
The Self-Sufficiency Standard for Massachusetts

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Preface

The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at the time Director of the Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people also have contributed to the development of the Standard, its calculation, and/or the writing of the state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, and Seook Jeong. This report would not have been possible without the assistance of Danae Dotolo, Annie Henry, Anna Landa, Lisa Manzer, Margaret McCurdy, Bianca Quesada, Lynette Wright, and in Massachusetts, Sheelah Feinberg, Nicole Hanrahan and Laura Henze Russell of the Women's Educational and Industrial Union. Nonetheless, any mistakes are the authors' responsibility.

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The Self-Sufficiency Standard for Massachusetts: Executive Summary

When the first Massachusetts Family Economic Self-Sufficiency Standard (MassFESS) was released in 1998, Massachusetts was in the midst of an unprecedented economic boom. However, over the last few years, the economy has fallen into a recession. While the economy struggles, families struggle as they attempt to cover rising housing, health care, and child care costs with stagnant wages and diminished employment prospects. In Boston alone, the Self-Sufficiency Standard for a family of four has increased 28% between 1998 and 2003 (see table on next page). This increase in the vital costs of living has left many families searching for solutions to help move them out of poverty and into self-sufficiency.

But what constitutes an adequate income, and how does it vary across family types and locations? How do work supports such as Medicaid, Food Stamps and child care assistance impact the wages that families need to earn? In answer to these questions, we offer an updated measure of income adequacy for working families, *The Self-Sufficiency Standard for Massachusetts*.

With the release of *The Self-Sufficiency Standard for Massachusetts*, we present the actual costs of meeting a family's basic needs for each city and town grouped into 39 regions, based upon similar costs. According to the federal poverty measure, a family of three anywhere in the mainland United States earning above \$15,260 is deemed to be "not poor." By contrast, *The Self-Sufficiency Standard for Massachusetts* reveals that a single-parent family living in the City of Boston with one preschooler and one schoolage child requires \$51,284 to meet basic needs without any public or private assistance. In the City of Springfield, the income requirement of a one-parent family with one preschooler and one schoolage child is \$36,603.

The Self-Sufficiency Standard for Massachusetts provides a measure that is customized to each family's circumstances, making it possible to determine whether or not income is adequate to meet basic needs. *The Self-Sufficiency Standard for Massachusetts* calculates a bare-bones budget of costs, including housing, child care, food, transportation, health care, miscellaneous (clothing, shoes, household items, telephone, etc.), and federal, state and local taxes that a working family in Massachusetts faces. *The Self-Sufficiency Standard for Massachusetts* also provides vital information about the way work supports, such as Medicaid, Food Stamps and child care assistance, can lower costs so that families can make ends meet in the short-term while they gain skills and experience to advance to better-paying jobs. The result is a measure set at a level that is neither luxurious—or even comfortable—nor so low that it is insufficient to adequately provide for a family.

The Self-Sufficiency Standard for Massachusetts is a tool that can be used by policymakers, business leaders, service providers, educators and the non-profit sector to better inform the way they work with and serve low-income families in Massachusetts. Moving working families toward economic self-sufficiency is a community-wide responsibility, and the burden of ensuring that families can make ends meet does not rest on the shoulders of any one group. It is critical for government to provide low-wage workers with access to education and training opportunities so that they can improve their skills and move up the economic ladder. Also, it is important for government to provide access to the work supports, such as Medicaid, Food Stamps and child care

assistance, which enable families to stay healthy and to be productive participants in the Massachusetts workforce. It is imperative that businesses pay fair and decent wages to employees and provide crucial work supports, such as health care, to their employees. Finally, individuals have a responsibility to work to their potential and to take hold of the opportunities available to them that will move them along the path to economic self-sufficiency.

Among the key findings of The Self-Sufficiency Standard for Massachusetts report are the following:

Childcare costs throughout Massachusetts average about 23% - 27% of a family's budget.

- Whenever possible, child support from absent non-custodial parents should be sought. Currently, only about 45% of families receive the full amount owed.

Housing costs throughout Massachusetts average 24% - 37% of a family's budget.

- In Boston, for a family with one adult, a preschooler and a schoolage child, food constitutes 9% of the budget and taxes (after consideration for taxes and tax credits) constitute 16%.

Health care expenses throughout Massachusetts are a relatively small budget item, assuming families have access to employer-sponsored health insurance.

- In Boston, for a family with one adult, a preschooler and a schoolage child, health care costs constitute 5% of the family budget.

Costs have risen substantially since the 1998 version of the Self-Sufficiency Standard for Massachusetts. The chart below provides key highlights for these changes.

The Massachusetts Self-Sufficiency Standard for Four Family Types by City, 1998 and 2003

	1 Adult	1 Adult, 1 Preschooler	1 Adult, 1 Preschooler, 1 Schoolage	2 Adults, 1 Preschooler, 1 Schoolage
	Annual	Annual	Annual	Annual
Boston				
1998	\$15,888	\$32,280	\$39,156	\$42,564
2003	\$21,362	\$44,046	\$51,284	\$54,612
Change, 1998-2003	+34%	+36%	+31%	+28%
Lowell				
1998	\$15,216	\$31,572	\$38,304	\$42,888
2003	\$20,144	\$39,990	\$47,017	\$53,206
Change, 1998-2003	+32%	+27%	+23%	+24%
Worcester				
1998	\$15,252	\$29,904	\$35,460	\$40,056
2003	\$16,703	\$33,993	\$40,598	\$46,714
Change, 1998-2003	+10%	+14%	+14%	+17%
Springfield				
1998	\$14,052	\$26,844	\$32,040	\$36,648
2003	\$15,304	\$31,471	\$36,603	\$42,844
Change, 1998-2003	+9%	+17%	+14%	+17%
North Adams				
1998	\$13,020	\$24,672	\$29,520	\$34,140
2003	\$14,583	\$29,744	\$34,875	\$40,909
Change, 1998-2003	+12%	+21%	+18%	+20%

- For most Massachusetts families, the income required for self-sufficiency greatly exceeds other common benchmarks of income. Using a family with one adult, a preschooler and a schoolage child in the City of Worcester as an example, an adult working full-time at the minimum wage (\$6.75 per hour) would earn \$1,477 per month after subtracting taxes and adding tax credits, putting her just above the federal poverty level (\$17,725 annually). However, according to the Self-Sufficiency Standard, her income would need to be \$3,383 per month if she was to achieve self-sufficiency without subsidies or supports; this would leave her with a shortfall of \$1,906 per month, or a 56% shortfall. The combination of welfare cash assistance and food stamps for this family in Worcester would amount to just over one-quarter (29%) of the Self-Sufficiency Wage.
- The Standard highlights the vital role that public and private supports play, when used as short-term assistance, in narrowing the gap between actual income and self-sufficiency. Public supports such as Section 8 rental assistance, child care assistance, Food Stamps, and health care assistance allow many families to satisfy basic needs on limited incomes. Taking the example of the City of Worcester, the Standard illustrates how access to work supports lowers the wage a family needs to reach self-sufficiency. Without any assistance, a single parent in Worcester with one preschooler and one schoolage child needs to earn \$19.22 per hour, or \$40,598 per year, to cover all of her family's costs. However, with Medicaid health insurance for herself and her children and with child care assistance, her Self-Sufficiency Wage falls to \$11.93 per hour.
- This report outlines a range of possibilities for how the Standard can be used in such areas as social welfare policy, workforce investment policy, career counseling, program evaluation and improvement, and public education and advocacy.
- For families with children, housing and child care costs account for a significant share of the family budget. In Boston, child care and housing costs comprise 60% of the budget for a family with one adult, a preschooler and a schoolage child. Taxes and food make up the next largest expenses (16% and 9%).
- Health care costs for the Standard were calculated assuming access to employer-provided health insurance. If there is no employer-sponsored insurance, health care costs may be even higher than those used in the Standard.
- In addition, policies that promote and reward savings as well as earnings can help narrow the "wealth gap" that leaves too many families unable to move up the ladder. The standard does not include such necessities as saving for college education or retirement.

Conclusions

- An uncertain economy, a lack of available jobs paying sufficient wages, time limits on current supports, 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 federal poverty measure, their incomes are inadequate. The most significant shortcoming of the federal poverty measure is that, for most families, it is simply not high enough.
- This new update of The Self-Sufficiency Standard for Massachusetts makes it clear that challenges remain for a growing number of Massachusetts families struggling to make ends meet. Many cannot afford their housing *and* their childcare *and* their food and so must choose between their needs or provide substandard housing or inadequate childcare or insufficient food or provide no healthcare at all.

- Public and private work supports can be used to assist a family's move toward self-sufficiency. Other strategies to assist families include both micro and macro approaches. At the individual ("micro") level, strategies include training and education, context literacy, non-traditional employment of women, micro-enterprise, and individual development accounts. "Macro" strategies address labor market structures, and would include labor market reforms, removing artificial barriers to employment for women and/or persons of color and sectorial employment initiatives. Thus, some parents may receive training followed by jobs that are supplemented by temporary supports (if necessary) until their wages reach the self-sufficiency level.
- While supports and subsidies provide vital assistance in managing expenditures, increasing earning potential must also be a policy priority in helping families move up the economic ladder. Training and education, access to nontraditional jobs, employment equity and raising the minimum wage can all be vital components of a strategy that builds off the efforts of welfare reform and moves families into jobs that allow the promise of self-sufficiency.

The Self-Sufficiency Standard provides a realistic but ambitious target for policymakers, employers, advocates, and families to which to aspire as we work to help low-income families reach economic self-sufficiency.

The Self-Sufficiency Standard for Massachusetts was produced in partnership between Wider Opportunities for Women (WOW), Dr. Diana Pearce at the University of Washington, and the Women's Educational and Industrial Union. This work is part of the national Family Economic Self-Sufficiency Project, convened by WOW, to provide state-level advocates and governments with tools to help them strengthen government investments in low-income families. To find out more about the Massachusetts Project for Family Economic Self-Sufficiency Project, please contact Sheelah Feinberg, Director of MassFESS at (617) 536-5651 x107 or by email at sfeinberg@weiu.org.

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The Self-Sufficiency Standard for Massachusetts

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 the Self-Sufficiency Standard. In 1998, the first Self-Sufficiency Standard for Massachusetts was produced. Significant increases in costs over the last five years have led to a need for this update of the 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 Massachusetts 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 MassHealth/Family Assistance 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.

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

There are two basic methodological problems with the federal poverty measure. The first is that the federal poverty measure is based on the cost of a single item, food, not on a market basket of basic needs. At the time that it was developed, over four decades ago, families spent about one-third of their 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 Massachusetts. 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 the editorial page of the *Boston Globe* 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

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

interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of "wage adequacy," that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$6.75 per hour, then the latter wage has a "wage adequacy" level of only 67.5%. 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."

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.

In Massachusetts, we have grouped together towns with similar costs into 39 regions. The Self-Sufficiency Standard is calculated for 70 different family types in each of the regions in the state—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 fifteen selected family types for each of the 39 regions in Massachusetts in the Appendix to this report on page 45. A list of cities and towns included in each of the regions begins on page 47. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for each region are available from the Women's Educational and Industrial Union at www.weiu.org.)

The components of the Self-Sufficiency Standard for Massachusetts 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 yields 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 Massachusetts uses the child care costs at the 75th percentile, specified by facility type and age, as reported in the 2000 Child Care Market Rate Study, Executive Summary prepared for the Massachusetts Office of Child Care Services, adjusted for inflation using the Consumer Price Index (CPI).

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 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

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.

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 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 Massachusetts.

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 The City of Boston is the only area in Massachusetts in which at least this many of workers use public transportation to get to and from work. In the remaining cities and

towns in Massachusetts, it is assumed that adults require a car; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration, taxes, repairs, and car payments), 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, in the Northeast region. In addition, for within state variations, we use base rate cost comparisons from the 2003 Massachusetts Private Passenger Automobile Insurance Rates, Class-Territory Base Rates in 27 Massachusetts territories available from the Automobile Insurers Bureau of Massachusetts. Auto insurance cost differentials for each of the 39 regions in this report are determined by calculating a ratio that gives the variation from the statewide average of auto insurance cost.¹⁷ For variable costs, we use the *AAA Your Driving Costs 2000* survey for per-mile costs, updated with the CPI. 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 Massachusetts, employees pay an

average of 19.7% of the premium for coverage for themselves only and 20.6% 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 Massachusetts residents according to the Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). Health insurance cost differentials for each of the 39 regions in this report are determined by calculating a ratio for variations in the cost of health insurance, using the monthly rate comparisons from Blue Cross Blue Shield of Massachusetts for seven regions statewide.

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

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.²⁰

Taxes: Taxes include state and federal income taxes, and payroll taxes. Sales tax is 5% in Massachusetts, however generally speaking, food and clothing is exempt from sales tax. 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 tax forms and instructions from the Massachusetts Department of Revenue.

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

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

In addition to the federal EITC, the Massachusetts Earned Income Tax Credit is available to qualified state residents (depending on family type and income) to further offset taxes owed by low-income individuals and families. The Massachusetts Earned Income Tax Credit is equal to 15% of the federal EITC. Massachusetts also has a Limited Income Credit to reduce the tax burden for low-income individuals and families whose incomes are close to the No Tax Status threshold. Families who qualify for the No Tax Status are not required to pay state taxes.

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

Child Tax Credit (CTC): The CTC is a refundable federal tax credit, like the EITC, that provides parents a deduction of up to \$600 (for children less than 17 years old). It is calculated as \$600 per child under 17, or 10% of earned income over \$10,500, whichever is less.

How Much is Enough in Massachusetts?

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 Massachusetts:

the cities of Boston, Worcester, Springfield and North Adams. For all regions of Massachusetts, see the Appendix on page 45.

In the City of Boston, a single adult with no children needs to earn **\$10.11** per hour to be able to meet her/

Table 1
The Self-Sufficiency Standard for Selected Family Types
City of Boston, 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	\$1,074	60%	\$1,343	37%	\$1,343	31%	\$1,343	30%
Child Care	\$0	0%	\$848	23%	\$1,226	29%	\$1,226	27%
Food	\$178	10%	\$270	7%	\$403	9%	\$554	12%
Transportation	\$57	3%	\$57	2%	\$57	1%	\$114	3%
Health Care	\$95	5%	\$206	6%	\$228	5%	\$267	6%
Miscellaneous	\$140	8%	\$272	7%	\$326	8%	\$350	8%
Taxes**	\$235	13%	\$764	21%	\$871	20%	\$876	19%
Earned Income Tax Credit (-)	\$0	0%	\$0	0%	\$0	0%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$40	-1%	-\$80	-2%	-\$80	-2%
Child Tax Credit (-)	\$0	0%	-\$50	-1%	-\$100	-2%	-\$100	-2%
Total Percent Self-Sufficiency Wage - Hourly***	\$10.11	100	\$20.85	100	\$24.28	100	\$12.93 per adult	100
Monthly	\$1,780		\$3,670		\$4,274		\$4,551	
Annual	\$21,362		\$44,046		\$51,284		\$54,612	

* 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
City of Worcester, 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	\$629	45%	\$785	28%	\$785	23%	\$785	20%
Child Care	\$0	0%	\$714	25%	\$1,058	31%	\$1,058	27%
Food	\$178	13%	\$270	10%	\$403	12%	\$554	14%
Transportation	\$220	16%	\$226	8%	\$226	7%	\$433	11%
Health Care	\$87	6%	\$183	6%	\$205	6%	\$244	6%
Miscellaneous	\$111	8%	\$218	8%	\$268	8%	\$307	8%
Taxes**	\$166	12%	\$527	19%	\$620	18%	\$692	18%
Earned Income Tax Credit (-)	\$0	0%	\$0	0%	\$0	0%	\$0	0%
Child Care Tax Credit (-)	\$0	0%	-\$40	-1%	-\$80	-2%	-\$80	-2%
Child Tax Credit (-)	\$0	0%	-\$50	-2%	-\$100	-3%	-\$100	-3%
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$7.91		\$16.10		\$19.22		\$11.06 per adult	
Annual	\$1,392		\$2,833		\$3,383		\$3,893	
	\$16,703		\$33,993		\$40,598		\$46,714	

* 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.

his basic needs, as can be seen in the first column of Table 1. An adult with a preschool age child (column two) needs a two bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires an increase in wages of more than \$10.00 per hour, as compared to the single adult: she must earn **\$20.85** per hour.²¹ If she has two children, a preschooler and a schoolage child, she must earn **\$24.28** 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 **\$12.93** per hour.

In Table 2, in the City of Worcester, costs are less than those in Boston. A single adult's Self-Sufficiency Wage is **\$7.91** per hour. A single parent with one preschooler must earn **\$16.10** per hour to be self-sufficient. The single parent with two children would need to earn **\$19.22** per hour to meet her family's needs. For a two-parent family in the City of Worcester, costs are lower than those in Boston,

resulting in a Self-Sufficiency Wage of **\$11.06** per hour for each adult.

In the City of Springfield, costs are still lower than they are in either Boston and Worcester. A single adult's Self-Sufficiency Wage is **\$7.25** per hour (see Table 3). A single parent with one preschooler needs to earn **\$14.90** per hour to meet the basic needs of her family. While these costs are lower, if she has two children, one preschooler and one schoolage child, she requires the substantially higher wage of **\$17.33** per hour to meet her family's needs. In the two-parent family, *each* adult would need to earn a Self-

Sufficiency Wage of **\$10.14** per hour in the City of Springfield.

In the City of North Adams (see Table 4), the costs are much lower than in the other three areas. In North Adams, a single adult with no children must earn **\$6.90** per hour to be self-sufficient. A single parent with a preschooler must earn **\$14.08** per hour. Further, an adult with a preschooler and a schoolage child must earn **\$16.51** per hour. Two adults with a preschooler and a schoolage child must each earn **\$9.68** per hour in the City of North Adams to meet their family's needs.

Table 3
The Self-Sufficiency Standard for Selected Family Types
City of Springfield, 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	\$535	42%	\$674	26%	\$674	22%	\$674	19%
Child Care	\$0	0%	\$678	26%	\$942	31%	\$942	26%
Food	\$178	14%	\$270	10%	\$403	13%	\$554	16%
Transportation	\$226	18%	\$231	9%	\$231	8%	\$444	12%
Health Care	\$89	7%	\$187	7%	\$209	7%	\$248	7%
Miscellaneous	\$103	8%	\$204	8%	\$246	8%	\$286	8%
Taxes**	\$145	11%	\$468	18%	\$525	17%	\$602	17%
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	\$7.25		\$14.90		\$17.33		\$10.14 per adult	
Annual	\$1,275		\$2,623		\$3,050		\$3,570	
	\$15,304		\$31,471		\$36,603		\$42,844	

* 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
City of North Adams, 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	\$502	41%	\$592	24%	\$592	20%	\$592	17%
Child Care	\$0	0%	\$678	27%	\$942	32%	\$942	28%
Food	\$178	15%	\$270	11%	\$403	14%	\$554	16%
Transportation	\$214	18%	\$219	9%	\$219	8%	\$420	12%
Health Care	\$89	7%	\$187	8%	\$209	7%	\$248	7%
Miscellaneous	\$98	8%	\$195	8%	\$237	8%	\$276	8%
Taxes**	\$134	11%	\$427	17%	\$485	17%	\$557	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	\$6.90		\$14.08		\$16.51		\$9.68 per adult	
Annual	\$1,215		\$2,479		\$2,906		\$3,409	
	\$14,583		\$29,744		\$34,875		\$40,909	

* 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 Massachusetts 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 Massachusetts average about 23% to 27% of family budgets, while housing costs range from 24% to 37%.

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 greater than housing costs, with the exception of Boston. Depending on the location, child care costs range from 29% to 32% of the family budget for one adult families with two children and 26% to 28% of the family budget for two adult families with two children. In one parent families, housing costs account for 20% to 37%. For two parent families, housing ranges from 17% to 30% of the family budget.

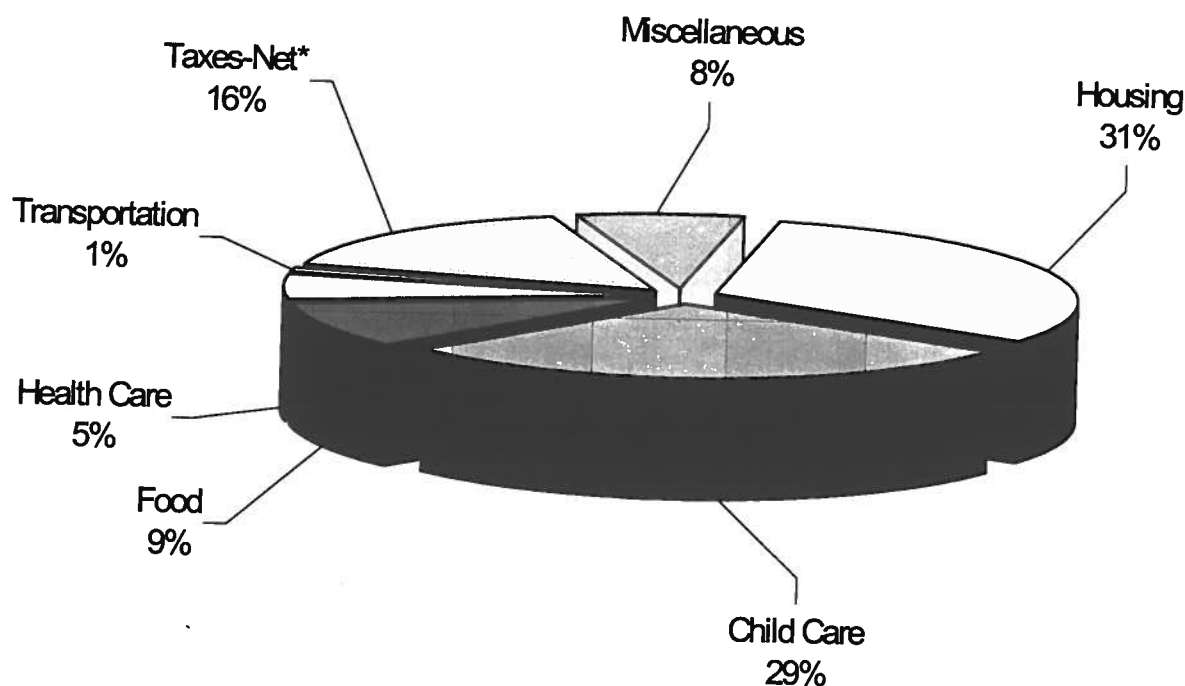
The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-

time), ranges from \$942 in Springfield and North Adams to \$1,226 in Boston. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of \$592 per month (North Adams) to a high of \$1,343 per month (Boston).

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 Boston. 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 Boston, these expenses comprise 60% of this family's budget.

The next largest expenses for this Massachusetts family are food and taxes, accounting for 9% and 16% of the total costs respectively. Although taxes account for 16% of this family's budget, the tax burden is actually 20%. The reduction in the monthly tax burden is due to tax credits. Health care is a relatively small share at 5%, 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.) Because public transportation is available in Boston, transportation costs make up just 1% 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 Boston, MA



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 20%, but with tax credits, the amount owed in taxes is reduced to 16%.

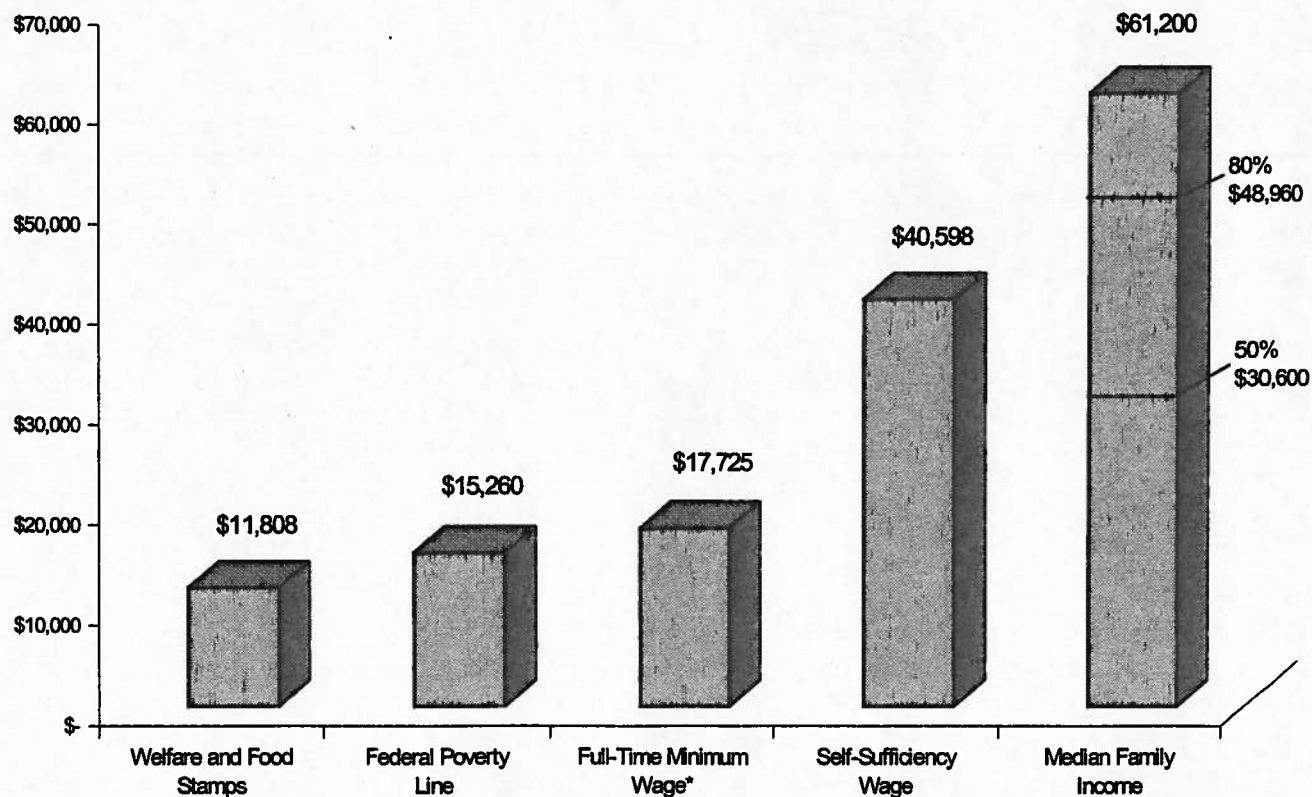
Comparing the Standard to Other Benchmarks of Income

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 Massachusetts, 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 sections beginning on pages 17 and 26 for a more detailed

discussion of how Massachusetts' 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 the City of Worcester. (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 Worcester is **\$40,598**.

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 Worcester, MA



* Note: Full-time minimum wage is the Massachusetts' minimum wage of \$6.75 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

The Welfare (TANF) Grant and Food Stamps:

Including the maximum cash value of Food Stamps and the maximum TANF cash grant (known as TAFDC in Massachusetts), the total assistance package is \$984 per month in Worcester or \$11,808 per year assuming no wage or other income. This amount is under one-third (29%) of the Self-Sufficiency Standard for a three-person family in Worcester.

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 \$1,272 (\$15,260 annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is just under two-fifths (38%) 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 cities and towns in Massachusetts, such as the City of Pittsfield, the official poverty guideline is only 43% of the amount needed to meet family needs according to the Standard.

Minimum Wage: A full-time employee working at the minimum wage in Massachusetts of \$6.75 per hour earns about \$1,170 per month or \$14,040 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 \$1,477 per month, or \$17,725 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 owes 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 under one-half (44%) of the amount needed to be self-sufficient. However, income available each month would be \$397 less if EITC and CTC was not received until the beginning of the following year.

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 Worcester is \$61,200. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus 66% of the median family income for Worcester.

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 Worcester family at 66% 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 Massachusetts' families is neither too high nor too low.

Comparing the Standard for Boston to Other Major Cities

The Self-Sufficiency Standard has now been completed for 34 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 Boston to nine other American cities: Atlanta, Baltimore, Chicago, New York (Queens), Philadelphia, Richmond, San Francisco, Washington, DC, and Wilmington.

For a single adult, costs in Boston require a Self-Sufficiency Wage of \$10.11 per hour, which is higher than eight of the cities listed; only San Francisco has

higher costs. For the one-child family in Boston, the Self-Sufficiency Wage is \$20.85. Like the Self-Sufficiency Wage for the single adult, the Self-Sufficiency Wage is higher than eight of the cities listed, with only San Francisco having higher costs. For the single adult with two children, the Self-Sufficiency Wage in Boston is \$24.28, which is higher than seven of the cities listed and lower than only Washington, DC and San Francisco. In the two-parent family with a preschooler and schoolage child, each adult must earn \$12.93 for the family to be self-sufficient. Like the family with a single adult and two children, these wages are higher than seven cities, lower only in San Francisco and Washington, DC.

While Boston is not the most expensive area to live in, living in Boston requires substantial resources, particularly for families with children. Parents must earn relatively high wages in comparison to parents living in other major cities in order to meet their families' basic needs at an adequate level.

Table 5
The Self-Sufficiency Standard for the City of Boston Compared to Other Major Cities

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
Philadelphia, PA***	\$8.43	Richmond, VA	\$12.52	Richmond, VA	\$15.26	Richmond, VA	\$9.13
Wilmington, DE	\$8.58	Atlanta, GA***	\$14.43	Atlanta, GA***	\$16.81	Atlanta, GA***	\$9.23
Richmond, VA	\$8.62	Wilmington, DE	\$14.61	Wilmington, DE	\$17.45	Wilmington, DE	\$10.26
Chicago, IL***	\$8.75	Baltimore, MD	\$14.87	Baltimore, MD	\$17.90	Philadelphia, PA***	\$10.27
Washington, DC***	\$8.92	Chicago, IL***	\$15.18	Philadelphia, PA***	\$18.17	Chicago, IL***	\$10.28
Atlanta, GA***	\$9.25	Philadelphia, PA***	\$15.33	Chicago, IL***	\$18.51	Baltimore, MD	\$10.87
Baltimore, MD	\$9.39	Washington, DC***	\$17.93	New York City (Queens), NY***	\$23.23	New York City (Queens), NY***	\$12.71
New York City (Queens), NY***	\$9.58	New York City (Queens), NY***	\$18.58	Boston, MA***	\$24.28	Boston, MA***	\$12.93
Boston, MA***	\$10.11	Boston, MA***	\$20.85	Washington, DC***	\$25.33	San Francisco, CA***	\$13.67
San Francisco, CA***	\$11.33	San Francisco, CA***	\$21.86	San Francisco, CA***	\$25.91	Washington, DC***	\$13.93

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

**Per adult

***Wage calculated assuming family uses public transportation

The Self-Sufficiency Wage Over Time

How much have the levels of Self-Sufficiency Wages changed in the last few years? Because this is the second Self-Sufficiency Report done in Massachusetts, we can answer that question in some detail. The first report calculating the Self-Sufficiency Wage was completed in 1998, based on 1997 and 1998 data. This report is based on current data from 2002 and 2003. Thus, there is a difference of five years between the first report and this one.

What is apparent from Table 6 below is that costs have risen throughout Massachusetts, but not at the same rate for all places or all family types. Changes range from +9% to +36% over the five years. The largest increases are in Boston and Lowell. In particular, the single adult and the single adult with one preschooler in Boston have the two largest increases, followed by the single adult in Lowell and the single adult with one preschooler and one schoolage child in Boston.

Generally, expenses have gone up for all family types in all places, but by different amounts in different places. Housing costs in each city have increased, but at different rates, ranging from +6% in Springfield up to +61% in Boston. Private transportation costs have risen substantially, ranging from +85% in North Adams up to +100% in Lowell and Springfield. These increases in private transportation costs do not affect Boston where public transportation costs were used in both the 1998 report and here. Public transportation costs have increased at a much lower rate than private transportation costs. However, even though the cost of private transportation has risen substantially in many locations, increases in housing costs in Boston were so significant that the city has experienced some of the largest overall increases in the Standard between 1998 and 2003.

Table 6
**The Massachusetts Self-Sufficiency Standard for Four Family Types
by City, by Year, 1998 and 2003**

	One Adult	One Adult, One Preschooler	One Adult, One Preschooler, One Schoolage	Two Adults, One Preschooler, One Schoolage
	annual	annual	annual	annual
Boston				
-1998	\$15,888	\$32,280	\$39,156	\$42,564
-2003	\$21,362	\$44,046	\$51,284	\$54,612
Change, 1998-2003	+34%	+36%	+31%	+28%
Lowell				
-1998	\$15,216	\$31,572	\$38,304	\$42,888
-2003	\$20,144	\$39,990	\$47,017	\$53,206
Change, 1998-2003	+32%	+27%	+23%	+24%
Worcester				
-1998	\$15,252	\$29,904	\$35,460	\$40,056
-2003	\$16,703	\$33,993	\$40,598	\$46,714
Change, 1998-2003	+10%	+14%	+14%	+17%
Springfield				
-1998	\$14,052	\$26,844	\$32,040	\$36,648
-2003	\$15,304	\$31,471	\$36,603	\$42,844
Change, 1998-2003	+9%	+17%	+14%	+17%
North Adams				
-1998	\$13,020	\$24,672	\$29,520	\$34,140
-2003	\$14,583	\$29,744	\$34,875	\$40,909
Change, 1998-2003	+12%	+21%	+18%	+20%

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 7 and 8.

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 (CHIP)—which in Massachusetts is known as Family Assistance and commonly referred to as MassHealth—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 MassHealth/Family Assistance program, depending upon 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 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 (known nationally as TANF and TAFDC in Massachusetts), housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or MassHealth/Family Assistance), and/or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering or re-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 Work Supports

In Table 7, we examine the effect of adding work supports for a single parent family with two children—a preschooler and schoolage child—living in the City of Worcester. 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) and the Massachusetts state EITC 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

Table 7
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Preschooler and One Schoolage Child
City of Worcester, MA, 2003

	#1	WORK SUPPORTS				
	Self-Sufficiency Standard	#2 Child Support	#3 Child Care	#4 Child Care, [Food Stamps]* & Medicaid**	#5 Child Care, [Food Stamps]* & MassHealth/ Family Assistance	#6 Housing, Child Care, [Food Stamps]* & MassHealth/ Family Assistance
Monthly Costs:						
Housing	\$785	\$785	\$785	\$785	\$785	\$600
Child Care	\$1,058	\$1,058	\$215	\$215	\$215	\$215
Food	\$403	\$403	\$403	\$403	\$403	\$403
Transportation	\$226	\$226	\$226	\$226	\$226	\$226
Health Care	\$205	\$205	\$205	\$0	\$111	\$111
Miscellaneous	\$268	\$268	\$268	\$268	\$268	\$268
Taxes	\$620	\$497	\$348	\$278	\$354	\$258
Earned Income Tax Credit	#	#	#	#	#	#
Child Care Tax Credit (-)	-\$80	-\$80	-\$43	-\$47	-\$45	-\$47
Child Tax Credit (-)	-\$100	-\$100	-\$65	-\$28	-\$95	-\$19
Child Support		-\$317				
Self-Sufficiency Wage:						
Hourly	\$19.22	\$16.72	\$13.30	\$11.93	\$12.62	\$11.44
Monthly	\$3,383	\$2,943	\$2,342	\$2,099	\$2,222	\$2,013
Annual	\$40,598	\$35,318	\$28,098	\$25,189	\$26,661	\$24,158
Total Federal EITC (annual) (refundable)		\$0	\$1,178	\$1,791	\$1,481	\$2,008
Total Federal CTC (annual) (refundable)		\$0	\$424	\$864	\$61	\$967
Total State EITC (annual) (refundable)		\$0	\$177	\$260	\$222	\$301

*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. Costs reduced by work supports are noted in bold.

** Although we model Medicaid costs at \$0, it should be noted that there is a \$2 co-pay for prescription drugs.

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. For the annual amounts of the tax credits, see the shaded boxes at the bottom of this table.

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.

Instead, we show the federal EITC, the refundable CTC, and the state EITC 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

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.

entire year. (See the three shaded lines at the bottom of Table 7.) 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. The refundable portion, however, is only received as a lump sum payment, as is the state and federal EITC, so it is shown at the bottom of the table, as an annual amount.

The Self-Sufficiency Standard (Column #1): In the first column of Table 7 in Worcester, 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 \$1,058 per month and housing costs of \$785 per month, it is not surprising that for this single parent the Self-Sufficiency Wage is \$19.22 per hour in Worcester.

Private Support:

Child Support (Column #2): In the second column of Table 7, the private "subsidy" of child support is added. The amount of \$317 shown is the national average amount of child support received by families.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 \$620 in Column #1—when all income is earned—to \$497 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 \$19.22 to \$16.72 per hour.

Public Work Supports:

Child Care Assistance (Column #3): In the third column, we show the effect of child care assistance. Child care assistance significantly reduces child care costs from \$1,058 per month to \$215. Thus, child care assistance reduces the income she needs to earn to \$13.30 per hour in Worcester.

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 \$205 to \$0. (However, it should be noted that there is a \$2 co-pay for prescription drugs in the Medicaid program.) Although the family continues to be eligible for child care assistance along with Medicaid, the assistance these programs provide does not reduce the wages needed to meet basic needs enough for the family to be eligible for Food Stamps. With child care assistance and Medicaid, the amount she needs to earn to meet her family's basic needs decreases from \$19.22 with no work supports, to \$11.93 per hour in Worcester.

Child Care, [Food Stamps] and MassHealth/Family Assistance (Column #5): In Column #5, we attempted to show the impact of child care assistance, Food Stamps, and MassHealth/Family Assistance (CHIP), rather than Medicaid. After one year, families lose Medicaid coverage for the whole family. Like Medicaid, MassHealth/Family Assistance reduces health care costs; however, this program only covers children, so parents must pay their share of their employer-provided health insurance premiums, plus a monthly premium of \$12 for each child covered by the MassHealth/Family Assistance program. Therefore, with MassHealth/Family Assistance, health care costs increase from \$0 to \$111 per month. However, they remain lower than the cost of health care without any type of health care assistance (\$205 per month). In this scenario, the wage needed to meet basic needs remains too high for her to receive Food Stamps. Overall, in comparison to when the entire family received Medicaid, the combination of child care assistance and MassHealth/Family Assistance increases the wage needed from \$11.93 to \$12.62 per hour.

Housing, Child Care, [Food Stamps], and MassHealth/Family Assistance (Column #6): In the sixth column of Table 7, we attempt to show the combination of housing assistance, Food Stamps, child care assistance, and MassHealth/Family Assistance.

The housing subsidy reduces the cost of housing to 30% of her income, lowering housing costs from \$785 to \$600 per month. Although the addition of housing assistance reduces the wage necessary to meet basic needs, child care and health care costs remain the same as Column #5. 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 MassHealth/Family Assistance reduce the wage needed to meet basic needs to \$11.44 per hour.

Modeling the Impact of Work Supports on Wage Adequacy: Table 8

In Table 7, 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 8 we show how adequately wages of \$6.75, \$8.75, \$10.75 and \$12.75 per hour (Panels A, B, C and D, respectively), can meet a family's needs with and without work supports.

In Table 8, the term "Wage Adequacy" refers to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of 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 basic needs.

We use the same family modeled in Table 7, a single parent with one preschooler and a schoolage child; however, in Table 8, the family modeled resides in the City of Boston. Panels A, B, C and D show the level of Wage Adequacy that this family reaches with wages of \$6.75 (minimum wage in Massachusetts), \$8.75, \$10.75 (City of Boston Living Wage Ordinance) and \$12.75 per hour in combination with various work supports. As in Table 7, 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 \$6.75 per hour (the state minimum wage in Massachusetts) and she is not receiving any work supports. In this scenario, the family's monthly expenses total \$3,690, while her wages are just \$1,188. Thus there is a shortfall of \$2,502 without work supports. In other words, these wages only provide 32% of the income needed to meet this family's needs. We call this percentage "Wage Adequacy." In Panels B, C and D on pages 21 and 22, we show the effect of increasing her wages to \$8.75, \$10.75 and \$12.75 per hour. With no work supports,

this increases Wage Adequacy to 41%, 50% and 59%, respectively, still far below what is needed. Indeed, even with higher wages, the family's monthly income is still \$2,177, \$1,857 and \$1,550 *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 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 the resources needed when unexpected crises arise.

Wage Adequacy with Child Care: When the family receives the support of child care assistance, child care costs are reduced, as shown in the second column of panels A, B, C and D. At \$6.75 per hour (Panel A) this increases Wage Adequacy to 47%. In other words, a wage of \$6.75 per hour with child care assistance, meets only 47% of this family's needs. At \$8.75 per hour, also with child care assistance, the family's Wage Adequacy increases to 58%. At \$10.75 per hour, Wage Adequacy increases to 69%, and at \$12.75 per hour, Wage Adequacy increases to 81%. 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 MassHealth/Family Assistance: The addition of MassHealth/Family Assistance raises the family's Wage Adequacy (see Column #3 in Panels A, B, C and D of Table 8). Because MassHealth/Family Assistance only provides health care for children, the costs shown reflect the parent's share of her employer-provided health insurance premium. At \$6.75, \$8.75 and \$10.75 per hour, parents are not required to pay a premium for MassHealth/Family Assistance. However, at \$12.75 per hour, the parent must pay both a \$12 per month premium for each child for MassHealth/Family Assistance, as well as her own health insurance costs.

When earning \$6.75 per hour, the addition of MassHealth/Family Assistance and Food Stamps to the child care assistance previously modeled increases Wage Adequacy to 56%. At \$8.75 per hour, the addition of MassHealth/Family Assistance and Food

Table 8
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschool and Schoolage Child
City of Boston, MA 2003
Panel A: Wage Adequacy at \$6.75 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps & MassHealth/Family Assistance	Child Care, Food Stamps, MassHealth/Family Assistance & Housing
TOTAL INCOME:	\$1,188	\$1,188	\$1,188	\$1,188
Monthly Costs:				
Housing	\$1,343	\$1,343	\$1,343	\$356
Child Care	\$1,226	\$48	\$48	\$48
Food	\$403	\$403	\$157	\$157
Transportation	\$57	\$57	\$57	\$57
Health Care	\$228	\$228	\$95	\$95
Miscellaneous	\$326	\$326	\$326	\$326
Taxes	\$107	\$107	\$107	\$107
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$3,690	\$2,511	\$2,133	\$1,146
SHORTFALL (-) or SURPLUS	\$2,502	\$1,323	\$945	\$42
WAGE ADEQUACY (Total Income/Total Expenses)	32%	47%	56%	104%

Panel B: Wage Adequacy at \$8.75 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, Food Stamps & MassHealth/Family Assistance	Child Care, Food Stamps, MassHealth/Family Assistance & Housing
TOTAL INCOME:	\$1,540	\$1,540	\$1,540	\$1,540
Monthly Costs:				
Housing	\$1,343	\$1,343	\$1,343	\$462
Child Care	\$1,226	\$155	\$155	\$155
Food	\$403	\$403	\$209	\$209
Transportation	\$57	\$57	\$57	\$57
Health Care	\$228	\$228	\$95	\$95
Miscellaneous	\$326	\$326	\$326	\$326
Taxes	\$154	\$154	\$154	\$154
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$19)	(\$19)	(\$19)	(\$19)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$3,717	\$2,646	\$2,320	\$1,439
SHORTFALL (-) or SURPLUS	\$2,177	\$1,106	\$780	\$101
WAGE ADEQUACY (Total Income/Total Expenses)	41%	58%	66%	107%

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

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

Table 8, cont.
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschool and Schoolage Child
City of Boston, MA 2003
Panel C: Wage Adequacy at \$10.75 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, [Food Stamps] & MassHealth/Family Assistance	Child Care, [Food Stamps], MassHealth/Family Assistance & Housing
TOTAL INCOME:	\$1,892	\$1,892	\$1,892	\$1,892
Monthly Costs:				
Housing	\$1,343	\$1,343	\$1,343	\$568
Child Care	\$1,226	\$203	\$203	\$203
Food	\$403	\$403	\$403	\$403
Transportation	\$57	\$57	\$57	\$57
Health Care	\$228	\$228	\$95	\$95
Miscellaneous	\$326	\$326	\$326	\$326
Taxes	\$221	\$221	\$221	\$221
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$55)	(\$55)	(\$55)	(\$55)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL LIVING EXPENSES	\$3,749	\$2,726	\$2,593	\$1,818
SHORTFALL (-) or SURPLUS	\$1,857	\$834	\$701	\$74
WAGE ADEQUACY (Total Income/Total Expenses)	50%	69%	73%	104%

Panel D: Wage Adequacy at \$12.75 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care	Child Care, [Food Stamps] & MassHealth/Family Assistance	Child Care, [Food Stamps], MassHealth/Family Assistance & Housing
TOTAL INCOME:	\$2,244	\$2,244	\$2,244	\$2,244
Monthly Costs:				
Housing	\$1,343	\$1,343	\$1,343	\$673
Child Care	\$1,226	\$215	\$215	\$215
Food	\$403	\$403	\$403	\$403
Transportation	\$57	\$57	\$57	\$57
Health Care	\$228	\$228	\$119	\$119
Miscellaneous	\$326	\$326	\$326	\$326
Taxes	\$304	\$304	\$304	\$304
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$84)	(\$84)	(\$84)	(\$84)
Child Tax Credit (-)	(\$9)	(\$9)	(\$9)	(\$9)
TOTAL LIVING EXPENSES	\$3,794	\$2,782	\$2,674	\$2,004
SHORTFALL (-) or SURPLUS	\$1,550	\$538	\$430	\$240
WAGE ADEQUACY (Total Income/Total Expenses)	59%	81%	84%	112%

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

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

Stamps increases Wage Adequacy from 58% to 66%. At \$10.75 per hour, Wage Adequacy only increases to 73%, and at \$12.75 per hour, to 84%, because at these higher wages, the family is not eligible for Food Stamps.

Wage Adequacy with Child Care, Food Stamps, MassHealth/Family Assistance and Housing: In Column #4 of Panels A, B, C and D, housing assistance is added to the package of work supports shown in Column #3. Housing assistance is shown in the form of the Section 8 Voucher Program; therefore, housing costs are reduced to 30% of the family's income. Because housing costs are so high in Boston, the addition of housing assistance increases wage adequacy quite dramatically. With these work supports at a wage of \$6.75 per hour, the family reaches a Wage Adequacy of 104%. At \$8.75 per hour with the same work supports, Wage Adequacy reaches 107%. Finally, Wage Adequacy reaches 104% and 112% at \$10.75 and \$12.75 per hour. However, as in Column #3, at wages of \$10.25 and \$12.75 per hour, the family's income is too high to be eligible for Food Stamps.

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

The figures in Table 7 and 8 provide examples for a single parent with one preschooler and one schoolage child living in Worcester and Boston. The impact of various work supports varies in different communities and family types, depending on costs and policy choices. What is clear from these examples is that policy choices can have substantial impacts on families' abilities to become self-sufficient, assisting families who receive the supports for which they are eligible.

The Impact of Chronic Illness and Lack of Health Insurance on Self-Sufficiency: In Tables 7 and 8, and throughout the Standard, it is assumed that families have access to employer-sponsored health insurance. However, as stated earlier, when this is not the case, parents have difficult choices to make in order

to meet their families' needs. A related upcoming report, the *Massachusetts Health Economic Sufficiency Standard (HESS)* comprehensively examines the health related costs incurred by families who do not have access to employer-provided health insurance, or who experience chronic illness of the wage earner and/or child.²⁷ Both the cost of health insurance and the lost income due to missed days of work impact the economic self-sufficiency of families. Table 9 is an example of the way in which these issues will be examined in the HESS report.

Table 9 examines the impact of access to employer-sponsored health insurance and chronic illness on a family with one adult and one schoolage child in Worcester. The Self-Sufficiency Wage for this family in Worcester is \$2,315 per month, or \$27,779 per year. Families without employer-sponsored health insurance experience increased monthly expenses due to the cost of health insurance and the additional cost of long term disability insurance, thereby decreasing Wage Adequacy. In addition, it is assumed that families without employer-sponsored insurance do not have access to paid sick leave. Therefore, missed days from work either for the wage-earner's illness or the illness of a child amount to losses in monthly income, further reducing Wage Adequacy.

In Table 9, wage earning adults in poor health with employer-sponsored health insurance experience a Wage Adequacy of 94% due to missed days of work that exceed their annual paid sick leave. Families with a healthy wage earning adult and a child in poor health will experience a Wage Adequacy of 98%. Because we assume that caregivers will miss fewer days of work caring for an ill child than adults in poor health will miss due to their own illness, there is less of a reduction in Wage Adequacy for the family with an ill child compared to the family with an adult in poor health. When both the wage earning adult and a child are in poor health, Wage Adequacy drops significantly to 91%.

Even when both the adult and child are in good health, a family lacking employer-sponsored health insurance and paid sick leave experiences only 83% Wage Adequacy. This decrease in Wage Adequacy is due to the lack of paid sick leave available for common illnesses. When a wage earning adult is in poor health and does not have employer-sponsored health insurance, the family experiences 77% Wage Adequacy. When a child is in poor health in a family

without employer-sponsored health insurance, the family experiences 81% Wage Adequacy. When both the adult and child are in poor health, the family only reaches Wage Adequacy of 75%.

In Table 9, it is clear that health status and employer-sponsored health insurance are key issues as families strive for self-sufficiency. For further information on the HESS report, please contact the Women's Educational and Industrial Union.

Importance and Availability of Work Supports:
Adequate health insurance and temporary work supports, aid families in meeting their needs adequately as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care. This, in turn, helps support their ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

Table 9
**Impact on Family Economic Sufficiency
of Variation in Health Status and/or Variation in Access to Employer-Sponsored Health Insurance*
for One Adult with One Schoolage Child**
City of Worcester, MA 2003**

	Self-Sufficiency Standard***	Insurance			No Insurance			
		Adult in Poor Health****	Child in Poor Health	Both Adult and Child in Poor Health	Both Adult and Child in Good Health	Adult in Poor Health	Child in Poor Health	Both Adult and Child in Poor Health
Monthly Income at Self-Sufficiency*****	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315
Income Loss Due to Wage-earner's Illness	\$0	-\$132	\$0	-\$132	-\$40	-\$219	-\$40	-\$219
Income Loss Due to Caregiving for an Ill Child	\$0	\$0	-\$81	-\$75	\$0	\$0	-\$75	-\$75
Net Monthly Income	\$2,315	\$2,183	\$2,284	\$2,109	\$2,275	\$2,096	\$2,200	\$2,021
Additional Health Insurance Expense	\$0	\$0	\$0	\$0	\$391	\$391	\$391	\$391
Long Term Disability Premium	\$0	\$5	\$5	\$5	\$27	\$0	\$27	\$0
Monthly Expenses*****	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315	\$2,315
Total Living Expenses Including Additional Health Care Costs	\$2,315	\$2,320	\$2,320	\$2,320	\$2,732	\$2,706	\$2,732	\$2,706
SHORTFALL (-) or SURPLUS	\$0	-\$137	-\$86	-\$211	-\$458	-\$610	-\$532	-\$684
WAGE ADEQUACY (Total Income/Total Expenses)	100%	94%	98%	91%	83%	77%	81%	75%

* From The Health Sufficiency Standard, May, 2003. Copyright © 2003 Women's Educational and Industrial Union. Used by permission. All rights reserved. The Health Sufficiency Standard, including its model and methodology, is the proprietary property of the Women's Educational and Industrial Union.

** For families with access to employer-sponsored health coverage, we assume that 10 days of paid sick leave are provided. We assume that families without access to employer-sponsored health coverage do not receive paid sick leave. For scenarios with a healthy adult, we assume that those adults take 4.6 sick days per year. For scenarios with a wage-earner in fair or poor health status, we assume that those adults take 25 sick days per year, based on information from a number of national studies. Therefore, adults in poor health who have access to employer-sponsored health insurance will take 15 days of unpaid sick leave, and adults in poor health who do not have access to employer-sponsored health insurance will not have any days of paid sick leave available. We assume that an ill child will be absent from school 10 days per year. We assume that adults caring for ill children will miss 8.5 days of work for caregiving. Adults with access to employer-sponsored health coverage will use 5 days of paid sick leave for caregiving, while adults without access to employer-sponsored health coverage will need to take 5 days of unpaid sick leave.

*** Assumes both adult and child are in good health, and family has access to employer-provided health insurance.

**** Out-of-pocket costs from MEPS were used to analyze health costs. In this analysis, "poor health" refers to fair or poor health and "good health" refers to good, very good or excellent health.

***** From Self-Sufficiency Standard for family type and location (See page 81). Expenses include housing, child care (part-time for school-age child), food, transportation, taxes (and tax credits), and miscellaneous expenses (such as clothing, household products, telephone, etc.).

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁸ In Massachusetts, the Department of Housing and Community Development (DHCD) administers 18,378 Section 8 vouchers a year. Currently, there are approximately 31,000 people on the waiting list for Section 8. According to DHCD, the Section 8 voucher program is likely to be frozen until June 2004.²⁹
 - Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a U.S. General Accounting Office report concluded that the decline was greater than would be expected according to economic indicators; also, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible.³⁰
 - Only 10% of about 15 million eligible children are receiving child care assistance nationwide.³¹ In
- Massachusetts, 101,386 children received child care assistance in FY 2002.³²
 - 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.³³ In Massachusetts, there were 11,710 children enrolled in the MassHealth/Family Assistance (CHIP) program as of December 31, 2002. However, according to the U.S. Census Bureau Current Population Survey, the average number of uninsured children in Massachusetts who were in families with incomes at or below 200% of the FPL in 1999, 2000 and 2001 was 56,000.³⁴
 - Although 59% of custodial parents had child support awards, only 45% received the full amount owed. Of the remaining 55%, only 29% received a portion of the child support payment awarded, leaving 26% with no support at all. The national average monthly child support payment of \$317 represents just 15% of a single mother's, and 8% of a single father's income.³⁵

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 was discussed in more detail in the last section, “Modeling the Impact of Work Supports on Wages Required to Meet Basic Needs” starting on page 17.

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. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and/or ESOL (English for Speakers of Other Languages) 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 “work first”, 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 TAFDC 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,

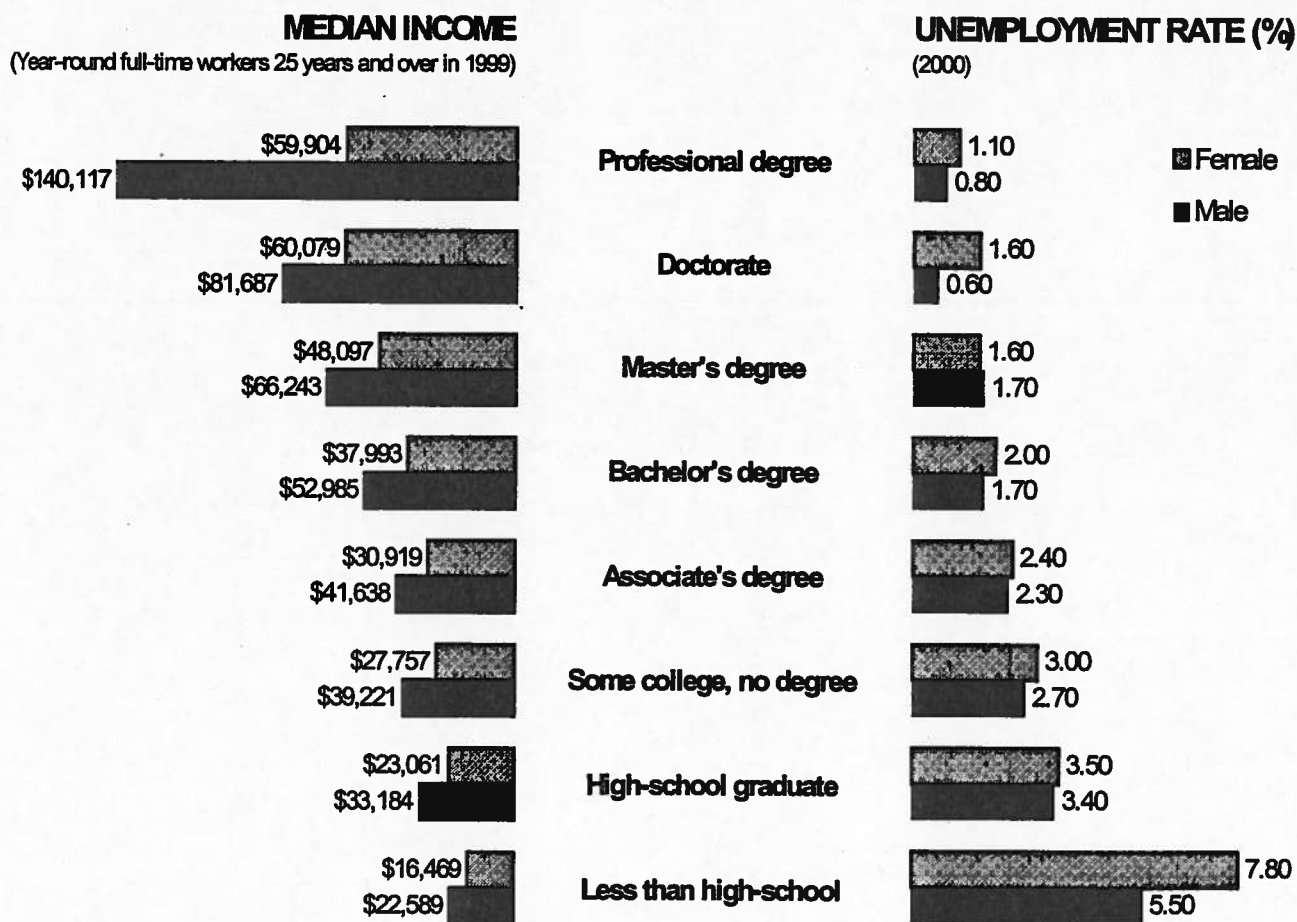
often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages between microentrepreneurs and more established women business 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 \$10.³⁶ 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 Massachusetts the general resource exemption limit under TAFDC for an assistance unit is \$2,500.³⁷

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

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

for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these "wealth supports" can be an important tool in helping families towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As can be seen in Tables 1 through 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 (including Massachusetts) have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$6.90 per hour. In all, 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.³⁸ 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 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.³⁹

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.⁴⁰

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 7 and 8), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, 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 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 City, Pennsylvania, Seattle 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 the last few years, the Self-Sufficiency Standard

was presented in hundreds 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. For further information, contact the specific state lead organization or Nina Dunning at the Center for Women's Welfare, ninad@u.washington.edu.

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 34 other states, including Alabama, Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Maryland, Mississippi, 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 Massachusetts, to order this publication or the Standard for a particular area, or to find out more about the Massachusetts Family Economic Self-Sufficiency Project, please contact Sheelah A. Feinberg, Director, MassFESS at sfeinberg@weiu.org or at (617) 536-5651, ext. 107, or Caroline V. Richards, Project Associate, MassFESS at crichards@weiu.org or (617) 536-5651, ext. 140.

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 Although no longer required by the 1996 Personal Responsibility and Work Opportunity Reconciliation Act, the prior 1988 Family Support Act requested that states fund or reimburse child care services needed by people who are currently on welfare or leaving welfare. The funded or reimbursed amount was set at market rate, which was defined as the 75th percentile of all childcare rates. The rates were based on the age of the child, the setting, and the location of the childcare. Most states conducted surveys of childcare costs or commissioned childcare researchers to do these studies. Many states continue to utilize the child care reimbursement rates at the 75th percentile.

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 Massachusetts Automobile Insurers Bureau, 2003 *Massachusetts Private Passenger Automobile Insurance Rates, Class-Territory Base Rates*. Retrieved January 15, 2003 from http://www.aib.org/PPInfo/2003Rates/Factors_03.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, *Massachusetts: Employment-Based Premiums, 2001*. Retrieved January 9, 2003 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 Massachusetts Division of Medical Assistance, *Division of Medical Assistance Regulations 130 CMR 505.002 (B)*. Retrieved April 3, 2003 from www.state.ma.us/dma/masshealthinfo/regulations_eligibility/regs_memb_502.pdf.

²³ Under the Massachusetts Family Assistance Program, health care coverage is provided for children in families with net incomes up to 200% of the federal poverty level (FPL). Massachusetts Division of Medical Assistance, Division of Social Services. Retrieved January 17, 2003 from <http://www.state.ma.us/dms/masshealthinfo/otherthings10.htm>.

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 Grall, T. (2002). *Custodial Mother and Fathers and their Child Support: 1999* (U.S. Bureau of the Census, Current Population Reports, Series P60-217). Washington DC: U.S. Government Printing Office.

²⁷ From The Health Sufficiency Standard, May, 2003. Copyright © 2003 Women's Educational and Industrial Union. Used by permission. All rights reserved. The Health Sufficiency Standard, including its model and methodology, is the proprietary property of the Women's Educational and Industrial Union.

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

²⁹ Jennie Rawls, Senior Housing Specialist, Department of Housing and Community Development (personal communication 2/28/03).

³⁰ 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.

³¹ 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>.

³² Rod Southwick, Director of Research, Massachusetts Office of Child Care Services (personal communication 3/27/03). *ACF 800 Report, Number of Children Receiving Child Care Assistance FY2002*.

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

³⁴ Division of Medical Assistance, *All MassHealth Members Snapshot Report, December 31, 2002*. U.S. Census Bureau, *Low Income Uninsured Children by State: 1999, 2000 and 2001*. Retrieved March 27, 2003 from <http://www.census.gov/hhes/hlthins/liuc01.html>.

³⁵ 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/chlds99.pdf>.

³⁶ Montalco, C.P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

³⁷ See Department of Transitional Assistance, www.state.ma.us/dta/dtatoday/policy/TAFDC/204.PDF, page 48-52 of PDF document. Retrieved January 17, 2003.

³⁸ 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>.

³⁹ "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>.

⁴⁰ 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	2000 Child Care Market Rate Study, Executive Summary prepared for the Massachusetts Office of Child Care Services, adjusted for inflation using the Consumer Price Index (CPI)	<p><u>Infants</u>: Full Time, (0-2 years) <u>Preschoolers</u>: Full Time, (3-5 years) <u>Schoolage</u>: Before and After School, (6-12)</p> <p>The 75th percentile of costs were used.</p>
Food	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	<p>Monthly rate comparisons from Blue Cross and Blue Shield of Massachusetts for seven regions in Massachusetts</p> <p>Medical Expenditure Panel Survey, http://www.meps.ahrpr.gov/MEPSNct/IC/MEPSnetIC.asp</p> <p>Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey</i>.</p>	<p>Blue Cross and Blue Shield of Massachusetts rates to create a ratio of geographic variation in the state.</p> <p>MEPS provides a statewide average for both single and family coverage in 1998. Updated with Medical Consumer Price Index.</p> <p>Out of pocket costs are by age, and are updated with the Medical CPI.</p>
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2001</i> . (10/01/01). www.huduser.org	Fair Market Rents are used for each city and town in Massachusetts.
Taxes	Massachusetts Department of Revenue www.massdor.com/pub/pdfs/SIS_use.pdf	Taxes included state sales tax, federal and state income taxes and payroll taxes.
Transportation	<p>Public: Massachusetts Bay Transportation Authority. www.mbta.com/index.asp</p> <p>Private: Automobile Insurers Bureau of Massachusetts www.aib.org, March 1, 2003.</p> <p>U.S. Census, "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census." www.census.gov</p>	<p>Public transportation costs (combined monthly bus and subway pass) assigned to the City of Boston.</p> <p>Automobile insurance base rates from the Automobile Insurers Bureau of Massachusetts 2003 Private Passenger Automobile Insurance Rates for 27 Regions were used to calculate a ratio of geographic variation in the state.</p>
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.



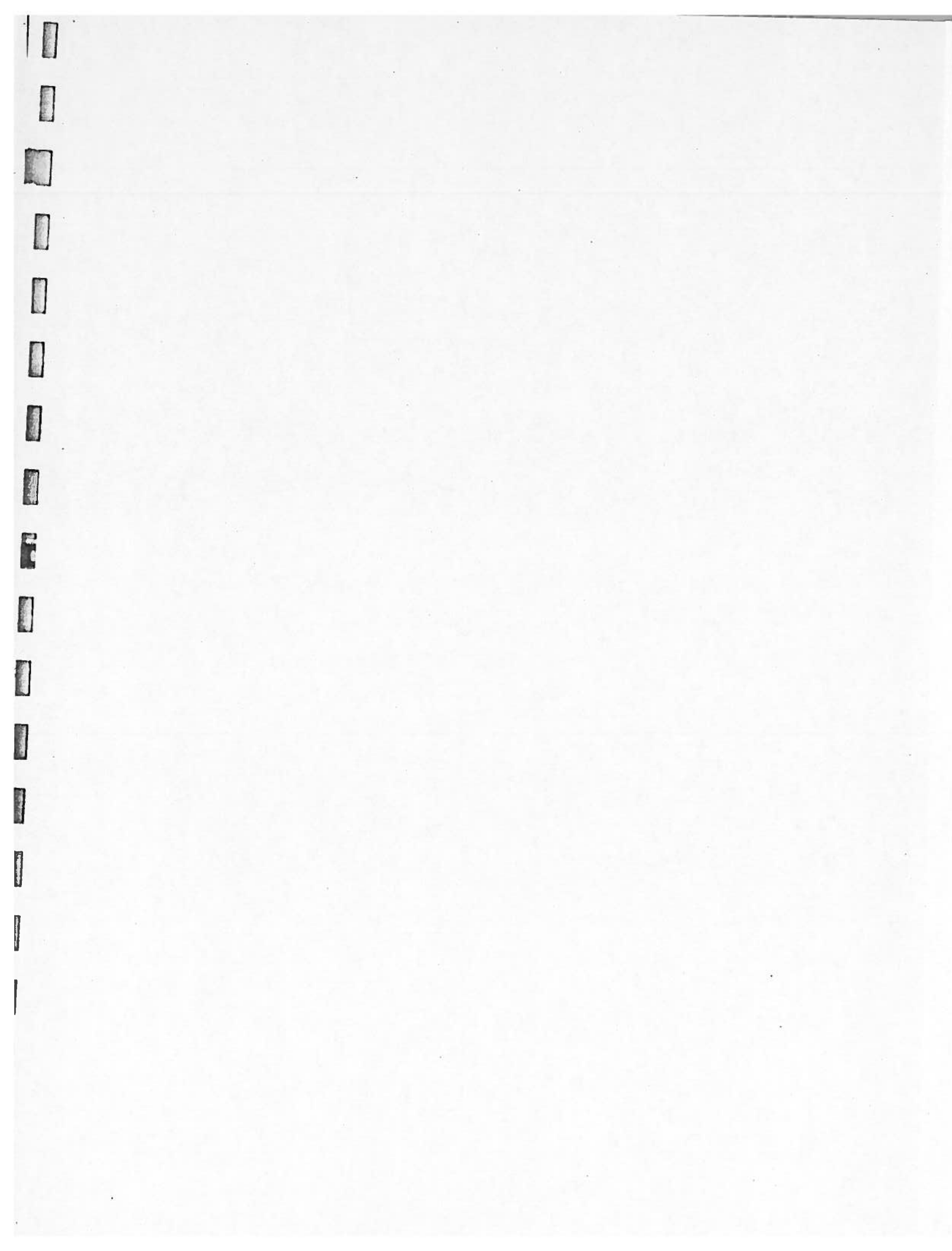
About the Authors

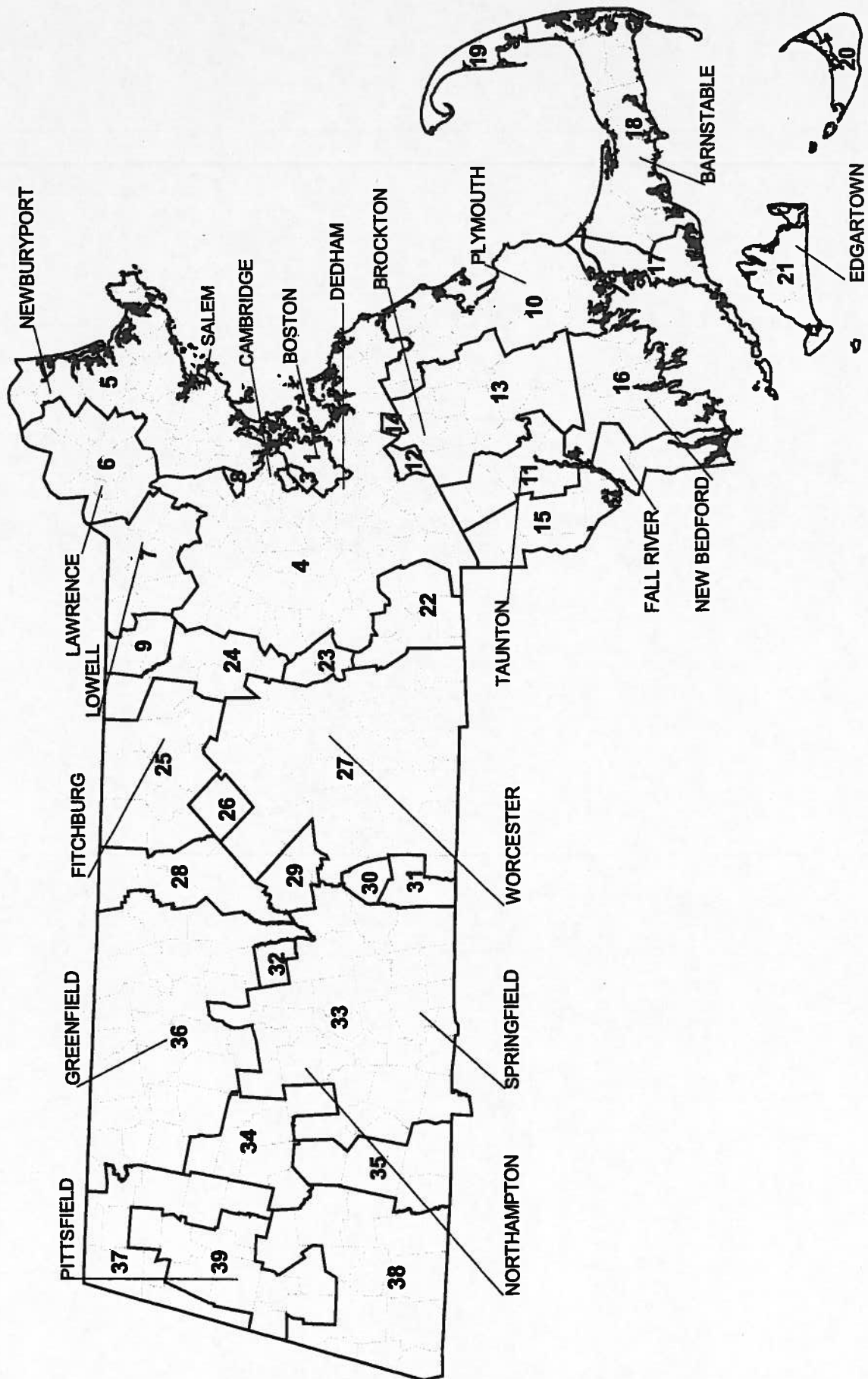
Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women. She has written and spoken widely 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.

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*Map of Massachusetts Regions**

** Region numbers on the map correspond with table numbers in the Appendix (see pages 45-93).*





Appendix:
***The Self-Sufficiency Standard for
Selected Family Types, by Region***



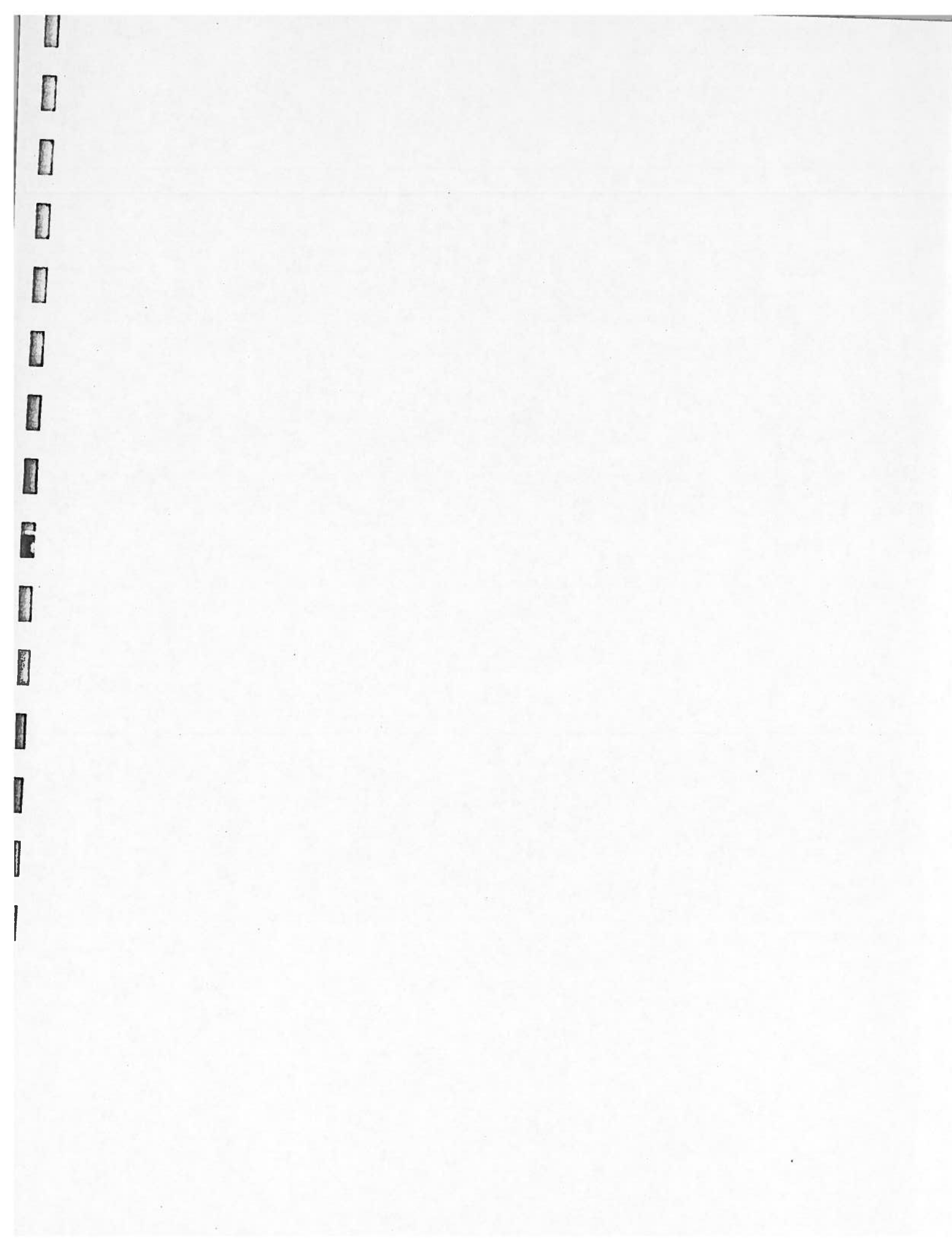
*List of Appendix Tables/Regions**

1. **Boston, MA-NH PMSA—Suffolk County—Boston**
(Suffolk County: Boston)
2. **Boston, MA-NH PMSA—Suffolk County—Chelsea-Revere-Winthrop**
(Suffolk County: Chelsea, Revere, Winthrop)
3. **Boston, MA-NH PMSA—Norfolk County—Brookline**
(Norfolk County: Brookline)
4. **Boston, MA-NH PMSA—Middlesex, Norfolk, Plymouth & Worcester Counties—Metro West**
(Middlesex County: Acton, Arlington, Ashland, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Marlborough, Maynard, Natick, Newton, Sherborn, Somerville, Stow, Sudbury, Waltham, Watertown, Wayland, Weston, Wilmington, Woburn; Norfolk County: Braintree, Canton, Cohasset, Dedham, Dover, Foxborough, Medfield, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Walpole, Wellesley, Westwood, Weymouth, Wrentham; Plymouth County: Hingham, Hull, Norwell, Scituate; Worcester County: Southborough)
5. **Boston, MA-NH PMSA—Essex & Middlesex Counties—Northeast**
(Essex County: Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester-by-the-Sea, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham; Middlesex County: Everett, Malden, Medford, Melrose, North Reading, Reading, Stoneham, Wakefield)
6. **Lawrence, MA-NH PMSA—Essex County—Lawrence Area**
(Essex County: Andover, Boxford, Georgetown, Groveland, Haverhill, Lawrence, Merrimac, Methuen, North Andover, West Newbury)
7. **Lowell, MA-NH PMSA—Middlesex County—Lowell Area**
(Middlesex County: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsborough, Westford)
8. **Boston, MA-NH PMSA—Middlesex County—Winchester**
(Middlesex County: Winchester)
9. **Lowell, MA-NH PMSA—Middlesex County—Groton-Pepperell**
(Middlesex County: Groton, Pepperell)
10. **Boston, MA-NH PMSA—Plymouth County—South Shore**
(Plymouth County: Carver, Duxbury, Hanover, Kingston, Marshfield, Pembroke, Plymouth, Rockland, Wareham)
11. **Boston, MA-NH PMSA—Bristol County—Taunton Area**
(Bristol County: Berkley, Dighton, Mansfield, Norton, Taunton)
12. **Boston, MA-NH PMSA—Norfolk County—Stoughton**
(Norfolk County: Stoughton)
13. **Brockton, MA PMSA—Bristol, Norfolk & Plymouth Counties—Brockton Area**
(Bristol County: Easton, Raynham; Norfolk County: Avon; Plymouth County: Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Middleborough, Plympton, West Bridgewater, Whitman)

14. **Boston, MA-NH PMSA—Norfolk County—Holbrook**
(Norfolk County: Holbrook)
15. **Providence-Fall River-Warwick, RI-MA MSA—Bristol County—Attleboro-North Attleborough-Fall River Area**
(Bristol County: Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport)
16. **New Bedford, MA-NH MSA—Bristol & Plymouth Counties—New Bedford Area**
(Bristol County: Acushnet, Dartmouth, Fairhaven, Freetown, New Bedford; Plymouth County: Marion, Mattapoisett, Rochester)
17. **Barnstable County—Upper Cape**
(Barnstable County: Bourne, Falmouth)
18. **Barnstable-Yarmouth, MA MSA—Barnstable County—Barnstable Area**
(Barnstable County: Barnstable, Brewster, Chatham, Dennis, Eastham, Harwich, Mashpee, Orleans, Sandwich, Yarmouth)
19. **Barnstable County—Lower Cape**
(Barnstable County: Provincetown, Truro, Wellfleet)
20. **Nantucket County—Nantucket**
(Nantucket County: Nantucket)
21. **Dukes County—Martha's Vineyard**
(Dukes County: Aquinnah, Chilmark, Edgartown, Gosnold, Oak Bluffs, Tisbury, West Tisbury)
22. **Boston, MA-NH PMSA—Norfolk & Worcester Counties—Southwest**
(Norfolk County: Bellingham, Franklin, Medway; Worcester County: Blackstone, Hopedale, Mendon, Milford, Millville, Upton)
23. **Worcester, MA-CT PMSA—Worcester County—Northborough-Westborough**
(Worcester County: Northborough, Westborough)
24. **Boston, MA-NH PMSA—Middlesex & Worcester Counties—North**
(Middlesex County: Ayer, Shirley, Townsend; Worcester County: Berlin, Bolton, Harvard, Lancaster)
25. **Fitchburg-Leominster, MA MSA—Middlesex & Worcester Counties—Fitchburg Area**
(Middlesex County: Ashby; Worcester County: Ashburnham, Fitchburg, Gardner, Leominster, Lunenburg, Templeton, Westminster, Winchendon)
26. **Worcester County—Hubbardston**
(Worcester County: Hubbardston)
27. **Worcester, MA-CT PMSA—Hampden & Worcester Counties—Worcester Area**
(Hampden County: Holland; Worcester County: Auburn, Barre, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Holden, Leicester, Millbury, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Uxbridge, Webster, West Boylston, West Brookfield, Worcester)
28. **Worcester County—Northwest**
(Worcester County: Athol, Petersham, Phillipston, Royalston)
29. **Worcester County—Hardwick-New Braintree**
(Worcester County: Hardwick, New Braintree)

30. **Worcester County—Warren**
(Worcester County: Warren)
31. **Hampden County—Brimfield-Wales**
(Hampden County: Brimfield, Wales)
32. **Hampshire County—Pelham**
(Hampshire County: Pelham)
33. **Springfield, MA MSA—Franklin, Hampden & Hampshire Counties—Pioneer Valley Area**
(Franklin County: Sunderland; Hampden County: Agawam, Chicopee, East Longmeadow, Hampden, Holyoke, Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell, Southwick, Springfield, Westfield, West Springfield, Wilbraham; Hampshire County: Amherst, Belchertown, Easthampton, Granby, Hadley, Hatfield, Huntington, Northampton, Southampton, South Hadley, Ware, Williamsburg)
34. **Hampshire County—West**
(Hampshire County: Chesterfield, Cummington, Goshen, Middlefield, Plainfield, Westhampton, Worthington)
35. **Hampden County—West**
(Hampden County: Blandford, Chester, Granville, Tolland)
36. **Franklin County—Greenfield Area**
(Franklin County: Ashfield, Bernardston, Buckland, Charlemont, Colrain, Conway, Deerfield, Erving, Gill, Greenfield, Hawley, Heath, Leverett, Leyden, Monroe, Montague, New Salem, Northfield, Orange, Rowe, Shelburne, Shutesbury, Warwick, Wendell, Whately)
37. **Berkshire County—North Adams Area**
(Berkshire County: Clarksburg, Florida, Hancock, New Ashford, North Adams, Peru, Savoy, Williamstown, Windsor)
38. **Berkshire County—Western Massachusetts—South Berkshire Area**
(Berkshire County: Alford, Becket, Egremont, Great Barrington, Monterey, Mount Washington, New Marlborough, Otis, Sandisfield, Sheffield, Tyringham, Washington, West Stockbridge)
39. **Pittsfield, MA MSA—Berkshire County—Pittsfield Area**
(Berkshire County: Adams, Cheshire, Dalton, Hinsdale, Lanesborough, Lee, Lenox, Pittsfield, Richmond, Stockbridge)

* Table numbers in the Appendix represent regions on the map of Massachusetts regions (see page 43).



*List of Appendix Tables/Regions by City or Town**

City or Town	Table #	City or Town	Table #	City or Town	Table #
A					
Abington	13	Beverly	5	Chicopee	33
Acton	4	Billerica	7	Chilmark	21
Acushnet	16	Blackstone	22	Clarksburg	37
Adams	39	Blandford	35	Clinton	27
Agawam	33	Bolton	24	Cohasset	4
Alford	38	Boston	1	Colrain	36
Amesbury	5	Bourne	17	Concord	4
Amherst	33	Boxborough	4	Conway	36
Andover	6	Boxford	6	Cummington	34
Aquinnah	21	Boylston	27	D	
Arlington	4	Braintree	4	Dalton	39
Ashburnham	25	Brewster	18	Danvers	5
Ashby	25	Bridgewater	13	Dartmouth	16
Ashfield	36	Brimfield	31	Dedham	4
Ashland	4	Brockton	13	Deerfield	36
Athol	28	Brookfield	27	Dennis	18
Attleboro	15	Brookline	3	Dighton	11
Auburn	27	Buckland	36	Douglas	27
Avon	13	Burlington	4	Dover	4
Ayer	24	C		Dracut	7
B		Cambridge	4	Dudley	27
Barnstable	18	Canton	4	Dunstable	7
Barre	27	Carlisle	4	Duxbury	10
Becket	38	Carver	10	E	
Bedford	4	Charlemont	36	E. Bridgewater	13
Belchertown	33	Charlton	27	E. Brookfield	27
Bellingham	22	Chatham	18	E. Longmeadow	33
Belmont	4	Chelmsford	7	Eastham	18
Berkley	11	Chelsea	2	Easthampton	33
Berlin	24	Cheshire	39	Easton	13
Bernardston	36	Chester	35	Edgartown	21
		Chesterfield	34	Egremont	38
				Erving	36
				Essex	5

City or Town	Table #	City or Town	Table #	City or Town	Table #
Everett	5	Hatfield	33	Lowell	7
F		Haverhill	6	Ludlow	33
Fairhaven	16	Hawley	36	Lunenburg	25
Fall River	15	Heath	36	Lynn	5
Falmouth	17	Hingham	4	Lynnfield	5
Fitchburg	25	Hinsdale	39	M	
Florida	37	Holbrook	14	Malden	5
Foxborough	4	Holden	27	Manchester-by-	5
Frammingham	4	Holland	27	the-Sea	
Franklin	22	Holliston	4	Mansfield	11
Freetown	16	Holyoke	33	Marblehead	5
G		Hopedale	22	Marion	16
Gardner	25	Hopkinton	4	Marlborough	4
Georgetown	6	Hubbardston	26	Marshfield	10
Gill	36	Hudson	4	Mashpee	18
Gloucester	5	Hull	4	Mattapoissett	16
Goshen	34	Huntington	33	Maynard	4
Gosnold	21	I		Medfield	4
Grafton	27	Ipswich	5	Medford	5
Granby	33	K		Medway	22
Granville	35	Kingston	10	Melrose	5
Great Barrington	38	L		Mendon	22
Greenfield	36	Lakeville	13	Merrimac	6
Groton	9	Lancaster	24	Methuen	6
Groveland	6	Lanesborough	39	Middleborough	13
H		Lawrence	6	Middlefield	34
Hadley	33	Lee	39	Middleton	5
Halifax	13	Leicester	27	Milford	22
Hamilton	5	Lenox	39	Millbury	27
Hampden	33	Leominster	25	Millis	4
Hancock	37	Leverett	36	Millville	22
Hanover	10	Lexington	4	Milton	4
Hanson	13	Leyden	36	Monroe	36
Hardwick	29	Lincoln	4	Monson	33
Harvard	24	Littleton	4	Montague	36
Harwich	18	Longmeadow	33	Monterey	38
				Montgomery	33
				Mt. Washington	38

City or Town	Table #	City or Town	Table #	City or Town	Table #
N		Pelham	32	Savoy	37
Nahant	5	Pembroke	10	Scituate	4
Nantucket	20	Pepperell	9	Seekonk	15
Natick	4	Peru	37	Sharon	4
Needham	4	Petersham	28	Sheffield	38
New Ashford	37				
		Phillipston	28	Shelburne	36
New Bedford	16	Pittsfield	39	Sherborn	4
New Braintree	29	Plainfield	34	Shirley	24
New Marlborough	38	Plainville	4	Shrewsbury	27
New Salem	36	Plymouth	10	Shutesbury	36
Newbury	5				
		Plympton	13	Somerset	15
Newburyport	5	Princeton	27	Somerville	4
Newton	4	Provincetown	19	South Hadley	33
Norfolk	4			Southampton	33
North Adams	37	Q		Southborough	4
North Andover	6	Quincy	4		
				Southbridge	27
N. Attleborough	15	R		Southwick	33
N. Brookfield	27	Randolph	4	Spencer	27
North Reading	5	Raynham	13	Springfield	33
Northampton	33	Reading	5	Sterling	27
Northborough	23	Rehoboth	15		
		Revere	2	Stockbridge	39
Northbridge	27			Stoneham	5
Northfield	36	Richmond	39	Stoughton	12
Norton	11	Rochester	16	Stow	4
Norwell	4	Rockland	10	Sturbridge	27
Norwood	4	Rockport	5		
		Rowe	36	Sudbury	4
O				Sunderland	33
Oak Bluffs	21	Rowley	5	Sutton	27
Oakham	27	Royalston	28	Swampscott	5
Orange	36	Russell	33	Swansea	15
Orleans	18	Rutland	27		
Otis	38			T	
		S		Taunton	11
Oxford	27	Salem	5	Templeton	25
		Salisbury	5	Tewksbury	7
P		Sandisfield	38	Tisbury	21
Palmer	33	Sandwich	18	Tolland	35
Paxton	27	Saugus	5		
Peabody	5			Topsfield	5
				Townsend	24

City or Town	Table #	City or Town	Table #
Truro	19	Westwood	4
Tyngsborough	7	Weymouth	4
Tyringham	38	Whately	36
		Whitman	13
U		Wilbraham	33
Upton	22		
Uxbridge	27	Williamsburg	33
		Williamstown	37
W		Wilmington	4
Wakefield	5	Winchendon	25
Wales	31	Winchester	8
Walpole	4		
Waltham	4	Windsor	37
Ware	33	Winthrop	2
		Woburn	4
Wareham	10	Worcester	27
Warren	30	Worthington	34
Warwick	36		
Washington	38	Wrentham	4
Watertown	4		
		Y	
Wayland	4	Yarmouth	18
Webster	27		
Wellesley	4		
Wellfleet	19		
Wendell	36		
Wenham	5		
West Boylston	27		
W. Bridgewater	13		
W. Brookfield	27		
West Newbury	6		
W. Springfield	33		
W. Stockbridge	38		
West Tisbury	21		
Westborough	23		
Westfield	33		
Westford	7		
Westhampton	34		
Westminster	25		
Weston	4		
Westport	15		

* Table numbers in the Appendix represent regions on the map of Massachusetts regions (see page 43).

Table 1
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Suffolk County - Boston

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + schoolage	2 Adults + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	848	1674	1226	379	2052	1674	1226
Food	178	270	351	403	464	472	504	554
Transportation	57	57	57	57	57	57	114	114
Health Care	95	206	233	228	242	254	272	267
Miscellaneous	140	272	366	326	248	452	391	350
Taxes	235	764	1119	871	583	1599	1051	876
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.11	\$20.85	\$28.19	\$24.28	\$18.05	\$36.00	\$14.68 per adult	\$12.93 per adult
-Monthly	\$1,780	\$3,670	\$4,962	\$4,274	\$3,176	\$6,336	\$5,169	\$4,551
-Annual	\$21,362	\$44,046	\$59,544	\$51,284	\$38,118	\$76,034	\$62,027	\$54,612

Table 1, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Suffolk County - Boston

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	379	757	1136	0	379	757	1136
Food	178	315	445	562	351	480	595	696
Transportation	57	57	57	57	114	114	114	114
Health Care	95	218	240	261	236	258	279	301
Miscellaneous	140	231	284	370	178	257	309	393
Taxes	235	587	695	993	385	603	701	981
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$10.11	\$17.27	\$20.69	\$27.44	\$6.64 per adult	\$9.50 per adult	\$11.13 per adult	\$14.40 per adult
-Monthly	\$1,780	\$3,040	\$3,642	\$4,829	\$2,337	\$3,343	\$3,918	\$5,070
-Annual	\$21,362	\$36,480	\$43,700	\$57,947	\$28,049	\$40,121	\$47,018	\$60,838

Table 2
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Suffolk County - Chelsea-Revere-Winthrop

Monthly Costs	Adult +							
	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	848	1674	1226	379	2052	1674	1226
Food	178	270	351	403	464	472	504	554
Transportation	263	269	269	269	269	269	518	518
Health Care	95	206	233	228	242	254	272	267
Miscellaneous	161	294	387	347	270	473	431	391
Taxes	285	856	1276	979	675	1756	1257	1051
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.68	\$22.70	\$30.40	\$26.22	\$19.89	\$38.21	\$16.53 per adult	\$14.69 per adult
-Monthly	\$2,056	\$3,995	\$5,351	\$4,614	\$3,501	\$6,725	\$5,819	\$5,170
-Annual	\$24,677	\$47,939	\$64,215	\$55,373	\$42,011	\$80,705	\$69,827	\$62,041

Table 2, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Suffolk County - Chelsea-Revere-Winthrop

Monthly Costs	Adult +							
	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	379	757	1136	0	379	757	1136
Food	178	315	445	562	351	480	595	696
Transportation	263	269	269	269	512	518	518	518
Health Care	95	218	240	261	236	258	279	301
Miscellaneous	161	252	305	391	217	298	349	433
Taxes	285	678	787	1150	554	775	874	1156
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.68	\$19.12	\$22.53	\$29.65	\$8.37 per adult	\$11.25 per adult	\$12.88 per adult	\$16.16 per adult
-Monthly	\$2,056	\$3,364	\$3,966	\$5,218	\$2,945	\$3,959	\$4,535	\$5,689
-Annual	\$24,677	\$40,373	\$47,593	\$62,618	\$35,338	\$47,508	\$54,419	\$68,267

Table 3
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk County - Brookline

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	848	1674	1226	379	2052	1674	1226
Food	178	270	351	403	464	472	504	554
Transportation	246	252	252	252	252	252	484	484
Health Care	95	206	233	228	242	254	272	267
Miscellaneous	159	292	385	345	268	471	428	387
Taxes	281	848	1263	967	668	1744	1232	1037
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.56	\$22.55	\$30.23	\$26.04	\$19.75	\$38.04	\$16.36	\$14.54
-Monthly	\$2,034	\$3,969	\$5,320	\$4,583	\$3,475	\$6,695	per adult \$5,757	per adult \$5,119
-Annual	\$24,407	\$47,630	\$63,844	\$55,002	\$41,702	\$80,334	\$69,085	\$61,422

Table 3, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk County - Brookline

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	379	757	1136	0	379	757	1136
Food	178	315	445	562	351	480	595	696
Transportation	246	252	252	252	479	484	484	484
Health Care	95	218	240	261	236	258	279	301
Miscellaneous	159	251	304	389	214	294	346	430
Taxes	281	671	779	1137	540	760	859	1141
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.56	\$18.97	\$22.39	\$29.47	\$8.22	\$11.10	\$12.74	\$16.02
-Monthly	\$2,034	\$3,339	\$3,940	\$5,187	per adult \$2,894	per adult \$3,908	per adult \$4,483	per adult \$5,637
-Annual	\$24,407	\$40,064	\$47,284	\$62,247	\$34,722	\$46,893	\$53,800	\$67,648

Table 4
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Middlesex, Norfolk, Plymouth & Worcester Counties - Metro West

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	964	1881	1374	411	2292	1881	1374
Food	178	270	351	403	464	472	504	554
Transportation	228	233	233	233	233	233	447	447
Health Care	92	198	224	219	234	245	263	259
Miscellaneous	157	301	403	357	268	492	444	398
Taxes	275	887	1397	1056	668	1901	1352	1081
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.39	\$23.32	\$32.12	\$27.31	\$19.78	\$40.26	\$17.20 per adult	\$14.99 per adult
-Monthly	\$2,005	\$4,105	\$5,652	\$4,806	\$3,481	\$7,086	\$6,055	\$5,275
-Annual	\$24,059	\$49,262	\$67,829	\$57,670	\$41,774	\$85,028	\$72,658	\$63,303

Table 4, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Middlesex, Norfolk, Plymouth & Worcester Counties - Metro West

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	411	821	1232	0	411	821	1232
Food	178	315	445	562	351	480	595	696
Transportation	228	233	233	233	441	447	447	447
Health Care	92	210	231	253	228	249	271	292
Miscellaneous	157	251	307	396	209	293	348	435
Taxes	275	672	792	1189	520	753	864	1163
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.39	\$19.00	\$22.69	\$30.20	\$8.02 per adult	\$11.04 per adult	\$12.81 per adult	\$16.24 per adult
-Monthly	\$2,005	\$3,345	\$3,994	\$5,315	\$2,824	\$3,885	\$4,508	\$5,715
-Annual	\$24,059	\$40,136	\$47,928	\$63,775	\$33,884	\$46,624	\$54,102	\$68,578

Table 5
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Essex & Middlesex Counties - Northeast

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	803	1583	1170	367	1950	1583	1170
Food	178	270	351	403	464	472	504	554
Transportation	233	238	238	238	238	238	457	457
Health Care	90	193	219	214	229	241	259	254
Miscellaneous	158	285	373	337	264	458	415	378
Taxes	276	817	1176	920	652	1648	1155	995
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.42	\$21.93	\$29.00	\$25.25	\$19.41	\$36.69	\$15.72	\$14.12
							per adult	per adult
-Monthly	\$2,009	\$3,859	\$5,104	\$4,444	\$3,417	\$6,457	\$5,535	\$4,970
-Annual	\$24,110	\$46,307	\$61,243	\$53,334	\$41,001	\$77,480	\$66,416	\$59,635

Table 5, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Essex & Middlesex Counties - Northeast

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	367	734	1101	0	367	734	1101
Food	178	315	445	562	351	480	595	696
Transportation	233	238	238	238	451	457	457	457
Health Care	90	205	227	248	223	245	266	287
Miscellaneous	158	247	299	383	210	289	339	422
Taxes	276	655	759	1092	522	739	833	1109
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.42	\$18.64	\$21.96	\$28.83	\$8.04	\$10.88	\$12.46	\$15.69
					per adult	per adult	per adult	per adult
-Monthly	\$2,009	\$3,280	\$3,865	\$5,074	\$2,831	\$3,829	\$4,387	\$5,522
-Annual	\$24,110	\$39,363	\$46,382	\$60,887	\$33,974	\$45,944	\$52,646	\$66,262

Table 6
The Self-Sufficiency Standard for Lawrence, MA-NH PMSA, 2003
Essex County - Lawrence Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	733	923	923	923	923	1153	923	923
Child Care	0	803	1583	1170	367	1950	1583	1170
Food	178	270	351	403	464	472	504	554
Transportation	228	233	233	233	233	233	447	447
Health Care	90	190	217	212	226	238	256	251
Miscellaneous	123	242	331	294	221	405	371	335
Taxes	193	632	893	734	460	1252	967	807
Earned Income								
Tax Credit (-)	0	0	0	0	-17	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.77	\$18.20	\$24.72	\$21.53	\$15.55	\$31.10	\$13.84	\$12.24
-Monthly	\$1,544	\$3,203	\$4,350	\$3,789	\$2,737	\$5,473	per adult \$4,872	per adult \$4,307
-Annual	\$18,530	\$38,437	\$52,200	\$45,464	\$32,848	\$65,675	\$58,464	\$51,684

Table 6, continued
The Self-Sufficiency Standard for Lawrence, MA-NH PMSA, 2003
Essex County - Lawrence Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	733	923	923	1153	733	923	923	1153
Child Care	0	367	734	1101	0	367	734	1101
Food	178	315	445	562	351	480	595	696
Transportation	228	233	233	233	442	447	447	447
Health Care	90	203	224	245	221	242	264	285
Miscellaneous	123	204	256	329	175	246	296	368
Taxes	193	470	574	809	372	555	650	875
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$8.77	\$14.91	\$18.24	\$23.88	\$6.51	\$9.00	\$10.59	\$13.34
-Monthly	\$1,544	\$2,624	\$3,209	\$4,204	per adult \$2,293	per adult \$3,170	per adult \$3,728	per adult \$4,695
-Annual	\$18,530	\$31,494	\$38,512	\$50,443	\$27,512	\$38,037	\$44,734	\$56,340

Table 7
The Self-Sufficiency Standard for Lowell, MA-NH PMSA, 2003
Middlesex County - Lowell Area

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	835	1009	1009	1009	1009	1264	1009	1009
Child Care	0	803	1583	1170	367	1950	1583	1170
Food	178	270	351	403	464	472	504	554
Transportation	226	231	231	231	231	231	444	444
Health Care	90	190	217	212	226	238	256	251
Miscellaneous	133	250	339	302	230	416	380	343
Taxes	217	668	930	771	503	1333	1003	843
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.54	\$18.93	\$25.45	\$22.26	\$16.42	\$32.24	\$14.20 per adult	\$12.60 per adult
-Monthly	\$1,679	\$3,332	\$4,479	\$3,918	\$2,890	\$5,674	\$4,999	\$4,434
-Annual	\$20,144	\$39,990	\$53,753	\$47,017	\$34,684	\$68,090	\$59,987	\$53,206

Table 7, continued
The Self-Sufficiency Standard for Lowell, MA-NH PMSA, 2003
Middlesex County - Lowell Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	835	1009	1009	1264	835	1009	1009	1264
Child Care	0	367	734	1101	0	367	734	1101
Food	178	315	445	562	351	480	595	696
Transportation	226	231	231	231	438	444	444	444
Health Care	90	203	224	245	221	242	264	285
Miscellaneous	133	212	264	340	184	254	304	379
Taxes	217	673	611	857	414	590	685	922
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$9.54	\$16.59	\$18.97	\$24.84	\$6.94 per adult	\$9.36 per adult	\$10.95 per adult	\$13.81 per adult
-Monthly	\$1,679	\$2,920	\$3,339	\$4,371	\$2,443	\$3,296	\$3,854	\$4,860
-Annual	\$20,144	\$35,040	\$40,065	\$52,456	\$29,319	\$39,551	\$46,249	\$58,323

Table 8
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Middlesex County - Winchester

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	964	1881	1374	411	2292	1881	1374
Food	178	270	351	403	464	472	504	554
Transportation	227	232	232	232	232	232	444	444
Health Care	87	183	209	204	219	231	249	244
Miscellaneous	157	299	402	356	267	491	442	396
Taxes	274	880	1385	1045	661	1889	1339	1074
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.34	\$23.19	\$31.95	\$27.14	\$19.64	\$40.09	\$17.11	\$14.91
-Monthly	\$1,996	\$4,081	\$5,623	\$4,777	\$3,457	\$7,057	per adult	per adult
-Annual	\$23,957	\$48,972	\$67,481	\$57,322	\$41,484	\$84,681	\$6,024	\$5,249
							\$72,284	\$62,991

Table 8, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Middlesex County - Winchester

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	411	821	1232	0	411	821	1232
Food	178	315	445	562	351	480	595	696
Transportation	227	232	232	232	439	444	444	444
Health Care	87	195	217	238	213	235	256	278
Miscellaneous	157	250	306	394	208	291	346	433
Taxes	274	665	785	1177	513	746	857	1156
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.34	\$18.87	\$22.56	\$30.03	\$7.95	\$10.96	\$12.73	\$16.16
-Monthly	\$1,996	\$3,321	\$3,970	\$5,286	per adult	per adult	per adult	per adult
-Annual	\$23,957	\$39,846	\$47,638	\$63,427	\$2,798	\$3,859	\$4,483	\$5,689
					\$33,574	\$46,314	\$53,790	\$68,267

Table 9
The Self-Sufficiency Standard for Lowell, MA-NH PMSA, 2003
Middlesex County - Groton-Pepperell

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	835	1009	1009	1009	1009	1264	1009	1009
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	213	219	219	219	219	219	418	418
Health Care	87	183	209	204	219	231	249	244
Miscellaneous	131	239	324	289	225	398	363	328
Taxes	213	621	862	713	486	1201	930	781
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.42	\$17.98	\$24.10	\$21.11	\$16.06	\$30.38	\$13.47 per adult	\$11.97 per adult
-Monthly	\$1,658	\$3,165	\$4,241	\$3,715	\$2,826	\$5,346	\$4,741	\$4,212
-Annual	\$19,899	\$37,977	\$50,896	\$44,582	\$33,916	\$64,155	\$56,897	\$50,546

Table 9, continued
The Self-Sufficiency Standard for Lowell, MA-NH PMSA, 2003
Middlesex County - Groton-Pepperell

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	835	1009	1009	1264	835	1009	1009	1264
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	213	219	219	219	413	418	418	418
Health Care	87	195	217	238	213	235	256	278
Miscellaneous	131	208	258	332	181	249	297	369
Taxes	213	490	585	818	400	569	655	878
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$9.42	\$15.28	\$18.42	\$24.06	\$6.80 per adult	\$9.13 per adult	\$10.62 per adult	\$13.37 per adult
-Monthly	\$1,658	\$2,690	\$3,241	\$4,235	\$2,394	\$3,213	\$3,738	\$4,705
-Annual	\$19,899	\$32,278	\$38,895	\$50,823	\$28,723	\$38,556	\$44,854	\$56,457

Table 10
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Plymouth County - South Shore

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	232	238	238	238	238	238	456	456
Health Care	87	184	210	205	220	232	250	245
Miscellaneous	157	275	354	324	261	436	395	365
Taxes	275	773	1033	866	639	1488	1071	941
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.39	\$21.04	\$26.98	\$24.17	\$19.14	\$34.43	\$14.88	\$13.58
-Monthly	\$2,004	\$3,704	\$4,749	\$4,254	\$3,369	\$6,059	per adult \$5,238	per adult \$4,779
-Annual	\$24,051	\$44,445	\$56,983	\$51,050	\$40,426	\$72,713	\$62,857	\$57,342

Table 10, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Plymouth County - South Shore

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	232	238	238	238	450	456	456	456
Health Care	87	196	218	239	214	236	257	279
Miscellaneous	157	244	293	375	209	286	334	414
Taxes	275	643	739	1034	518	727	813	1075
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.39	\$18.37	\$21.50	\$28.01	\$8.00	\$10.74	\$12.23	\$15.34
-Monthly	\$2,004	\$3,232	\$3,784	\$4,930	per adult \$2,816	per adult \$3,780	per adult \$4,305	per adult \$5,401
-Annual	\$24,051	\$38,788	\$45,405	\$59,160	\$33,793	\$45,364	\$51,662	\$64,813

Table 11
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Bristol County - Taunton Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	230	235	235	235	235	235	451	451
Health Care	87	183	210	205	219	231	249	244
Miscellaneous	157	274	354	324	261	436	395	365
Taxes	275	772	1031	865	638	1486	1069	939
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.37	\$21.02	\$26.95	\$24.15	\$19.12	\$34.40	\$14.86	\$13.55
-Monthly	\$2,001	\$3,700	\$4,744	\$4,250	\$3,365	\$6,054	\$5,231	\$4,771
-Annual	\$24,014	\$44,396	\$56,924	\$51,001	\$40,377	\$72,654	\$62,768	\$57,253

Table 11, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Bristol County - Taunton Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	230	235	235	235	446	451	451	451
Health Care	87	196	217	239	214	235	257	278
Miscellaneous	157	243	293	375	208	285	333	414
Taxes	275	642	738	1032	516	725	811	1073
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.37	\$18.34	\$21.48	\$27.98	\$7.98	\$10.72	\$12.21	\$15.32
-Monthly	\$2,001	\$3,228	\$3,780	\$4,925	\$2,809	\$3,773	\$4,298	\$5,394
-Annual	\$24,014	\$38,739	\$45,356	\$59,101	\$33,704	\$45,275	\$51,573	\$64,724

Table 12
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk County - Stoughton

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	247	253	253	253	253	253	486	486
Health Care	92	196	222	218	232	244	262	257
Miscellaneous	159	277	357	327	264	439	399	370
Taxes	280	785	1054	878	651	1508	1089	959
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.54	\$21.28	\$27.27	\$24.41	\$19.38	\$34.72	\$15.07	\$13.76
							per adult	per adult
-Monthly	\$2,031	\$3,746	\$4,799	\$4,296	\$3,411	\$6,110	\$5,304	\$4,844
-Annual	\$24,367	\$44,951	\$57,590	\$51,556	\$40,932	\$73,320	\$63,644	\$58,129

Table 12, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk County - Stoughton

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	247	253	253	253	481	486	486	486
Health Care	92	208	230	251	226	248	269	291
Miscellaneous	159	246	296	378	213	290	338	419
Taxes	280	655	751	1054	536	745	831	1093
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.54	\$18.61	\$21.74	\$28.30	\$8.19	\$10.92	\$12.42	\$15.53
					per adult	per adult	per adult	per adult
-Monthly	\$2,031	\$3,275	\$3,826	\$4,981	\$2,881	\$3,846	\$4,371	\$5,467
-Annual	\$24,367	\$39,294	\$45,911	\$59,767	\$34,576	\$46,147	\$52,447	\$65,601

Table 13
The Self-Sufficiency Standard for Brockton, MA PMSA, 2003
Bristol, Norfolk & Plymouth Counties - Brockton Area

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	809	993	993	993	993	1234	993	993
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	231	236	236	236	236	236	454	454
Health Care	86	180	207	202	216	228	246	241
Miscellaneous	130	239	319	289	225	391	360	330
Taxes	211	619	841	712	485	1154	916	787
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.35	\$17.95	\$23.67	\$21.08	\$16.05	\$29.71	\$13.33	\$12.03
-Monthly	\$1,646	\$3,159	\$4,166	\$3,710	\$2,825	\$5,230	per adult \$4,693	per adult \$4,234
-Annual	\$19,749	\$37,913	\$49,987	\$44,518	\$33,894	\$62,756	\$56,314	\$50,806

Table 13, continued
The Self-Sufficiency Standard for Brockton, MA PMSA, 2003
Bristol, Norfolk & Plymouth Counties - Brockton Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	809	993	993	1234	809	993	993	1234
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	231	236	236	236	448	454	454	454
Health Care	86	192	214	235	210	232	253	275
Miscellaneous	130	208	258	330	182	250	298	369
Taxes	211	489	585	812	403	576	662	879
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$9.35	\$15.27	\$18.41	\$23.93	\$6.83	\$9.20	\$10.69	\$13.38
-Monthly	\$1,646	\$2,688	\$3,239	\$4,212	per adult \$2,404	per adult \$3,238	per adult \$3,763	per adult \$4,709
-Annual	\$19,749	\$32,256	\$38,873	\$50,543	\$28,842	\$38,858	\$45,155	\$56,503

Table 14
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk County - Holbrook

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	240	246	246	246	246	246	472	472
Health Care	86	180	207	202	216	228	246	241
Miscellaneous	158	275	355	325	261	437	397	367
Taxes	277	775	1037	868	641	1492	1076	946
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.44	\$21.08	\$27.03	\$24.21	\$19.18	\$34.48	\$14.94	\$13.63
-Monthly	\$2,014	\$3,711	\$4,757	\$4,261	\$3,376	\$6,068	per adult \$5,258	per adult \$4,798
-Annual	\$24,165	\$44,530	\$57,086	\$51,136	\$40,512	\$72,816	\$63,096	\$57,581

Table 14, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk County - Holbrook

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	240	246	246	246	467	472	472	472
Health Care	86	192	214	235	210	232	253	275
Miscellaneous	158	244	294	376	210	287	335	416
Taxes	277	645	741	1037	524	732	818	1080
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.44	\$18.41	\$21.54	\$28.06	\$8.06	\$10.80	\$12.29	\$15.40
-Monthly	\$2,014	\$3,240	\$3,791	\$4,939	per adult \$2,836	per adult \$3,800	per adult \$4,325	per adult \$5,421
-Annual	\$24,165	\$38,874	\$45,491	\$59,263	\$34,031	\$45,602	\$51,900	\$65,052

Table 15
The Self-Sufficiency Standard for Providence-Fall River-Warwick, RI-MA MSA, 2003
Bristol County - Attleboro-North Attleborough-Fall River Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	555	667	667	667	667	837	667	667
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	227	232	232	232	232	232	445	445
Health Care	86	180	207	202	216	228	246	241
Miscellaneous	105	206	286	256	192	351	326	296
Taxes	149	476	698	569	280	904	772	645
Earned Income								
Tax Credit (-)	0	0	0	0	-178	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.39	\$15.07	\$20.79	\$18.20	\$11.78	\$25.78	\$11.88	\$10.58
-Monthly	\$1,300	\$2,653	\$3,659	\$3,203	\$2,074	\$4,538	per adult \$4,181	per adult \$3,724
-Annual	\$15,597	\$31,836	\$43,911	\$38,441	\$24,886	\$54,456	\$50,170	\$44,687

Table 15, continued
The Self-Sufficiency Standard for Providence-Fall River-Warwick, RI-MA MSA, 2003
Bristol County - Attleboro-North Attleborough-Fall River Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	555	667	667	837	555	667	667	837
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	227	232	232	232	440	445	445	445
Health Care	86	192	214	235	210	232	253	275
Miscellaneous	105	175	225	290	156	217	265	329
Taxes	149	317	431	638	302	433	520	704
Earned Income								
Tax Credit (-)	0	-73	-27	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-44	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.39	\$11.79	\$15.31	\$20.44	\$5.72	\$7.75	\$9.24	\$11.61
-Monthly	\$1,300	\$2,075	\$2,695	\$3,597	per adult \$2,014	per adult \$2,728	per adult \$3,253	per adult \$4,088
-Annual	\$15,597	\$24,905	\$32,343	\$43,160	\$24,171	\$32,739	\$39,037	\$49,060

Table 16
The Self-Sufficiency Standard for New Bedford, MA-NH MSA, 2003
Bristol & Plymouth Counties - New Bedford Area

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	686	781	781	781	781	976	781	781
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	227	232	232	232	232	232	445	445
Health Care	86	180	207	202	216	228	246	241
Miscellaneous	118	217	297	267	204	365	338	308
Taxes	181	526	747	618	346	964	821	693
Earned Income								
Tax Credit (-)	0	0	0	0	-116	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.38	\$16.07	\$21.78	\$19.19	\$13.23	\$26.99	\$12.37 per adult	\$11.07 per adult
-Monthly	\$1,475	\$2,828	\$3,834	\$3,378	\$2,329	\$4,751	\$4,354	\$3,897
-Annual	\$17,702	\$33,932	\$46,006	\$40,537	\$27,950	\$57,011	\$52,253	\$46,768

Table 16, continued
The Self-Sufficiency Standard for New Bedford, MA-NH MSA, 2003
Bristol & Plymouth Counties - New Bedford Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	686	781	781	976	686	781	781	976
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	227	232	232	232	440	445	445	445
Health Care	86	192	214	235	210	232	253	275
Miscellaneous	118	186	236	304	169	228	276	342
Taxes	181	383	491	698	347	482	568	763
Earned Income								
Tax Credit (-)	0	-29	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-42	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$8.38	\$13.14	\$16.52	\$21.65	\$6.26 per adult	\$8.24 per adult	\$9.73 per adult	\$12.22 per adult
-Monthly	\$1,475	\$2,313	\$2,908	\$3,810	\$2,203	\$2,902	\$3,426	\$4,300
-Annual	\$17,702	\$27,754	\$34,892	\$45,716	\$26,433	\$34,820	\$41,118	\$51,599

Table 17
The Self-Sufficiency Standard for Barnstable County, MA, 2003
Upper Cape

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	712	947	947	947	947	1185	947	947
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	223	228	228	228	228	228	437	437
Health Care	92	197	224	219	234	245	263	258
Miscellaneous	121	235	315	285	222	387	355	325
Taxes	187	603	825	696	464	1125	897	768
Earned Income								
Tax Credit (-)	0	0	0	0	-14	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.60	\$17.63	\$23.35	\$20.76	\$15.61	\$29.30	\$13.14	\$11.83
-Monthly	\$1,513	\$3,103	\$4,109	\$3,653	\$2,748	\$5,156	per adult \$4,624	per adult \$4,165
-Annual	\$18,156	\$37,234	\$49,309	\$43,839	\$32,975	\$61,876	\$55,484	\$49,981

Table 17, continued
The Self-Sufficiency Standard for Barnstable County, MA, 2003
Upper Cape

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	712	947	947	1185	712	947	947	1185
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	223	228	228	228	432	437	437	437
Health Care	92	210	231	253	228	249	271	292
Miscellaneous	121	204	254	326	172	246	294	364
Taxes	187	473	569	795	362	556	643	858
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$8.60	\$14.95	\$18.08	\$23.58	\$6.41	\$9.00	\$10.49	\$13.17
-Monthly	\$1,513	\$2,631	\$3,183	\$4,151	per adult \$2,257	per adult \$3,169	per adult \$3,694	per adult \$4,635
-Annual	\$18,156	\$31,578	\$38,195	\$49,810	\$27,084	\$38,033	\$44,331	\$55,619

Table 18
The Self-Sufficiency Standard for Barnstable-Yarmouth, MA MSA, 2003
Barnstable County - Barnstable Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	712	951	951	951	951	1192	951	951
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	218	223	223	223	223	223	428	428
Health Care	92	197	224	219	234	245	263	258
Miscellaneous	120	235	315	285	222	388	355	325
Taxes	186	603	824	696	463	1126	894	765
Earned Income								
Tax Credit (-)	0	0	0	0	-15	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.56	\$17.62	\$23.34	\$20.75	\$15.60	\$29.32	\$13.11	\$11.81
-Monthly	\$1,506	\$3,101	\$4,108	\$3,652	\$2,746	\$5,160	per adult \$4,615	per adult \$4,156
-Annual	\$18,077	\$37,218	\$49,292	\$43,823	\$32,949	\$61,922	\$55,377	\$49,874

Table 18, continued
The Self-Sufficiency Standard for Barnstable-Yarmouth, MA MSA, 2003
Barnstable County - Barnstable Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	712	951	951	1192	712	951	951	1192
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	218	223	223	223	422	428	428	428
Health Care	92	210	231	253	228	249	271	292
Miscellaneous	120	204	254	326	171	245	293	364
Taxes	186	473	568	795	358	554	640	857
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$8.56	\$14.94	\$18.08	\$23.60	\$6.37	\$8.98	\$10.47	\$13.16
-Monthly	\$1,506	\$2,630	\$3,182	\$4,154	per adult \$2,242	per adult \$3,161	per adult \$3,685	per adult \$4,631
-Annual	\$18,077	\$31,561	\$38,178	\$49,848	\$26,904	\$37,926	\$44,224	\$55,567

Table 19
The Self-Sufficiency Standard for Barnstable County, MA, 2003
Lower Cape

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	712	947	947	947	947	1185	947	947
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	215	221	221	221	221	221	422	422
Health Care	92	197	224	219	234	245	263	258
Miscellaneous	120	235	314	284	221	387	354	324
Taxes	186	600	822	693	459	1119	890	761
Earned Income								
Tax Credit (-)	0	0	0	0	-19	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.54	\$17.56	\$23.28	\$20.69	\$15.51	\$29.22	\$13.07 per adult	\$11.77 per adult
-Monthly	\$1,503	\$3,091	\$4,097	\$3,642	\$2,730	\$5,142	\$4,600	\$4,142
-Annual	\$18,034	\$37,095	\$49,169	\$43,700	\$32,765	\$61,708	\$55,205	\$49,704

Table 19, continued
The Self-Sufficiency Standard for Barnstable County, MA, 2003
Lower Cape

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	712	947	947	1185	712	947	947	1185
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	215	221	221	221	417	422	422	422
Health Care	92	210	231	253	228	249	271	292
Miscellaneous	120	204	253	325	171	244	292	363
Taxes	186	470	566	791	356	550	636	851
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$8.54	\$14.89	\$18.02	\$23.52	\$6.35 per adult	\$8.94 per adult	\$10.43 per adult	\$13.10 per adult
-Monthly	\$1,503	\$2,620	\$3,171	\$4,139	\$2,234	\$3,146	\$3,671	\$4,612
-Annual	\$18,034	\$31,438	\$38,055	\$49,670	\$26,807	\$37,756	\$44,053	\$55,340

Table 20
The Self-Sufficiency Standard for Nantucket, MA, 2003
Nantucket County - Nantucket

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	1067	1423	1423	1423	1423	1778	1423	1423
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	213	219	219	219	219	219	418	418
Health Care	86	180	207	202	216	228	246	241
Miscellaneous	154	280	360	330	267	444	399	369
Taxes	269	798	1076	891	664	1544	1088	958
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.18	\$21.54	\$27.58	\$24.67	\$19.64	\$35.22	\$15.05 per adult	\$13.75 per adult
-Monthly	\$1,968	\$3,792	\$4,854	\$4,342	\$3,457	\$6,198	\$5,298	\$4,838
-Annual	\$23,613	\$45,501	\$58,250	\$52,106	\$41,482	\$74,378	\$63,576	\$58,061

Table 20, continued
The Self-Sufficiency Standard for Nantucket, MA, 2003
Nantucket County - Nantucket

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1067	1423	1423	1778	1067	1423	1423	1778
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	213	219	219	219	413	418	418	418
Health Care	86	192	214	235	210	232	253	275
Miscellaneous	154	249	299	383	204	290	338	420
Taxes	269	668	764	1090	498	743	830	1099
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.18	\$18.87	\$22.00	\$28.80	\$7.79 per adult	\$10.91 per adult	\$12.40 per adult	\$15.59 per adult
-Monthly	\$1,968	\$3,320	\$3,872	\$5,069	\$2,743	\$3,840	\$4,365	\$5,489
-Annual	\$23,613	\$39,844	\$46,461	\$60,825	\$32,916	\$46,079	\$52,379	\$65,864

Table 21
The Self-Sufficiency Standard for Dukes County, MA, 2003
Martha's Vineyard

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler	Adult + schoolage	Adult + teenager	Adult + schoolage	Adult + preschooler	Adult + schoolage
Housing	713	948	948	948	948	1186	948	948
Child Care	0	711	1400	1055	344	1744	1400	1055
Food	178	270	351	403	464	472	504	554
Transportation	213	219	219	219	219	219	419	419
Health Care	91	195	221	216	231	243	261	256
Miscellaneous	120	234	314	284	221	386	353	323
Taxes	185	599	820	691	457	1117	888	759
Earned Income								
Tax Credit (-)	0	0	0	0	-21	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.53	\$17.54	\$23.25	\$20.66	\$15.47	\$29.18	\$13.05 per adult	\$11.75 per adult
-Monthly	\$1,501	\$3,086	\$4,092	\$3,637	\$2,723	\$5,136	\$4,593	\$4,134
-Annual	\$18,007	\$37,035	\$49,109	\$43,640	\$32,674	\$61,636	\$55,113	\$49,611

Table 21, continued
The Self-Sufficiency Standard for Dukes County, MA, 2003
Martha's Vineyard

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage	Adult + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage	2 Adults + schoolage
Housing	713	948	948	1186	713	948	948	1186
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	213	219	219	219	413	419	419	419
Health Care	91	207	229	250	225	247	268	290
Miscellaneous	120	203	253	325	170	244	292	362
Taxes	185	468	564	790	354	548	634	849
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$8.53	\$14.86	\$17.99	\$23.49	\$6.32 per adult	\$8.92 per adult	\$10.41 per adult	\$13.08 per adult
-Monthly	\$1,501	\$2,615	\$3,166	\$4,134	\$2,226	\$3,139	\$3,663	\$4,604
-Annual	\$18,007	\$31,378	\$37,995	\$49,610	\$26,715	\$37,663	\$43,961	\$55,247

Table 22
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk & Worcester Counties - Southwest

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	222	227	227	227	227	227	435	435
Health Care	90	192	218	213	228	240	258	253
Miscellaneous	156	275	359	324	261	441	399	364
Taxes	273	773	1067	866	638	1522	1086	936
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.33	\$21.04	\$27.46	\$24.17	\$19.12	\$34.91	\$15.03	\$13.53
-Monthly	\$1,994	\$3,703	\$4,832	\$4,254	\$3,365	\$6,143	per adult \$5,292	per adult \$4,762
-Annual	\$23,928	\$44,439	\$57,989	\$51,044	\$40,378	\$73,720	\$63,503	\$57,144

Table 22, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Norfolk & Worcester Counties - Southwest

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	222	227	227	227	429	435	435	435
Health Care	90	204	225	247	222	243	265	286
Miscellaneous	156	243	293	375	208	284	333	413
Taxes	273	642	738	1032	512	721	807	1069
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.33	\$18.34	\$21.48	\$27.98	\$7.94	\$10.68	\$12.17	\$15.29
-Monthly	\$1,994	\$3,228	\$3,780	\$4,925	per adult \$2,796	per adult \$3,760	per adult \$4,285	per adult \$5,381
-Annual	\$23,928	\$38,741	\$45,357	\$59,103	\$33,554	\$45,125	\$51,423	\$64,573

Table 23
The Self-Sufficiency Standard for Worcester, MA-CT PMSA, 2003
Worcester County - Northborough-Westborough

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	629	785	785	785	785	980	785	785
Child Care	0	964	1881	1374	411	2292	1881	1374
Food	178	270	351	403	464	472	504	554
Transportation	216	221	221	221	221	221	423	423
Health Care	87	183	209	204	219	231	249	244
Miscellaneous	111	242	345	299	210	420	384	338
Taxes	164	633	964	755	383	1363	1023	823
Earned Income								
Tax Credit (-)	0	0	0	0	-81	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.87	\$18.23	\$26.00	\$21.94	\$14.04	\$32.66	\$14.40	\$12.39
-Monthly	\$1,386	\$3,209	\$4,577	\$3,861	\$2,472	\$5,749	per adult \$5,070	per adult \$4,361
-Annual	\$16,626	\$38,503	\$54,919	\$46,332	\$29,659	\$68,983	\$60,846	\$52,333

Table 23, continued
The Self-Sufficiency Standard for Worcester, MA-CT PMSA, 2003
Worcester County - Northborough-Westborough

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	629	785	785	980	629	785	785	980
Child Care	0	411	821	1232	0	411	821	1232
Food	178	315	445	562	351	480	595	696
Transportation	216	221	221	221	418	423	423	423
Health Care	87	195	217	238	213	235	256	278
Miscellaneous	111	193	249	323	161	233	288	361
Taxes	164	416	539	783	320	500	610	843
Earned Income								
Tax Credit (-)	0	-6	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.87	\$13.86	\$17.60	\$23.35	\$5.94	\$8.46	\$10.22	\$13.02
-Monthly	\$1,386	\$2,440	\$3,097	\$4,110	per adult \$2,092	per adult \$2,976	per adult \$3,599	per adult \$4,583
-Annual	\$16,626	\$29,277	\$37,169	\$49,315	\$25,109	\$35,716	\$43,182	\$54,995

The Self-Sufficiency Standard for Massachusetts

Table 24
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Middlesex & Worcester Counties - North

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + preschooler + schoolage + preschooler + infant	2 Adults + preschooler + schoolage + infant	2 Adults + preschooler + schoolage
Housing	1074	1343	1343	1343	1343	1680	1343	1343
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	220	225	225	225	225	225	431	431
Health Care	88	185	211	206	221	233	251	246
Miscellaneous	156	274	358	323	260	440	398	363
Taxes	272	769	1061	862	634	1515	1081	931
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$11.30	\$20.96	\$27.36	\$24.09	\$19.04	\$34.81	\$14.99 per adult	\$13.48 per adult
-Monthly	\$1,988	\$3,690	\$4,816	\$4,240	\$3,351	\$6,127	\$5,275	\$4,745
-Annual	\$23,856	\$44,277	\$57,794	\$50,882	\$40,216	\$73,524	\$63,303	\$56,944

Table 24, continued
The Self-Sufficiency Standard for Boston, MA-NH PMSA, 2003
Middlesex & Worcester Counties - North

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	1074	1343	1343	1680	1074	1343	1343	1680
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	220	225	225	225	425	431	431	431
Health Care	88	197	219	240	215	237	258	280
Miscellaneous	156	242	292	374	207	283	331	412
Taxes	272	638	734	1025	508	717	803	1064
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$11.30	\$18.27	\$21.40	\$27.89	\$7.90 per adult	\$10.64 per adult	\$12.13 per adult	\$15.24 per adult
-Monthly	\$1,988	\$3,215	\$3,766	\$4,909	\$2,780	\$3,744	\$4,269	\$5,364
-Annual	\$23,856	\$38,578	\$45,195	\$58,908	\$33,355	\$44,926	\$51,224	\$64,373

Table 25
The Self-Sufficiency Standard for Fitchburg-Leominster, MA MSA, 2003
Middlesex & Worcester Counties - Fitchburg Area

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	588	764	764	764	764	982	764	764
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	218	224	224	224	224	224	428	428
Health Care	87	183	209	204	219	231	249	244
Miscellaneous	107	215	300	265	201	370	339	305
Taxes	155	620	758	609	331	996	828	681
Earned Income								
Tax Credit (-)	0	0	0	0	-128	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.58	\$16.48	\$22.01	\$19.02	\$12.94	\$27.48	\$12.45 per adult	\$10.95 per adult
-Monthly	\$1,334	\$2,900	\$3,873	\$3,347	\$2,277	\$4,837	\$4,381	\$3,854
-Annual	\$16,008	\$34,801	\$46,479	\$40,165	\$27,327	\$58,039	\$52,572	\$46,246

Table 25, continued
The Self-Sufficiency Standard for Fitchburg-Leominster, MA MSA, 2003
Middlesex & Worcester Counties - Fitchburg Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	588	764	764	982	588	764	764	982
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	218	224	224	224	423	428	428	428
Health Care	87	195	217	238	213	235	256	278
Miscellaneous	107	184	234	304	158	225	273	342
Taxes	155	370	481	698	309	609	555	760
Earned Income								
Tax Credit (-)	0	-38	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-42	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.58	\$12.88	\$16.33	\$21.65	\$5.80 per adult	\$8.51 per adult	\$9.60 per adult	\$12.18 per adult
-Monthly	\$1,334	\$2,267	\$2,873	\$3,810	\$2,041	\$2,995	\$3,379	\$4,288
-Annual	\$16,008	\$27,198	\$34,479	\$45,725	\$24,494	\$35,942	\$40,554	\$51,455

Table 26
The Self-Sufficiency Standard for Worcester County, MA, 2003
Hubbardston

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	523	696	696	696	696	872	696	696
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	214	220	220	220	220	220	420	420
Health Care	87	183	209	204	219	231	249	244
Miscellaneous	100	208	292	258	194	359	332	297
Taxes	139	486	727	578	289	936	796	649
Earned Income								
Tax Credit (-)	0	0	0	0	-168	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.05	\$15.26	\$21.38	\$18.39	\$12.01	\$26.42	\$12.12	\$10.62
							per adult	per adult
-Monthly	\$1,241	\$2,686	\$3,763	\$3,237	\$2,114	\$4,651	\$4,265	\$3,738
-Annual	\$14,897	\$32,234	\$45,153	\$38,839	\$25,367	\$55,808	\$51,176	\$44,852

Table 26, continued
The Self-Sufficiency Standard for Worcester County, MA, 2003
Hubbardston

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	523	696	696	872	523	696	696	872
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	214	220	220	220	415	420	420	420
Health Care	87	195	217	238	213	235	256	278
Miscellaneous	100	177	227	292	150	217	266	330
Taxes	139	328	444	649	285	436	522	710
Earned Income								
Tax Credit (-)	0	-66	-16	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-44	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.05	\$12.02	\$15.57	\$20.66	\$5.50	\$7.78	\$9.27	\$11.67
					per adult	per adult	per adult	per adult
-Monthly	\$1,241	\$2,115	\$2,740	\$3,636	\$1,937	\$2,739	\$3,263	\$4,108
-Annual	\$14,897	\$25,379	\$32,879	\$43,626	\$23,242	\$32,862	\$39,160	\$49,293

Table 27
The Self-Sufficiency Standard for Worcester, MA-CT PMSA, 2003
Hampden & Worcester Counties - Worcester Area

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	629	785	785	785	785	980	785	785
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	220	226	226	226	226	226	433	433
Health Care	87	183	210	205	220	231	249	244
Miscellaneous	111	218	302	268	204	370	342	307
Taxes	166	527	768	620	348	997	839	692
Earned Income								
Tax Credit (-)	0	0	0	0	-114	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.91	\$16.10	\$22.21	\$19.22	\$13.27	\$27.49	\$12.56 per adult	\$11.06 per adult
-Monthly	\$1,392	\$2,833	\$3,909	\$3,383	\$2,336	\$4,838	\$4,420	\$3,893
-Annual	\$16,703	\$33,993	\$46,912	\$40,598	\$28,028	\$58,050	\$53,043	\$46,714

Table 27, continued
The Self-Sufficiency Standard for Worcester, MA-CT PMSA, 2003
Hampden & Worcester Counties - Worcester Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	629	785	785	980	629	785	785	980
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	220	226	226	226	427	433	433	433
Health Care	87	196	217	239	214	235	257	278
Miscellaneous	111	187	236	304	162	228	276	342
Taxes	166	384	491	699	323	480	566	761
Earned Income								
Tax Credit (-)	0	-29	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-42	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.91	\$13.15	\$16.53	\$21.65	\$5.98 per adult	\$8.22 per adult	\$9.71 per adult	\$12.19 per adult
-Monthly	\$1,392	\$2,315	\$2,909	\$3,811	\$2,106	\$2,894	\$3,418	\$4,292
-Annual	\$16,703	\$27,779	\$34,911	\$45,735	\$25,275	\$34,724	\$41,022	\$51,503

Table 28
The Self-Sufficiency Standard for Worcester County, MA, 2003
Northwest

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	523	696	696	696	696	872	696	696
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	214	219	219	219	219	219	419	419
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	100	205	280	247	187	338	319	286
Taxes	139	472	673	530	255	848	743	601
Earned Income								
Tax Credit (-)	0	0	0	0	-206	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.06	\$14.99	\$20.30	\$17.42	\$11.12	\$24.65	\$11.58	\$10.13
-Monthly	\$1,243	\$2,638	\$3,573	\$3,065	\$1,956	\$4,339	per adult \$4,076	per adult \$3,567
-Annual	\$14,914	\$31,651	\$42,881	\$36,782	\$23,476	\$52,062	\$48,908	\$42,798

Table 28, continued
The Self-Sufficiency Standard for Worcester County, MA, 2003
Northwest

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	523	696	696	872	523	696	696	872
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	214	219	219	219	414	419	419	419
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	100	169	211	269	151	210	250	306
Taxes	139	287	349	547	286	407	462	610
Earned Income								
Tax Credit (-)	0	-94	-101	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-46	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.06	\$11.14	\$13.57	\$18.60	\$5.52	\$7.46	\$8.61	\$10.65
-Monthly	\$1,243	\$1,960	\$2,389	\$3,274	per adult \$1,942	per adult \$2,625	per adult \$3,031	per adult \$3,747
-Annual	\$14,914	\$23,518	\$28,664	\$39,283	\$23,300	\$31,498	\$36,369	\$44,966

Table 29
The Self-Sufficiency Standard for Worcester County, MA, 2003
Hardwick-New Braintree

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	523	696	696	696	696	872	696	696
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	213	219	219	219	219	219	418	418
Health Care	88	185	212	207	221	233	251	246
Miscellaneous	100	208	292	258	194	359	332	297
Taxes	139	486	727	579	289	936	796	649
Earned Income								
Tax Credit (-)	0	0	0	0	-167	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.05	\$15.27	\$21.39	\$18.40	\$12.03	\$26.44	\$12.12	\$10.62
-Monthly	\$1,241	\$2,688	\$3,765	\$3,238	\$2,116	\$4,653	per adult \$4,265	per adult \$3,738
-Annual	\$14,894	\$32,257	\$45,175	\$38,862	\$25,398	\$55,831	\$51,181	\$44,857

Table 29, continued
The Self-Sufficiency Standard for Worcester County, MA, 2003
Hardwick-New Braintree

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	523	696	696	872	523	696	696	872
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	213	219	219	219	413	418	418	418
Health Care	88	197	219	240	216	237	258	280
Miscellaneous	100	177	227	293	150	218	266	330
Taxes	139	328	444	649	285	436	523	710
Earned Income								
Tax Credit (-)	0	-65	-16	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-44	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.05	\$12.03	\$15.58	\$20.67	\$5.50	\$7.78	\$9.27	\$11.67
-Monthly	\$1,241	\$2,117	\$2,743	\$3,637	per adult \$1,937	per adult \$2,739	per adult \$3,264	per adult \$4,108
-Annual	\$14,894	\$25,409	\$32,913	\$43,649	\$23,247	\$32,867	\$39,165	\$49,298

Table 30
The Self-Sufficiency Standard for Worcester County, MA, 2003
Warren

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	523	696	696	696	696	872	696	696
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	217	223	223	223	223	223	426	426
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	101	209	293	259	195	359	333	298
Taxes	140	489	730	581	292	939	800	653
Earned Income								
Tax Credit (-)	0	0	0	0	-164	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.09	\$15.33	\$21.44	\$18.45	\$12.10	\$26.49	\$12.16	\$10.66
-Monthly	\$1,248	\$2,698	\$3,774	\$3,248	\$2,129	\$4,662	per adult \$4,281	per adult \$3,754
-Annual	\$14,971	\$32,370	\$45,289	\$38,975	\$25,551	\$55,944	\$51,367	\$45,043

Table 30, continued
The Self-Sufficiency Standard for Worcester County, MA, 2003
Warren

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	523	696	696	872	523	696	696	872
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	217	223	223	223	421	426	426	426
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	101	178	227	293	151	219	267	331
Taxes	140	332	448	652	288	441	527	714
Earned Income								
Tax Credit (-)	0	-63	-12	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-44	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.09	\$12.10	\$15.66	\$20.72	\$5.54	\$7.83	\$9.32	\$11.72
-Monthly	\$1,248	\$2,130	\$2,757	\$3,647	per adult \$1,952	per adult \$2,754	per adult \$3,279	per adult \$4,124
-Annual	\$14,971	\$25,560	\$33,084	\$43,762	\$23,421	\$33,054	\$39,351	\$49,484

Table 31
The Self-Sufficiency Standard for Hampden County, MA, 2003
Brimfield-Wales

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	613	817	817	817	817	1087	817	817
Child Care	0	714	1448	1058	344	1792	1448	1058
Food	178	270	351	403	464	472	504	554
Transportation	221	226	226	226	226	226	434	434
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	110	221	306	271	207	381	346	311
Taxes	162	543	784	635	372	1079	855	708
Earned Income								
Tax Credit (-)	0	0	0	0	-94	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.80	\$16.41	\$22.53	\$19.54	\$13.75	\$28.65	\$12.72	\$11.22
							per adult	per adult
-Monthly	\$1,373	\$2,889	\$3,965	\$3,439	\$2,420	\$5,043	\$4,477	\$3,949
-Annual	\$16,476	\$34,663	\$47,582	\$41,269	\$29,038	\$60,511	\$53,723	\$47,390

Table 31, continued
The Self-Sufficiency Standard for Hampden County, MA, 2003
Brimfield-Wales

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage
Housing	613	817	817	1087	613	817	817	1087
Child Care	0	344	688	1032	0	344	688	1032
Food	178	315	445	562	351	480	595	696
Transportation	221	226	226	226	428	434	434	434
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	110	190	240	315	161	231	279	353
Taxes	162	406	507	747	320	495	581	809
Earned Income								
Tax Credit (-)	0	-14	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.80	\$13.60	\$16.85	\$22.63	\$5.94	\$8.38	\$9.87	\$12.68
					per adult	per adult	per adult	per adult
-Monthly	\$1,373	\$2,394	\$2,965	\$3,982	\$2,090	\$2,950	\$3,475	\$4,463
-Annual	\$16,476	\$28,724	\$35,582	\$47,785	\$25,085	\$35,400	\$41,698	\$53,560

Table 32
The Self-Sufficiency Standard for Hampshire County, MA, 2003
Pelham

Monthly Costs	Adult	Adult + preschooler	Adult + preschooler	Adult + preschooler + schoolage	Adult + preschooler + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	637	850	850	850	850	1067	850	850
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	217	223	223	223	223	223	426	426
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	112	221	296	263	202	358	335	302
Taxes	167	540	742	598	341	934	811	670
Earned Income								
Tax Credit (-)	0	0	0	0	-122	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.96	\$16.36	\$21.68	\$18.79	\$13.09	\$26.38	\$12.28	\$10.83
							per adult	per adult
-Monthly	\$1,400	\$2,879	\$3,815	\$3,307	\$2,303	\$4,643	\$4,321	\$3,812
-Annual	\$16,804	\$34,550	\$45,780	\$39,681	\$27,642	\$55,716	\$51,855	\$45,745

Table 32, continued
The Self-Sufficiency Standard for Hampshire County, MA, 2003
Pelham

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	637	850	850	1067	637	850	850	1067
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	217	223	223	223	421	426	426	426
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	112	185	227	289	163	226	266	326
Taxes	167	379	452	633	325	551	531	696
Earned Income								
Tax Credit (-)	0	-34	-13	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-42	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.96	\$13.01	\$15.64	\$20.33	\$6.01	\$8.37	\$9.31	\$11.52
					per adult	per adult	per adult	per adult
-Monthly	\$1,400	\$2,290	\$2,753	\$3,578	\$2,114	\$2,946	\$3,276	\$4,055
-Annual	\$16,804	\$27,479	\$33,031	\$42,937	\$25,372	\$35,350	\$39,316	\$48,664

Table 33
The Self-Sufficiency Standard for Springfield, MA MSA, 2003
Franklin, Hampden & Hampshire Counties - Pioneer Valley Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	535	674	674	674	674	843	674	674
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	226	231	231	231	231	231	444	444
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	103	204	279	246	186	337	320	286
Taxes	145	468	669	525	251	840	744	602
Earned Income								
Tax Credit (-)	0	0	0	0	-211	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.25	\$14.90	\$20.22	\$17.33	\$11.00	\$24.50	\$11.59	\$10.14
-Monthly	\$1,275	\$2,623	\$3,558	\$3,050	\$1,936	\$4,313	per adult \$4,079	per adult \$3,570
-Annual	\$15,304	\$31,471	\$42,701	\$36,603	\$23,233	\$51,754	\$48,953	\$42,844

Table 33, continued
The Self-Sufficiency Standard for Springfield, MA MSA, 2003
Franklin, Hampden & Hampshire Counties - Pioneer Valley Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	535	674	674	843	535	674	674	843
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	226	231	231	231	438	444	444	444
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	103	168	210	267	154	210	250	306
Taxes	145	281	343	540	298	408	463	608
Earned Income								
Tax Credit (-)	0	-98	-107	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-46	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.25	\$11.02	\$13.44	\$18.45	\$5.66	\$7.47	\$8.62	\$10.63
-Monthly	\$1,275	\$1,940	\$2,366	\$3,248	per adult \$1,994	per adult \$2,629	per adult \$3,035	per adult \$3,740
-Annual	\$15,304	\$23,279	\$28,393	\$38,975	\$23,925	\$31,543	\$36,415	\$44,883

Table 34
The Self-Sufficiency Standard for Hampshire County, MA, 2003
West

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	637	850	850	850	850	1067	850	850
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	213	219	219	219	219	219	419	419
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	112	220	295	262	202	358	335	301
Taxes	166	538	740	596	339	932	808	666
Earned Income								
Tax Credit (-)	0	0	0	0	-124	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.93	\$16.33	\$21.64	\$18.75	\$13.04	\$26.35	\$12.24	\$10.80
-Monthly	\$1,395	\$2,873	\$3,809	\$3,301	\$2,295	\$4,637	per adult \$4,309	per adult \$3,800
-Annual	\$16,742	\$34,479	\$45,709	\$39,610	\$27,535	\$55,645	\$51,713	\$45,604

Table 34, continued
The Self-Sufficiency Standard for Hampshire County, MA, 2003
West

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	637	850	850	1067	637	850	850	1067
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	213	219	219	219	413	419	419	419
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	112	185	226	288	162	225	265	326
Taxes	166	377	449	631	323	561	527	692
Earned Income								
Tax Credit (-)	0	-35	-16	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-42	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.93	\$12.97	\$15.59	\$20.30	\$5.98	\$8.37	\$9.27	\$11.49
-Monthly	\$1,395	\$2,282	\$2,744	\$3,572	per adult \$2,103	per adult \$2,948	per adult \$3,265	per adult \$4,044
-Annual	\$16,742	\$27,384	\$32,924	\$42,866	\$25,240	\$35,372	\$39,175	\$48,522

Table 35
The Self-Sufficiency Standard for Hampden County, MA, 2003
West

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	613	817	817	817	817	1087	817	817
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	217	222	222	222	222	222	426	426
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	110	218	292	259	199	360	332	299
Taxes	161	526	727	584	320	942	797	655
Earned Income								
Tax Credit (-)	0	0	0	0	-141	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.77	\$16.07	\$21.39	\$18.50	\$12.65	\$26.55	\$12.13	\$10.69
-Monthly	\$1,368	\$2,828	\$3,764	\$3,256	\$2,227	\$4,673	per adult \$4,271	per adult \$3,761
-Annual	\$16,416	\$33,940	\$45,170	\$39,071	\$26,723	\$56,082	\$51,246	\$45,137

Table 35, continued
The Self-Sufficiency Standard for Hampden County, MA, 2003
West

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	613	817	817	1087	613	817	817	1087
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	217	222	222	222	421	426	426	426
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	110	182	223	291	160	223	263	328
Taxes	161	360	430	642	317	604	517	704
Earned Income								
Tax Credit (-)	0	-46	-32	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-42	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.77	\$12.62	\$15.20	\$20.50	\$5.91	\$8.41	\$9.16	\$11.61
-Monthly	\$1,368	\$2,222	\$2,676	\$3,609	per adult \$2,080	per adult \$2,962	per adult \$3,226	per adult \$4,085
-Annual	\$16,416	\$26,661	\$32,112	\$43,302	\$24,957	\$35,544	\$38,708	\$49,025

Table 36
The Self-Sufficiency Standard for Franklin County, MA, 2003
Greenfield Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	552	706	706	706	706	884	706	706
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	214	219	219	219	219	219	419	419
Health Care	88	187	214	209	223	235	253	248
Miscellaneous	103	206	281	248	188	339	320	287
Taxes	146	476	678	534	260	853	747	605
Earned Income								
Tax Credit (-)	0	0	0	0	-201	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.28	\$15.07	\$20.39	\$17.50	\$11.23	\$24.75	\$11.62	\$10.17
							per adult	per adult
-Monthly	\$1,282	\$2,653	\$3,588	\$3,080	\$1,977	\$4,357	\$4,091	\$3,582
-Annual	\$15,380	\$31,832	\$43,062	\$36,963	\$23,722	\$52,280	\$49,089	\$42,979

Table 36, continued
The Self-Sufficiency Standard for Franklin County, MA, 2003
Greenfield Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	552	706	706	884	552	706	706	884
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	214	219	219	219	414	419	419	419
Health Care	88	199	221	242	217	239	260	282
Miscellaneous	103	170	212	270	153	211	251	307
Taxes	146	292	356	552	295	411	467	615
Earned Income								
Tax Credit (-)	0	-90	-96	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-46	-80	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$7.28	\$11.25	\$13.70	\$18.70	\$5.63	\$7.50	\$8.65	\$10.70
					per adult	per adult	per adult	per adult
-Monthly	\$1,282	\$1,980	\$2,411	\$3,292	\$1,983	\$2,640	\$3,046	\$3,765
-Annual	\$15,380	\$23,760	\$28,937	\$39,501	\$23,795	\$31,679	\$36,550	\$45,183

Table 37
The Self-Sufficiency Standard for Berkshire County, MA, 2003
North Adams Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	502	592	592	592	592	812	592	592
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	214	219	219	219	219	219	420	420
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	98	195	270	237	176	332	309	276
Taxes	134	427	628	485	212	822	699	557
Earned Income								
Tax Credit (-)	0	0	0	0	-252	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.90	\$14.08	\$19.40	\$16.51	\$10.05	\$24.13	\$11.13	\$9.68
-Monthly	\$1,215	\$2,479	\$3,414	\$2,906	\$1,768	\$4,247	per adult \$3,918	per adult \$3,409
-Annual	\$14,583	\$29,744	\$40,974	\$34,875	\$21,215	\$50,965	\$47,019	\$40,909

Table 37, continued
The Self-Sufficiency Standard for Berkshire County, MA, 2003
North Adams Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	502	592	592	812	502	592	592	812
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	214	219	219	219	415	420	420	420
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	98	159	201	263	149	199	240	300
Taxes	134	239	284	521	279	354	414	585
Earned Income								
Tax Credit (-)	0	-131	-159	0	0	-22	-7	0
Child Care								
Tax Credit (-)	0	-48	-81	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$6.90	\$10.00	\$12.22	\$18.08	\$5.43	\$6.92	\$8.13	\$10.39
-Monthly	\$1,215	\$1,760	\$2,151	\$3,182	per adult \$1,913	per adult \$2,436	per adult \$2,862	per adult \$3,657
-Annual	\$14,583	\$21,116	\$25,813	\$38,186	\$22,954	\$29,231	\$34,344	\$43,882

Table 38
The Self-Sufficiency Standard for Berkshire County, MA, 2003
Western Massachusetts - South Berkshire Area

Monthly Costs	Adult	Adult + preschooler	Adult + infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + infant + preschooler + schoolage	2 Adults + infant + preschooler	2 Adults + preschooler + schoolage
Housing	502	592	592	592	592	812	592	592
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	214	219	219	219	219	219	420	420
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	98	195	270	237	176	332	309	276
Taxes	134	427	628	485	212	822	699	557
Earned Income								
Tax Credit (-)	0	0	0	0	-252	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.90	\$14.08	\$19.40	\$16.51	\$10.05	\$24.13	\$11.13	\$9.69
-Monthly	\$1,215	\$2,479	\$3,415	\$2,906	\$1,768	\$4,247	per adult \$3,918	per adult \$3,409
-Annual	\$14,583	\$29,744	\$40,974	\$34,876	\$21,216	\$50,965	\$47,019	\$40,910

Table 38, continued
The Self-Sufficiency Standard for Berkshire County, MA, 2003
Western Massachusetts - South Berkshire Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	502	592	592	812	502	592	592	812
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	214	219	219	219	415	420	420	420
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	98	159	201	263	149	199	240	300
Taxes	134	239	284	521	279	354	414	585
Earned Income								
Tax Credit (-)	0	-131	-159	0	0	-22	-7	0
Child Care								
Tax Credit (-)	0	-48	-81	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$6.90	\$10.00	\$12.22	\$18.08	\$5.43	\$6.92	\$8.13	\$10.39
-Monthly	\$1,215	\$1,760	\$2,151	\$3,182	per adult \$1,913	per adult \$2,436	per adult \$2,862	per adult \$3,657
-Annual	\$14,583	\$21,117	\$25,813	\$38,186	\$22,954	\$29,232	\$34,344	\$43,883

Table 39
The Self-Sufficiency Standard for Pittsfield, MA MSA, 2003
Berkshire County - Pittsfield Area

Monthly Costs	Adult	Adult + preschooler	Adult + Infant + preschooler	Adult + preschooler + schoolage	Adult + schoolage + teenager	Adult + Infant + preschooler + schoolage	2 Adults + Infant + preschooler	2 Adults + preschooler + schoolage
Housing	493	607	607	607	607	762	607	607
Child Care	0	678	1320	942	264	1584	1320	942
Food	178	270	351	403	464	472	504	554
Transportation	215	220	220	220	220	220	421	421
Health Care	89	187	214	209	223	235	253	248
Miscellaneous	97	196	271	238	178	327	311	277
Taxes	132	434	635	491	218	800	706	564
Earned Income								
Tax Credit (-)	0	0	0	0	-246	0	0	0
Child Care								
Tax Credit (-)	0	-40	-80	-80	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-100	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.84	\$14.22	\$19.54	\$16.65	\$10.18	\$23.70	\$11.20	\$9.75
-Monthly	\$1,204	\$2,502	\$3,438	\$2,930	\$1,793	\$4,171	per adult \$3,943	per adult \$3,433
-Annual	\$14,449	\$30,029	\$41,259	\$35,160	\$21,510	\$50,054	\$47,311	\$41,202

Table 39, continued
The Self-Sufficiency Standard for Pittsfield, MA MSA, 2003
Berkshire County - Pittsfield Area

Monthly Costs	Adult	Adult + schoolage	Adult + schoolage + schoolage	Adult + schoolage + schoolage + schoolage	2 Adults	2 Adults + schoolage	2 Adults + schoolage + schoolage	2 Adults + schoolage + schoolage + schoolage
Housing	493	607	607	762	493	607	607	762
Child Care	0	264	528	792	0	264	528	792
Food	178	315	445	562	351	480	595	696
Transportation	215	220	220	220	416	421	421	421
Health Care	89	200	221	243	218	239	261	282
Miscellaneous	97	161	202	258	148	201	241	295
Taxes	132	246	290	500	277	363	745	564
Earned Income								
Tax Credit (-)	0	-126	-152	0	0	-16	0	0
Child Care								
Tax Credit (-)	0	-48	-83	-80	0	-40	-80	-80
Child Tax Credit (-)	0	-50	-100	-150	0	-50	-100	-150
Self-Sufficiency Wage								
-Hourly	\$6.84	\$10.16	\$12.38	\$17.65	\$5.40	\$7.01	\$9.14	\$10.18
-Monthly	\$1,204	\$1,789	\$2,178	\$3,106	per adult \$1,902	per adult \$2,469	per adult \$3,218	per adult \$3,582
-Annual	\$14,449	\$21,464	\$26,139	\$37,275	\$22,820	\$29,624	\$38,613	\$42,985