	-80	-80	-40	-80	-80	-40	0
<i>Child Tax Credit (-)</i>	-150	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
<i>-Hourly</i>	\$12.96	\$11.68	\$10.63	\$12.05	\$10.76	\$9.71	\$8.64
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
<i>-Monthly</i>	\$4,563	\$4,110	\$3,741	\$4,241	\$3,788	\$3,419	\$3,041
<i>-Annual</i>	\$54,761	\$49,324	\$44,890	\$50,893	\$45,457	\$41,023	\$36,490

***Table 6. The Self-Sufficiency Standard for
Sussex County, DE, 2003***

Table 6
The Self-Sufficiency Standard for Sussex County, DE, 2003

	1 Adult	1 Adult, 1 Child				1 Adult, 2 Children	
Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + infant + infant	Adult + infant + preschooler
Housing	489	624	624	624	624	624	624
Child Care	0	368	407	235	0	736	775
Food	178	261	270	315	334	342	351
Transportation	200	205	205	205	200	205	205
Health Care	72	171	174	182	187	180	182
Miscellaneous	94	163	168	156	135	209	214
Taxes	168	233	256	206	170	310	341
Earned Income							
Tax Credit (-)	0	-81	-66	-101	-144	-67	-44
Child Care							
Tax Credit (-)	0	-46	-46	-48	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$6.83	\$10.50	\$11.03	\$9.79	\$8.27	\$13.40	\$14.02
-Monthly	\$1,202	\$1,848	\$1,942	\$1,724	\$1,455	\$2,359	\$2,468
-Annual	\$14,424	\$22,171	\$23,303	\$20,686	\$17,462	\$28,304	\$29,617

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

1 Adult, 2 Children, continued							
Monthly Costs	Adult + infant + schoolage	Adult + infant + teenager	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + teenager	Adult + schoolage + schoolage	Adult + schoolage + teenager
Housing	624	624	624	624	624	624	624
Child Care	602	368	814	642	407	469	235
Food	394	412	360	403	421	445	442
Transportation	205	205	205	205	205	205	205
Health Care	190	195	184	193	197	201	206
Miscellaneous	202	180	219	207	186	195	171
Taxes	262	208	372	293	231	230	190
Earned Income							
Tax Credit (-)	-101	-168	-21	-78	-147	-128	-196
Child Care							
Tax Credit (-)	-84	-46	-80	-84	-46	-74	-42
Child Tax Credit (-)	-100	-100	-100	-100	-100	-100	-91
Self-Sufficiency Wage							
-Hourly	\$12.46	\$10.68	\$14.64	\$13.09	\$11.25	\$11.75	\$9.91
-Monthly	\$2,194	\$1,880	\$2,577	\$2,303	\$1,979	\$2,067	\$1,744
-Annual	\$26,325	\$22,559	\$30,930	\$27,638	\$23,750	\$24,809	\$20,926

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

Monthly Costs	1 Adult, 2 Children	1 Adult, 3 Children					
	Adult + teenager + teenager	Adult + infant + infant + infant +	Adult + infant + infant + preschooler	Adult + infant + infant + schoolage +	Adult + infant + infant + teenager	Adult + infant + preschooler + preschooler	Adult + infant + preschooler + schoolage
Housing	624	820	820	820	820	820	820
Child Care	0	1,104	1,143	970	736	1,182	1,010
Food	460	414	423	463	481	431	472
Transportation	200	205	205	205	205	205	205
Health Care	210	188	190	199	204	193	201
Miscellaneous	149	273	278	266	245	283	271
Taxes	147	529	551	498	406	573	519
Earned Income							
Tax Credit (-)	-253	0	0	0	0	0	0
Child Care							
Tax Credit (-)	0	-80	-80	-80	-80	-80	-80
Child Tax Credit (-)	-64	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$8.37	\$18.77	\$19.21	\$18.13	\$16.29	\$19.64	\$18.57
-Monthly	\$1,473	\$3,304	\$3,380	\$3,192	\$2,867	\$3,457	\$3,268
-Annual	\$17,678	\$39,645	\$40,566	\$38,299	\$34,400	\$41,486	\$39,219

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

1 Adult, 3 Children, continued							
Monthly Costs	Adult + infant + preschooler + teenager	Adult + infant + schoolage + schoolage	Adult + infant + schoolage + teenager	Adult + infant + teenager + teenager	Adult + preschooler + preschooler + preschooler	Adult + preschooler + preschooler + schoolage	Adult + preschooler + preschooler + teenager
Housing	820	820	820	820	820	820	820
Child Care	775	837	602	368	1,221	1,049	814
Food	490	513	530	548	440	481	498
Transportation	205	205	205	205	205	205	205
Health Care	206	210	214	219	195	203	208
Miscellaneous	250	258	237	216	288	276	255
Taxes	428	466	375	308	594	541	449
Earned Income							
Tax Credit (-)	0	0	0	-48	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$16.72	\$17.50	\$15.65	\$13.90	\$20.08	\$19.01	\$17.16
-Monthly	\$2,943	\$3,079	\$2,754	\$2,446	\$3,534	\$3,345	\$3,020
-Annual	\$35,320	\$36,952	\$33,053	\$29,347	\$42,406	\$40,139	\$36,240

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

1 Adult, 3 Children, continued							
Monthly Costs	Adult + preschooler + schoolage + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + teenager + teenager	Adult + schoolage + schoolage + schoolage	Adult + schoolage + schoolage + teenager	Adult + schoolage + teenager + teenager	Adult + teenager + teenager + teenager
Housing	820	820	820	820	820	820	820
Child Care	876	642	407	704	469	235	0
Food	521	539	557	562	580	597	615
Transportation	205	205	205	205	205	205	200
Health Care	212	217	221	220	225	230	234
Miscellaneous	263	242	221	251	230	209	187
Taxes	488	396	338	435	339	301	245
Earned Income							
Tax Credit (-)	0	0	-26	0	-10	-72	-132
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-121
Self-Sufficiency Wage							
-Hourly	\$17.93	\$16.09	\$14.51	\$16.86	\$14.93	\$13.27	\$11.63
-Monthly	\$3,156	\$2,831	\$2,554	\$2,967	\$2,628	\$2,335	\$2,047
-Annual	\$37,873	\$33,973	\$30,648	\$35,606	\$31,540	\$28,022	\$24,569

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

Monthly Costs	2 Adults	2 Adults, 1 Child				2 Adults, 2 Children	
	2 Adults	2 Adults + infant	2 Adults + preschooler	2 Adults + schoolage	2 Adults + teenager	2 Adults + infant + infant	2 Adults + infant + preschooler
Housing	489	624	624	624	624	624	624
Child Care	0	368	407	235	0	736	775
Food	351	428	437	480	498	496	504
Transportation	389	394	394	394	389	394	394
Health Care	203	212	214	222	227	220	223
Miscellaneous	143	203	208	195	174	247	252
Taxes	226	325	346	298	252	387	409
Earned Income							
Tax Credit (-)	0	0	0	0	-46	0	0
Child Care							
Tax Credit (-)	0	-40	-40	-40	0	-80	-80
Child Tax Credit (-)	0	-50	-50	-50	-50	-100	-100
Self-Sufficiency Wage							
-Hourly	\$5.12	\$7.00	\$7.21	\$6.70	\$5.87	\$8.31	\$8.53
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,801	\$2,463	\$2,540	\$2,358	\$2,067	\$2,924	\$3,001
-Annual	\$21,617	\$29,551	\$30,476	\$28,294	\$24,808	\$35,092	\$36,012

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

2 Adults, 2 Children, continued							
Monthly Costs	2 Adults + infant + schoolage	2 Adults + infant + teenager	2 Adults + preschooler + preschooler	2 Adults + preschooler + schoolage	2 Adults + preschooler + teenager	2 Adults + schoolage + schoolage	2 Adults + schoolage + teenager
<i>Housing</i>	624	624	624	624	624	624	624
<i>Child Care</i>	602	368	814	642	407	469	235
<i>Food</i>	545	563	513	554	571	595	612
<i>Transportation</i>	394	394	394	394	394	394	394
<i>Health Care</i>	231	236	225	233	238	242	246
<i>Miscellaneous</i>	240	218	257	245	223	232	211
<i>Taxes</i>	356	296	431	377	326	324	251
<i>Earned Income Tax Credit (-)</i>	0	-31	0	0	-8	0	-65
<i>Child Care Tax Credit (-)</i>	-80	-40	-80	-80	-40	-80	-40
<i>Child Tax Credit (-)</i>	-100	-100	-100	-100	-100	-100	-100
<i>Self-Sufficiency Wage</i>							
-Hourly	\$7.99	\$7.18	\$8.74	\$8.21	\$7.49	\$7.67	\$6.73
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,812	\$2,527	\$3,078	\$2,889	\$2,636	\$2,700	\$2,368
-Annual	\$33,745	\$30,326	\$36,932	\$34,666	\$31,628	\$32,399	\$28,421

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

Monthly Costs	2 Adults, 2 Children	2 Adults, 3 Children					
	2 Adults + teenager + teenager	2 Adults + infant + infant + infant	2 Adults + infant + infant + preschooler	2 Adults + infant + infant + schoolage	2 Adults + infant + infant + teenager	2 Adults + infant + preschooler + preschooler	2 Adults + infant + preschooler + schoolage
<i>Housing</i>	624	820	820	820	820	820	820
<i>Child Care</i>	0	1,104	1,143	970	736	1,182	1,010
<i>Food</i>	630	555	563	602	619	571	610
<i>Transportation</i>	389	394	394	394	394	394	394
<i>Health Care</i>	251	229	231	239	244	233	242
<i>Miscellaneous</i>	189	310	315	303	281	320	308
<i>Taxes</i>	220	575	597	542	451	618	564
<i>Earned Income Tax Credit (-)</i>	-126	0	0	0	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-80	-80	-80	-80	-80	-80
<i>Child Tax Credit (-)</i>	-100	-150	-150	-150	-150	-150	-150
<i>Self-Sufficiency Wage</i>							
-Hourly	\$5.90	\$10.67	\$10.89	\$10.34	\$9.42	\$11.10	\$10.56
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$2,076	\$3,757	\$3,833	\$3,641	\$3,314	\$3,909	\$3,717
-Annual	\$24,917	\$45,081	\$45,993	\$43,689	\$39,773	\$46,905	\$44,601

Table 6 - continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + infant + preschooler + teenager	2 Adults + infant + schoolage + schoolage	2 Adults + infant + schoolage + teenager	2 Adults + infant + teenager + teenager	2 Adults + preschooler + preschooler + preschooler	2 Adults + preschooler + preschooler + schoolage	2 Adults + preschooler + preschooler + teenager
Housing	820	820	820	820	820	820	820
Child Care	775	837	602	368	1,221	1,049	814
Food	627	649	666	682	580	618	635
Transportation	394	394	394	394	394	394	394
Health Care	246	250	255	270	236	244	249
Miscellaneous	286	295	274	253	325	313	291
Taxes	472	510	418	374	639	585	493
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	0
Child Care							
Tax Credit (-)	-80	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$9.63	\$10.01	\$9.09	\$8.44	\$11.32	\$10.77	\$9.85
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,390	\$3,525	\$3,198	\$2,972	\$3,985	\$3,793	\$3,466
-Annual	\$40,686	\$42,297	\$38,382	\$35,666	\$47,817	\$45,513	\$41,598

Table 6- continued
The Self-Sufficiency Standard for Sussex County, DE, 2003

2 Adults, 3 Children, continued							
Monthly Costs	2 Adults + preschooler + schoolage + schoolage	2 Adults + preschooler + schoolage + teenager	2 Adults + preschooler + teenager + teenager	2 Adults + schoolage + schoolage + schoolage	2 Adults + schoolage + schoolage + teenager	2 Adults + schoolage + teenager + teenager	2 Adults + teenager + teenager + teenager
Housing	820	820	820	820	820	820	820
Child Care	876	642	407	704	469	235	0
Food	657	674	691	696	712	729	746
Transportation	394	394	394	394	394	394	389
Health Care	252	257	262	261	265	270	275
Miscellaneous	300	279	257	287	266	245	223
Taxes	531	439	391	477	385	341	276
Earned Income							
Tax Credit (-)	0	0	0	0	0	0	-26
Child Care							
Tax Credit (-)	-80	-80	-40	-80	-80	-40	0
Child Tax Credit (-)	-150	-150	-150	-150	-150	-150	-150
Self-Sufficiency Wage							
-Hourly	\$10.23	\$9.30	\$8.61	\$9.68	\$8.76	\$8.08	\$7.25
	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>	<i>per adult</i>
-Monthly	\$3,601	\$3,274	\$3,032	\$3,409	\$3,082	\$2,844	\$2,553
-Annual	\$43,209	\$39,294	\$36,380	\$40,905	\$36,990	\$34,127	\$30,632