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*The Self-Sufficiency Standard  
for Missouri*

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

**November 2002**

**Prepared for the Friends of the  
Missouri Women's Council**

*The Self-Sufficiency Standard for Missouri*

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# *The Self-Sufficiency Standard for Missouri*

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

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## *Introduction*

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

*The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet its basic needs—without public or private assistance.* Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for Missouri 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.<sup>1</sup>

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

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, Missouri Medicaid is extended to pregnant women with family incomes up to 185% of the federal poverty threshold, and MC+ for Kids (Missouri's CHIP) is available for children in families earning up to 300% 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.<sup>3</sup>

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems.

There are two basic methodological problems with the federal poverty measure. The first is that the

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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, child care.

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.<sup>4</sup>

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.<sup>5</sup> Others have gone further, creating new measures of income adequacy, such as "Basic Needs Budgets".<sup>6</sup>



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

While drawing on the critiques and analyses of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”<sup>7</sup> That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

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

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>8</sup> and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.*
- *The Standard incorporates regional and local variations in costs. This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised*

poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than 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*

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

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

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

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. 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

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

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

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

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”<sup>9</sup>

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

sole or an adjunct source of income. For many 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.

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# *How the Self-Sufficiency Standard is Calculated*

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

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

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

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

The components of the Self-Sufficiency Standard for Missouri and the assumptions included in the calculations are described as follows.

**Housing:** The Standard uses the Fiscal Year 2002 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market (PMSA or MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMR’s) are based on data from the decennial census, the annual American Housing Survey, and telephone

surveys.<sup>10</sup> 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 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.) However, in Missouri, due to higher housing costs, the FMRs have been raised to the 50<sup>th</sup> percentile in the St. Louis and Kansas City metropolitan areas which include: Cass, Clay, Clinton, Franklin, Jackson, Jefferson, Lafayette, Lincoln, Platte, Ray, St. Charles, St. Louis, and Warren counties along with the city of St. Louis.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>11</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>12</sup> For Missouri, the Standard uses the Missouri 2001 Childcare Market Rate Survey conducted in June 2001 by the Missouri Departments of Social Services, Division of Family Services.

Because it is more common for very young children to be in child care homes rather than centers,<sup>13</sup> the Standard assumes that infants receive full-time care in day care homes. While preschoolers, generally, are more likely to go to day care centers full-time, there are many places in which there are few or no child care centers. Therefore, we used a weighted average of both child care homes and centers in calculating pre-

school costs. Schoolage children are assumed to receive part-time care in before- and after-school programs.

**Food:** Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.<sup>14</sup> While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan

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***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.***

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was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home.<sup>15</sup> Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

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

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.<sup>16</sup> In Missouri, a substantial number of workers use public transportation

in the city of St. Louis. In the remaining Missouri counties, 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 finance charges), as well as monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. For auto insurance, we use the average cost of auto insurance for Missouri from a survey conducted by the National Association of Insurance Commissioners. To account for differences in auto insurance costs within the state, we created a ratio by using a study of insurance cost differentials conducted by the Missouri Department of Insurance.<sup>17</sup> For variable costs, we use the *AAA Your Driving Costs 2000* survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one shopping and errands trip per week. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Although workers who do not have employer-provided health insurance often “do without” because of the high cost of health insurance, families cannot be truly self-sufficient without health care coverage. The Self-Sufficiency Standard assumes that the employer makes health insurance coverage available to employees.<sup>18</sup> In Missouri, employees pay an average of 19% of the premium for coverage for themselves only and 24% for family coverage. Nationally, the average

employee pays 18% of the share of premium costs for a single adult and 24% for family coverage.<sup>19</sup> The costs of health insurance in the Standard are based on the average premiums paid by Missouri residents according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographical differences in costs, we varied the health insurance premiums using the differences in costs by county which were available from two on-line insurance agencies.

Data for out-of-pocket health care costs (by age and region) were obtained from a December, 2001 report from the Medical Expenditure Panel Survey's Agency for Healthcare Research and Quality.

**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%.<sup>20</sup>

**Taxes:** Taxes include state sales tax, state and federal income taxes, and payroll taxes. The sales tax and food tax in Missouri varies by city and county. In calculating sales and food tax by county, we used the city tax from the most populated city and applied it to the respective county.<sup>21</sup> Sales taxes are calculated only on "miscellaneous" items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Missouri Department

of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

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

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

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

**Child Tax Credit (CTC):** The CTC is a federal tax credit that allows parents to deduct up to \$600 per child (for children less than 17 years old) from the federal income taxes they owe. Starting in 2002, for those with earnings over \$10,000, the CTC is partially or fully refundable.

# How Much is Enough in Missouri?

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. It is important to note that in counties with large urban areas, there are significant differences in costs between the urban, suburban, and more rural areas of the counties. Consequently, this

section presents the *average* costs of living for five different areas in Missouri: Bates County, Boone County, Cass County, City of St. Louis, and Washington County.

In Bates County (see Table 1), a single adult with no children needs to earn **\$5.40** per hour to be able to meet her/his basic needs, as can be seen in column #1

Table 1  
**The Self-Sufficiency Standard for Selected Family Types  
 in Bates County, MO 2002\***  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$288	30	\$371	27	\$371	22	\$371	16
Child Care	\$0	0	\$279	20	\$479	28	\$479	21
Food	\$178	19	\$270	20	\$403	23	\$554	24
Transportation	\$210	22	\$216	16	\$216	13	\$414	18
Health Care	\$73	8	\$170	12	\$184	11	\$219	9
Miscellaneous	\$75	8	\$131	10	\$165	10	\$204	9
Taxes**	\$126	13	\$170	12	\$234	14	\$335	14
Earned Income Tax Credit (-)	\$0	0	-\$158	-12	-\$201	-12	-\$72	-3
Child Care Tax Credit (-)	\$0	0	-\$29	-2	-\$40	-2	-\$68	-3
Child Tax Credit (-)	\$0	0	-\$50	-4	-\$89	-5	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	\$5.40	100	\$7.78	100	\$9.78	100	\$6.63 per adult	100
Monthly	\$951		\$1,369		\$1,722		\$2,335	
Annual	\$11,412		\$16,423		\$20,663		\$28,020	

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

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

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

Note: Totals may not add exactly due to rounding.

of Table 1. An adult with a preschool age child (column #2) needs a two bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires an increase in wages of more than \$2.00 per hour, as compared to the single adult: she must earn **\$7.78** per hour.<sup>22</sup> If she has two children, a preschooler and a schoolage child, she must earn almost twice as much as the single person with no children, **\$9.78** per hour to meet her family's needs. Finally, if there are two adults supporting 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 **\$6.63** per hour.

In Boone County (see Table 2), costs are higher than those in Bates County. A single adult's Self-Sufficiency Wage is **\$6.25** per hour. A single parent with one preschooler must earn **\$11.06** per hour to be self-sufficient. The single parent with two children would need to earn **\$14.77** per hour to meet her

Table 2  
**The Self-Sufficiency Standard for Selected Family Types  
 in Boone County, MO 2002\***  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$384	35	\$500	26	\$500	19	\$500	16
Child Care	\$0	0	\$455	23	\$786	30	\$786	25
Food	\$178	16	\$270	14	\$403	15	\$554	18
Transportation	\$212	19	\$217	11	\$217	8	\$417	13
Health Care	\$80	7	\$193	10	\$207	8	\$243	8
Miscellaneous	\$85	8	\$164	8	\$211	8	\$250	8
Taxes**	\$159	14	\$309	16	\$470	18	\$539	17
Earned Income Tax Credit (-)	\$0	0	-\$66	-3	-\$16	-1	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-4	-\$100	-3
Total Percent	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly***</b>	<b>\$6.25</b>		<b>\$11.06</b>		<b>\$14.77</b>		<b>\$8.83 per adult</b>	
<b>Monthly</b>	<b>\$1,099</b>		<b>\$1,947</b>		<b>\$2,599</b>		<b>\$3,109</b>	
<b>Annual</b>	<b>\$13,192</b>		<b>\$23,363</b>		<b>\$31,185</b>		<b>\$37,308</b>	

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

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

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

Note: Totals may not add exactly due to rounding.

family's needs. For a two-parent family in Boone County, costs are higher than those in Bates County, resulting in a Self-Sufficiency Wage of **\$8.83** per hour for each adult.

In Cass County (see Table 3), costs are somewhat higher than those in Boone County and significantly higher than in Bates County. A single adult's Self-Sufficiency Wage is **\$7.84** per hour. A single parent with one preschooler needs to earn **\$12.69** per hour to meet the basic needs of her family. While these costs are high, if she has two children, one preschooler and one schoolage child, she requires the substantially

higher wage of **\$16.01** per hour to meet her family's needs. In the two-parent family, *each* adult would need to earn a Self-Sufficiency Wage of **\$9.47** per hour in Cass County.

In the city of St. Louis (see Table 4), the costs are higher than both Bates and Boone Counties, and slightly less than Cass County. Because we assume public transportation for those in the city of St. Louis the transportation costs are significantly lower than in other parts of the state. In St. Louis, a single adult with no children must earn **\$5.72** per hour to be self-sufficient. A single parent with a preschooler must earn over five

Table 3  
**The Self-Sufficiency Standard for Selected Family Types  
 in Cass County, MO 2002\***  
*Monthly Expenses and Shares of Total Budgets*

<i>Monthly Costs</i>	<i>One Adult</i>		<i>One Adult, One Preschooler</i>		<i>One Adult, One Preschooler, One Schoolage</i>		<i>Two Adults, One Preschooler, One Schoolage</i>	
	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>
<i>Housing</i>	\$557	40	\$671	28	\$671	24	\$671	20
<i>Child Care</i>	\$0	0	\$429	18	\$750	27	\$750	23
<i>Food</i>	\$178	13	\$270	11	\$403	14	\$554	17
<i>Transportation</i>	\$231	17	\$237	10	\$237	8	\$454	14
<i>Health Care</i>	\$73	5	\$170	7	\$184	7	\$219	7
<i>Miscellaneous</i>	\$104	8	\$178	7	\$224	8	\$265	8
<i>Taxes**</i>	\$237	17	\$391	16	\$529	19	\$600	18
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$20	-1	\$0	0	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$42	-2	-\$80	-3	-\$80	-2
<i>Child Tax Credit (-)</i>	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	<b>\$7.84</b>	100	<b>\$12.69</b>	100	<b>\$16.01</b>	100	<b>\$9.47 per adult</b>	100
<i>Monthly</i>	<b>\$1,380</b>		<b>\$2,385</b>		<b>\$2,817</b>		<b>\$3,332</b>	
<i>Annual</i>	<b>\$16,564</b>		<b>\$28,623</b>		<b>\$33,808</b>		<b>\$39,987</b>	

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

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

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

Note: Totals may not add exactly due to rounding.



dollars more per hour to meet her family's needs, or **\$11.02** per hour. Further, an adult with a preschooler and schoolage child must earn an additional \$3.27 per hour, or **\$14.29** per hour. Two adults with a preschooler and schoolage child must each earn **\$7.94** per hour in the city of St. Louis to meet their family's needs.

Washington County (see Table 5), the cost of meeting one's basic needs for a single adult in is **\$5.95** per hour. A single parent with a preschooler must earn **\$8.05** per hour, which is over two dollars more

than the single adult needs to meet her family's needs. An adult with a preschooler and schoolage child must earn **\$9.83** to meet costs—almost four dollars per hour more than the amount of the single adult. In a two parent family with a preschooler and schoolage child, *each* adult must earn **\$6.66** per hour to be self-sufficient.

Together, child care and housing costs account for the majority of the budget for most Missouri families with children. The proportions spent on each cost vary somewhat from place to place. Among families with

Table 4  
**The Self-Sufficiency Standard for Selected Family Types  
in the City of St. Louis, MO 2002\***  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$482	48	\$625	32	\$625	25	\$625	22
Child Care	\$0	0	\$490	25	\$774	31	\$774	28
Food	\$178	18	\$270	14	\$403	16	\$554	20
Transportation	\$45	4	\$45	2	\$45	2	\$90	3
Health Care	\$83	8	\$201	10	\$215	9	\$250	9
Miscellaneous	\$79	8	\$163	8	\$206	8	\$229	8
Taxes**	\$139	14	\$308	16	\$460	18	\$453	16
Earned Income Tax Credit (-)	\$0	0	-\$67	-3	-\$34	-1	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-4	-\$100	-4
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$5.72		\$11.02		\$14.29		\$7.94 per adult	
Annual	\$1,006		\$1,940		\$2,515		\$2,796	
	\$12,072		\$23,275		\$30,177		\$33,551	

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

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

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

Note: Totals may not add exactly due to rounding.

one adult and one child, child care costs in Missouri average about 18% to 25% of family budgets, while housing costs range from 26% to 32%.

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. Depending on the location, child care costs range from 26% to 31% of the family budget for one adult families with two children and 19% to 28% of the family budget for two adult families with two children. In one parent families with two children, housing costs account for

19% to 25%. For two parent families with two children, housing ranges from 16% to 22% 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 \$456 in Washington County to \$786 in Boone County. The differential in housing costs is almost as large, with the rent for a two-bedroom housing unit varying from a low of \$371 per month (Bates County) to a high of \$671 per month (Cass County).

Table 5  
**The Self-Sufficiency Standard for Selected Family Types  
 in Washington County, MO 2002\***  
*Monthly Expenses and Shares of Total Budgets*

<i>Monthly Costs</i>	<i>One Adult</i>		<i>One Adult, One Preschooler</i>		<i>One Adult, One Preschooler, One Schoolage</i>		<i>Two Adults, One Preschooler, One Schoolage</i>	
	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>
<i>Housing</i>	\$355	34	\$397	28	\$397	23	\$397	17
<i>Child Care</i>	\$0	0	\$282	20	\$456	26	\$456	19
<i>Food</i>	\$178	17	\$270	19	\$403	23	\$554	24
<i>Transportation</i>	\$210	20	\$216	15	\$216	12	\$414	18
<i>Health Care</i>	\$73	7	\$170	12	\$184	11	\$219	9
<i>Miscellaneous</i>	\$82	8	\$133	9	\$165	10	\$204	9
<i>Taxes**</i>	\$149	14	\$182	13	\$239	14	\$342	15
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$150	-11	-\$199	-12	-\$69	-3
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$34	-2	-\$41	-2	-\$69	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$50	-4	-\$90	-5	-\$100	-4
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	—	100	—	100	—	100	—	100
<i>Monthly</i>	\$5.95		\$8.05		\$9.83		\$6.66 per adult	
<i>Annual</i>	\$1,047		\$1,416		\$1,730		\$2,346	
	\$12,567		\$16,993		\$20,761		\$28,150	

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

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

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

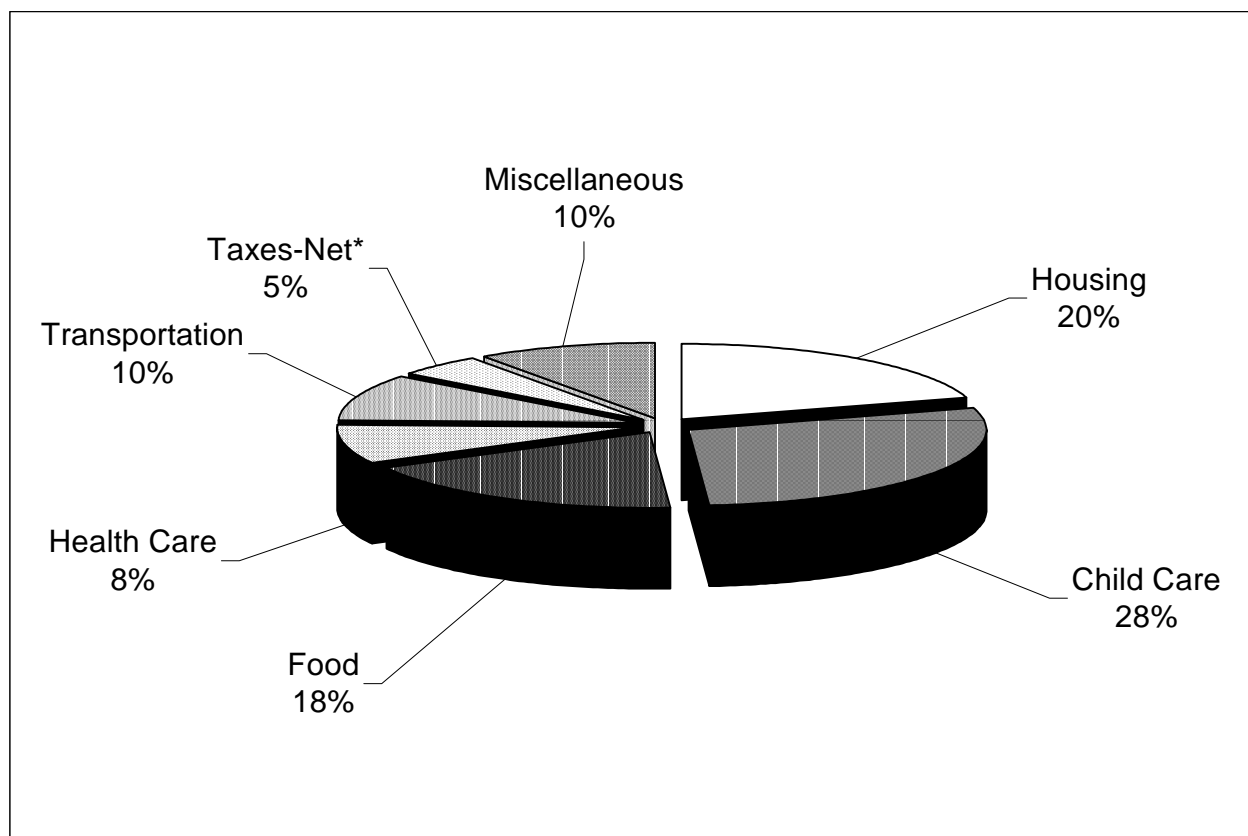
Note: Totals may not add exactly due to rounding.

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 Camden County. Housing and child care are by far the greatest expenses for working families with children. Families with two children generally spend about half their incomes on these two expenses alone. In Camden County, these expenses comprise 48% of this family's budget.

The next largest expenses for this Missouri family are food and transportation, accounting for 18% and

10% of the total costs respectively. Although taxes account for 5% of this family's budget, the tax burden is actually 15%, but is reduced by tax credits—the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit—to just 5%. Health care is a relatively small share at 8%, 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.)

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2002**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Camden County, MO*



\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 15%, but with tax credits, the amount owed in taxes is reduced to 5%.

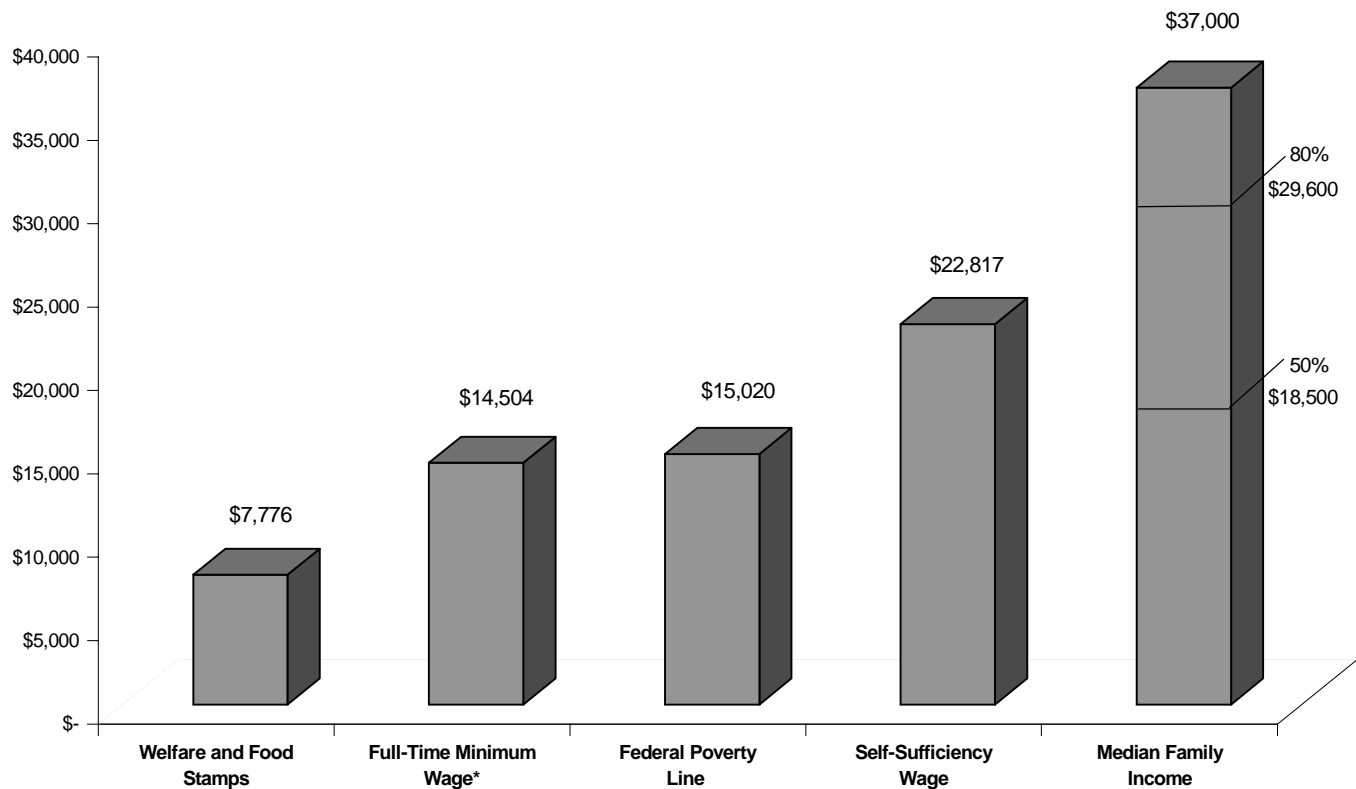
# Comparing the Standard to Other Benchmarks of Income

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 minimum wage, the federal poverty measure, and the median family income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a

gradual progression, one that takes place over time. (Please see the sections on Closing the Gap and Modeling the Impact between Incomes and the Self-Sufficiency Standard for a more detailed discussion of how Missouri families can achieve Self-Sufficiency Wages.)

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2002**  
 Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in St. Francois County, MO



\* Note: Full-time minimum wage is the year 2002 federal minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

preschooler, and one schoolage child living in St. Francois County. (The other benchmarks presented are also for three-person families, where relevant; however none are as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type in St. Francois County is **\$22,817**.

**The Welfare (TANF) Grant and Food Stamps:** Including the cash value of Food Stamps as well as the TANF cash grant, the total assistance package is **\$648** per month in St. Francois County or **\$7,776** per year, assuming no wage or other income. This amount is just over one-third (**34%**) of the Self-Sufficiency Standard for a three-person family in St. Francois County.

**Minimum Wage:** A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting 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 **\$1,209** per month, or **\$14,504** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum and she also receives a small child tax credit. Together these are more than the taxes she owes. (At this income level, this worker only has to pay sales, payroll and state income taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC and CTC, however, a full-time job with the minimum wage provides just slightly under two-thirds (**64%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9,799** during the year, which is just over two-fifths of the Self-Sufficiency Standard (**43%**).

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

adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,252** (**\$15,020** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is about two-thirds (**66%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive jurisdictions in Missouri, such as Texas County, the official poverty guideline is only 83% of the amount needed to meet family needs according to the Standard.

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in St. Francois County is **\$37,000**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **62%** of the median family income for St. Francois County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for a St. Francois County family at 62% 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 Missouri families is neither too high nor too low.

# Comparing the Standard for Kansas City to Other U.S. Cities

The Self-Sufficiency Standard has now been completed for 28 states and cities. Because the same methodology is used in each state, 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 6, we have chosen to compare the Standard for Kansas City, Missouri to ten large or medium sized American cities: Baltimore, Billings, Boston, Indianapolis, Louisville, Milwaukee, Oklahoma City, Rapid City, Seattle and Washington, DC.

For a single adult, costs in Kansas City require a Self-Sufficiency Wage of \$7.92 per hour, which is

higher than six of the cities listed and lower than four others. The Self-Sufficiency Wage for the one-child family in Kansas City, which is \$13.33, is higher than the wages for the same family type in three cities and lower than the remaining seven cities. For the single adult with two children, the Self-Sufficiency Wage in St. Louis County, \$16.53, is less than eight cities and greater than two other cities. In a two-parent family with a preschooler and schoolage child, each adult must earn \$9.72 for the family to be self-sufficient. These wages are lower than seven cities, and higher than only three other cities.

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

**Table 6**  
**The Self-Sufficiency Standard for Kansas City**  
**Compared to Major Cities, 2002\***

City	Single Adult	City	Single Adult, Preschooler	City	Single Adult, Preschooler, Schoolage	City	Two Adults, Preschooler, Schoolage**
Rapid City, SD	\$6.41	Rapid City, SD	\$10.85	Rapid City, SD	\$13.44	Rapid City, SD	\$8.23
Seattle***	\$6.91	Indianapolis, IN	\$12.21	Billings, MT	\$14.98	Indianapolis, IN	\$9.18
Indianapolis, IN	\$7.15	Billings, MT	\$12.41	<b>Kansas City</b>	<b>\$16.53</b>	Billings, MT	\$9.36
Billings, MT	\$7.24	<b>Kansas City</b>	<b>\$13.33</b>	Oklahoma City, OK	\$16.93	<b>Kansas City</b>	<b>\$9.72</b>
Milwaukee, WI	\$7.48	Oklahoma City, OK	\$13.68	Louisville, KY	\$17.50	Seattle***	\$9.73
Oklahoma City, OK	\$7.64	Seattle***	\$14.41	Baltimore, MD	\$17.80	Oklahoma City, OK	\$10.15
<b>Kansas City</b>	<b>\$7.92</b>	Louisville, KY	\$14.47	Seattle***	\$17.83	Louisville, KY	\$10.42
Louisville, KY	\$8.19	Baltimore, MD	\$14.80	Indianapolis, IN	\$20.15	Baltimore, MD	\$10.81
Boston, MA***	\$8.47	Milwaukee, WI	\$16.66	Boston, MA***	\$20.87	Boston, MA***	\$11.35
Washington, DC***	\$8.86	Boston, MA***	\$17.20	Milwaukee, WI	\$21.65	Milwaukee, WI	\$12.07
Baltimore, MD	\$9.34	Washington, DC***	\$17.80	Washington, DC***	\$25.15	Washington, DC***	\$13.84

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

\*\*Wages shown are per adult

\*\*\*Wage calculated assuming family uses public transportation

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

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

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

The two basic approaches for individuals to close this income gap are to: (1) reduce costs through supports—public or private, in cash or “in kind”, and (2) raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance. This approach will be discussed in more detail in the next section, “Modeling the Impact of Work Supports on Wages Required to Meet Basic Needs” starting on page 21.

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 sectoral employment initiatives. In the following pages we will discuss in more detail each of these strategies.

These two approaches—reducing costs and raising incomes—are not mutually exclusive, but in fact can and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

## **Raising Incomes: Micro Approaches**

***Targeting Higher-Wage Employment: Increasing Access to Higher Education:*** Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see Figure 3 on following page). For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year degrees.

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

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

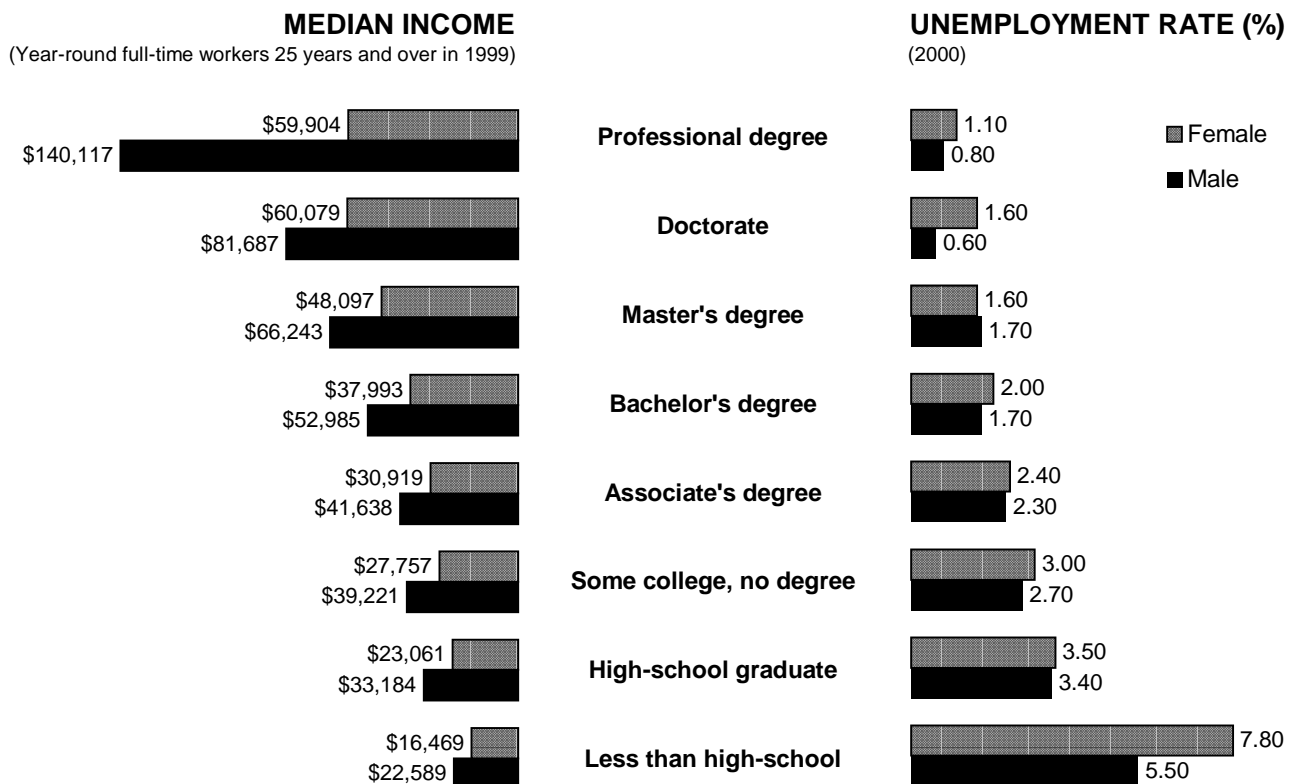
**Functional Context Education:** Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective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

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

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



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

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

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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 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, an average family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while an average family with a household income of less than \$10,000 had net financial assets of \$10.<sup>23</sup> For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Missouri the general resource exemption limit under Temporary Assistance/TANF for an assistance unit is \$1,500.<sup>24</sup>

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be

withdrawn if it is used for a specified objective, such as the down payment of a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families towards self-sufficiency.

### **Raising Incomes: Macro Approaches**

**Labor Market Reforms:** As can be seen in Tables 1 through 5, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Ten states have implemented a minimum wage that is above the federal minimum wage. In all, 20% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.<sup>25</sup> Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another legislative approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.<sup>26</sup>

**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.<sup>27</sup>

**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.

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

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## **The Impact of Supports on Reducing Costs and Meeting Basic Needs**

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families achieve self-sufficiency. Below we discuss 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. Some employers do not offer health care benefits at all. 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.

However, with the expansions in Medicaid and the state-supported Children's Health Insurance Program—which in Missouri is known as MC+ for Kids—many families now have the option of covering their children's health care needs when the employer does not offer health insurance. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one year.<sup>28</sup> After that, and for families not transitioning from welfare, children can be covered under MC+ for Kids, depending upon each child's age, family income and household size.<sup>29</sup> The impact of health care assistance on a family's wages, in addition to child support and other work supports, is modeled in the following tables.

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

**Other Work Supports:** In addition to assistance with health care coverage, there are other work supports that further help families meet their basic needs. While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF), housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or MC+ for Kids), and/or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help families achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help parents 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. *Many families do not have income adequate to meet their needs, yet their incomes are too high to meet income eligibility guidelines for work supports that would help them reach self-sufficiency, as will be demonstrated in the following tables.*

## **Modeling the Impact of Supports: Tables 7 and 8**

In Tables 7 and 8, we examine the effects of adding work supports for a single parent family with two children—a preschooler and schoolage child—

living in the city of St. Louis and then in Lincoln County. These tables illustrate the impact of work supports in different combinations and under different cost of living conditions. The basis for these numbers can be found in the section entitled “How the Standard is Calculated,” starting on page 5.

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

EITC as a lump sum payment the following year when they file their tax returns.<sup>30</sup> While this money is frequently used, according to research, to meet important family needs such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>31</sup> Moreover, because of fluctuating hours and wages over the year, many workers find it difficult to gauge how much EITC they will be receiving when they file their taxes at the beginning of the next year.

Instead, we show the federal EITC and the refundable CTC that this family receives as annual amounts. Each is the amount they would receive when filing their taxes the following year, if they worked at

Table 7  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschooler*  
*City of St. Louis, MO, 2002*

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care & Child Support	Child Care, Food Stamps, & Health Care [Medicaid]	Child Care, Food Stamps & Health Care [MC+ for Kids]	Housing, Child Care, & Health Care [MC+for Kids]
Housing	\$625	\$625	\$625	\$625	\$625	\$350
Child Care	\$924	\$924	\$88	\$44	\$66	\$44
Food	\$351	\$351	\$351	\$159	\$194	\$351
Transportation	\$45	\$45	\$45	\$45	\$45	\$45
Health Care	\$210	\$210	\$210	\$0	\$47	\$47
Miscellaneous	\$215	\$215	\$215	\$215	\$215	\$215
Taxes	\$490	\$419	\$178	\$125	\$141	\$130
Earned Income Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$80	-\$14	\$0	-\$1	\$0
Child Tax Credit (-)	-\$100	-\$45	\$0	\$0	\$0	\$0
Child Support		-\$232	-\$232			
<b>Self-Sufficiency</b>						
Hourly	\$15.23	\$13.82	\$8.33	\$6.90	\$7.57	\$6.72
Monthly	\$2,680	\$2,433	\$1,466	\$1,214	\$1,333	\$1,183
Annual	\$32,165	\$29,196	\$17,591	\$14,563	\$15,994	\$14,191
Annual EITC (federal)		\$613	\$3,057	\$3,695	\$3,393	\$3,773
Child Tax Credit (annual refundable)		\$666	\$759	\$456	\$599	\$419

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

this wage for the entire year. (See the two shaded lines at the bottom of Tables 7 and 8.) Note that because these amounts are not received monthly, they are not included in the calculation of the wages shown.

Similarly, the Child Tax Credit is split. The part that is a credit against federal taxes, if any, is shown as received monthly, as is the CCTC. The refundable portion, however, is only received as a lump sum payment, as is the EITC, so it is shown at the bottom of the table, as an annual amount.

### **Table 7-The Impact of Work Supports in the City of St. Louis**

*The Self-Sufficiency Standard (Column #1):* In the first column of Table 7 in the city of St. Louis, 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 \$924 per month and housing costs of \$625 per month, it is not surprising that for this single parent the Self-Sufficiency Wage is **\$15.23** per hour in city of St. Louis.

#### **Private Support:**

*Child Support (Column #2):* In the second column of Table 7, the private “subsidy” of child support is added. The amount of \$232 shown is the average child support payment per family per month in Missouri (for families receiving support), as reported by the state.<sup>32</sup> 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 \$490 in the city of St. Louis in Column #1—when all income is earned, to \$419—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 \$15.23 to **\$13.82** per hour.

#### **Public Work Supports:**

*Child Care and Child Support (Column #3):* In the third column, we show the combined effect of child support and of child care work support or subsidy available to low-income families. The child care subsidy dramatically reduces her monthly child care costs from \$924 to \$88, which is the income contingent co-payment. This combination of child care assistance and child support substantially reduces the amount she

needs to earn for her family from \$13.82 with just child support, to **\$8.33** per hour. We attempted to model the child care subsidy alone; however, her income is too high to qualify for child care assistance and still meet her family’s basic needs.

*Child Care, Food Stamps, and Health Care [Medicaid] (Column #4):* In the fourth column, we show the combined effect of child care assistance, Food Stamps, and Medicaid, which is the usual “package” available to parents making the transition from welfare to employment. With the help of Medicaid, her health care costs are reduced to zero. Her child care costs are now lowered to \$44 per month. She is also eligible for Food Stamps, which reduces her monthly food costs by more than half. This combination of child care assistance, Food Stamps, and Medicaid substantially reduces the amount she needs to earn for her family from \$8.33 with just child care assistance and child support, to **\$6.90** per hour in the city of St. Louis.

*Child Care, Food Stamps, Health Care [MC+ for Kids] (Column #5):* After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although her children remain eligible for CHIP (known as MC+ for Kids in Missouri). In the fifth column of Table 7, we model this change by assuming that the children’s health care costs are covered by MC+ for Kids. The parent’s costs are not covered at all, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. Thus her health care expenses rise to \$47 per month. Altogether this combination of subsidies increases the income that must be earned from \$6.90, when Medicaid covered all the family’s health care costs to **\$7.57** per hour with only MC+ for Kids covering her children.

*Housing, Child Care, and Health Care [MC+ for Kids] (Column #6):* In addition to child care assistance and MC+ for Kids, we have added a housing subsidy in the sixth column of Table 7. The housing subsidy reduces the cost of housing to 30% of her income, lowering housing costs from \$625 to \$350 per month. The child care costs are also substantially reduced, with her co-payment now just \$44 per month. At this wage level, her health care costs are \$47 per month. These work supports reduce the wage needed to meet basic needs to just **\$6.72** per hour.

Table 8  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
of a Single Parent with One Infant and One Preschooler  
Lincoln County, MO, 2002

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	[Child Care-Not Eligible] & Child Support	[Child Care-Not Eligible], [Food Stamps-Not Eligible], & Health Care (Medicaid)	[Child Care-Not Eligible], [Food Stamps-Not Eligible] & Health Care (MC+ for Kids)	Housing, Child Care, & Health Care (MC+ for Kids)
Housing	\$625	\$625	\$625	\$625	\$625	\$425
Child Care	\$720	\$720	\$720	\$720	\$720	\$88
Food	\$351	\$351	\$351	\$351	\$351	\$268
Transportation	\$228	\$228	\$228	\$228	\$228	\$228
Health Care	\$200	\$200	\$200	\$0	\$47	\$47
Miscellaneous	\$212	\$212	\$212	\$212	\$212	\$212
Taxes	\$474	\$407	\$407	\$418	\$433	\$163
Earned Income						
Tax Credit	-\$12	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$80	-\$80	-\$80	-\$80	-\$10
Child Tax Credit (-)	-\$100	-\$39	-\$39	-\$44	-\$52	\$0
Child Support		-\$232	-\$232			
<b>Self-Sufficiency Wage:</b>						
Hourly	\$14.88	\$13.60	\$13.60	\$13.81	\$14.12	\$8.08
Monthly	\$2,618	\$2,393	\$2,393	\$2,430	\$2,484	\$1,422
Annual	\$31,417	\$28,717	\$28,717	\$29,161	\$29,814	\$17,059
Annual EITC (federal)		\$714	\$714	\$621	\$483	\$3,169
Child Tax Credit (annual refundable)		\$737	\$737	\$671	\$573	\$706

# 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.

**Table 8 - The Impact of Work Supports in Lincoln County**

The Self-Sufficiency Standard (Column #1): In Table 8, we have attempted to model the same work supports for Lincoln County as we did in Table 7 for the city of St. Louis for the same family type. A single parent with one infant and one preschool-aged child has a Self-Sufficiency Wage of **\$14.88** in Lincoln County, slightly lower than the Self-Sufficiency Wage of \$15.23 in the city of St. Louis.

**Child Support (Column #2):** In the second column of Table 8, we model the effect of child support. The amount of \$232 is the same number used in Table 7, as this number is the average amount of child support

received in Missouri. This private subsidy reduces her taxes by \$69 per month from \$474 to \$405 per month. It also reduces the wage needed to meet basic needs for this family from \$14.88 to **\$13.60** per hour.

**Child Care and Child Support (Column #3):** In the third column of Table 8, we attempt to model the same package of supports shown in Table 7 for the city of St. Louis, which is to show the effect of receiving Child Support and child care assistance available to low-income families in Missouri. However, if the family's income is high enough to meet the costs of all their needs in Lincoln County, it is too high to qualify for Child Care assistance. Therefore, the wage is the same as in Column #2, **\$13.60**. (Since this family does

not actually receive this support, the column title is bracketed and the name of the work support is followed by “Not Eligible.”)

***Child Care, Food Stamps, and Health Care [Medicaid] (Column #4):*** In the fourth column of Table 8, we again attempt to model the same package shown in Table 7 for the city of St. Louis, which is to show the combined effect of child care assistance, Food Stamps, and Medicaid. However, if the family’s income is high enough to meet their needs in Lincoln County, it is too high to qualify for Child Care assistance, and also too high to qualify for Food Stamps. They do however qualify for Medicaid, which is available to parents and children in families with incomes below 185% of the federal poverty level, which reduces their health care costs to zero. With the help of Medicaid, her Self-Sufficiency Wage is reduced from \$14.88 to **\$13.81** per hour in Lincoln County.

***Child Care, Food Stamps, and Health Care [MC+ for Kids] (Column #5):*** In the fifth column of Table 8, we attempt to model the Child Care assistance, Food Stamps, and MC+ for Kids. Under MC+ for Kids, only the children’s costs are covered, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. Thus, her health care expenses rise to \$47 per month lowering her Self-Sufficiency Wage from \$14.88 to **\$14.12** per hour. Now, because her income must be higher to meet these costs, unlike in Table 7, we were only able to model MC+ for Kids, because her income is too high to qualify for child care assistance and Food Stamps.

***Housing, Child Care, Food Stamps, and Health Care [MC+ for Kids]: (Column #6):*** In addition to child care assistance and MC+ for Kids, we have added a housing subsidy in the sixth column of Table 8. The housing subsidy reduces the cost of housing to 30% of her income, lowering housing costs from \$625 to \$425 per month. The child care costs are also substantially reduced, with her co-payment now just \$88 per month. With MC+ for Kids covering the cost of her children’s health care, her health care costs are \$47 per month. These work supports reduce the wage needed to meet basic needs to just **\$8.08** per hour.

The figures in Tables 7 and 8 provide examples for one family—a single parent with one preschooler, and one schoolage child, living in the city of St. Louis and Lincoln County. The impact of various work supports varies in different communities and family types,

depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages, families are able to meet their needs adequately as they enter or re-enter the work force. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment, depending on the state of the economy.

### **Modeling the Impact of Work Supports on Wage Adequacy: Table 9**

In Tables 7 and 8, 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 9 we show how adequately wages of \$6.00 per hour (the average full time entering wage for Missouri parents leaving welfare<sup>33</sup>) can meet a family’s needs with and without work supports. We also then show the adequacy of wage of \$8.00 and \$10.00 per hour (full time) in tables 10 and 11.

In Tables 9, 10, and 11, the term “Wage Adequacy” refers to the degree to which a given wage is adequate to meet their basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family’s needs.

We use the same family modeled in Table 7, a single parent with an infant and a preschooler in the city of St. Louis. Tables 9, 10, and 11 show the level of Wage Adequacy that this family reaches with wages of \$6.00, \$8.00 and \$10.00 per hour in combination with various work supports. Costs reduced by work supports are noted in bold.

***Wage Adequacy with No Work Supports:*** In the first column, the parent’s wage is \$6.00 per hour and she is not receiving any work supports. In this scenario, the family’s expenses total \$2,486, while her wages are just \$1,056. Thus there is a shortfall of \$1,430 without work supports. In other words, these wages only provide 42% of the income needed to meet this family’s needs. We call this percentage “Wage

Table 9  
**Impact of Work Supports on Wage Adequacy**  
*Single Parent with One Infant and One Preschooler*  
*City of St. Louis, MO, 2002*  
**Wage Adequacy at \$6.00 per hour**

	<b>WORK SUPPORTS</b>			
	<b>No Work Supports</b>	<b>Food Stamps &amp; Medicaid</b>	<b>Child Care, Food Stamps &amp; Medicaid</b>	<b>Housing, Child Care, Food Stamps &amp; Medicaid</b>
<b>TOTAL MONTHLY INCOME:</b>	\$1,056	\$1,056	\$1,056	\$1,056
<b>Monthly Costs:</b>				
<i>Housing</i>	\$625	\$625	\$625	<b>\$320</b>
<i>Child Care</i>	\$924	\$924	<b>\$14</b>	<b>\$14</b>
<i>Food</i>	\$351	<b>\$0</b>	<b>\$118</b>	<b>\$118</b>
<i>Transportation</i>	\$45	\$45	\$45	\$45
<i>Health Care</i>	\$210	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<i>Miscellaneous</i>	\$215	\$215	\$215	\$215
<i>Taxes</i>	\$116	\$116	\$116	\$116
<i>Earned Income Tax Credit (-)</i>	**	**	**	**
<i>Child Care Tax Credit (-)</i>	\$0	\$0	\$0	\$0
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$2,486	\$1,926	\$1,134	\$829
<b>SHORTFALL (-) or SURPLUS</b>	-\$1,430	-\$870	-\$78	\$227
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>42%</b>	<b>55%</b>	<b>93%</b>	<b>127%</b>

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

\*\*Because EITC is not usually received monthly, it is not shown here; 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).

Adequacy.” In Tables 10 and 11 on the following page, we show the effect of increasing her wages to \$8.00 and \$10.00 per hour. This increases Wage Adequacy to 56% and 68%, respectively, still far below what is needed. Indeed, even with higher wages, the family’s monthly income is still \$1,119 and \$813 *less than* what is needed to be self-sufficient.

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

**Wage Adequacy with Food Stamps and Medicaid:** When the family receives the support of Medicaid and Food Stamps, it reduces their health care and food costs, as shown in the second work support column of tables 9, 10, and 11. At \$6.00 per hour (Table 9) this increases Wage Adequacy to 55%. In other words, with Food Stamps and Medicaid, a wage of \$6.00 per hour meets 55% of this family’s needs. At \$8.00 per hour, with the same package, the family’s Wage Adequacy increases to 69%. At \$10.00 per hour, Wage Adequacy increases to 74%. However, only at \$6.00 and \$8.00 per hour does this family qualify for Food Stamps. At the \$10.00 wage level, the income is too high to qualify for Food Stamps. The family’s income at each wage level, even with the help of Medicaid, is still significantly below 100% Wage Adequacy.

**Wage Adequacy with Child Care, Food Stamps and Medicaid:** The very high cost of child care in Missouri is a substantial burden on the budgets of families with young children, therefore, the addition of



Table 10  
**Impact of Work Supports on Wage Adequacy**  
*Single Parent with One Infant and One Preschooler*  
 City of St. Louis, MO, 2002  
**Wage Adequacy at \$8.00 per hour**

	<b>WORK SUPPORTS</b>			
	<b>No Work Supports</b>	<b>Food Stamps &amp; Medicaid</b>	<b>Child Care, Food Stamps &amp; Medicaid</b>	<b>Housing, Child Care, Food Stamps &amp; Medicaid</b>
<b>TOTAL MONTHLY INCOME:</b>	\$1,408	\$1,408	\$1,408	\$1,408
<b>Monthly Costs:</b>				
Housing	\$625	\$625	\$625	<b>\$425</b>
Child Care	\$924	\$924	<b>\$88</b>	<b>\$88</b>
Food	\$351	<b>\$82</b>	<b>\$212</b>	<b>\$212</b>
Transportation	\$45	\$45	\$45	\$45
Health Care	\$210	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Miscellaneous	\$215	\$215	\$215	\$215
Taxes	\$165	\$165	\$165	\$165
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$8)	(\$8)	(\$8)	(\$8)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$2,527	\$2,048	\$1,342	\$1,142
<b>SHORTFALL (-) or SURPLUS</b>	-\$1,119	-\$640	\$66	\$266
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>56%</b>	<b>69%</b>	<b>105%</b>	<b>123%</b>

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

\*\*Because EITC is not usually received monthly, it is not shown here; 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 11  
**Impact of Work Supports on Wage Adequacy**  
*Single Parent with One Infant and One Preschooler*  
 City of St. Louis, MO, 2002  
**Wage Adequacy at \$10.00 per hour**

	<b>WORK SUPPORTS</b>			
	<b>No Work Supports</b>	<b>"Food Stamps" &amp; Medicaid</b>	<b>"Child Care", "Food Stamps" &amp; Medicaid</b>	<b>Housing, "Child Care", "Food Stamps" &amp; Medicaid</b>
<b>TOTAL MONTHLY INCOME:</b>	\$1,760	\$1,760	\$1,760	\$1,760
<b>Monthly Costs:</b>				
Housing	\$625	\$625	\$625	<b>\$525</b>
Child Care	\$924	\$924	\$924	\$924
Food	\$351	\$351	\$351	\$351
Transportation	\$45	\$45	\$45	\$45
Health Care	\$210	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Miscellaneous	\$215	\$215	\$215	\$215
Taxes	\$246	\$246	\$246	\$246
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	(\$44)	(\$44)	(\$44)	(\$44)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$2,573	\$2,363	\$2,363	\$2,263
<b>SHORTFALL (-) or SURPLUS</b>	-\$813	-\$603	-\$603	-\$503
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>68%</b>	<b>74%</b>	<b>74%</b>	<b>78%</b>

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

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

child care assistance raises the family's Wage Adequacy significantly (see Column #3 in Tables 9, 10, and 11). When earning \$6.00 per hour, the addition of child care assistance to the Food Stamps and Medicaid package previously modeled increases Wage Adequacy from 55% to 93%. At \$8.00 per hour, the addition of child care increases Wage Adequacy from 69% to 105%. However at \$10.00 per hour, her income is too high to qualify for Child Care assistance, so Wage Adequacy stays at 74%.

***Wage Adequacy with Housing, Child Care, Food Stamps, and Medicaid:*** Like child care, housing is a significant expense, so assistance in meeting this need has a substantial impact on the family budget (see Column #4 in Tables 9, 10, and 11). With housing assistance, at a wage of \$6.00 and \$8.00 per hour, the family reaches a Wage Adequacy of 127% and 123% respectively. However, at \$10 per hour she doesn't qualify for Child Care assistance or Food Stamps, and only qualifies for a small amount of Housing assistance, which therefore raises her Wage Adequacy by only 4% from 74% to 78% of Wage Adequacy, still well below what is needed to be self-sufficient.

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 to put down first and last month's rent to secure housing.

***Importance and Availability of the Work Supports Modeled Here:*** By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their

housing, child care, diet, and health care. This in turn helps support their ability to achieve stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>34</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators; also, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible.<sup>35</sup>
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.<sup>36</sup> In Missouri 14% of eligible children are receiving child care assistance.<sup>37</sup>
- 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.<sup>38</sup> In Missouri, 78,361 children were served under MC+ for Kids as of February 2002. Approximately 90,000 uninsured Missouri children are believed to be eligible for MC+ for Kids.<sup>39</sup>
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed to them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$312 represents just 17% of a single mother's, and 11% of a single father's income.<sup>40</sup> In Missouri the average monthly child support payment is \$232.<sup>41</sup>

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# *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 following 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 Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to determine jobs that have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources. The Self-Sufficiency Standard has been used in this way in a number of places including California, Pennsylvania, and Washington, DC.

In the District of Columbia, the Self-Sufficiency Standard was used in formatting their FY 2000

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

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

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

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

workers and their families. In Pennsylvania, the Standard was used to create a report, “The Road to Self-Sufficiency,” which explores the impact of public subsidies on full and part-time low-wage workers and assess wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Tables 7 and 8), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, the Self-Sufficiency Standard was instrumental in helping persuade the Indiana Housing Finance Authority that increases in housing assistance subsidies would have a powerful impact on helping low-income families achieve self-sufficiency. As a result, IHFA dedicated an additional \$2.5 million for acquisition, rehabilitation, construction and operation of emergency, transitional and supportive housing.

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

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

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

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

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

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

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

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

## **The Self-Sufficiency Standard as a Counseling Tool**

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

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

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

## **The Self-Sufficiency Standard as a Public Education Tool**

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in

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

## **The Self-Sufficiency Standard in Research**

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

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

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# Conclusion

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

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

The Standard has been calculated for a number of other states, including Arizona, California, Colorado, Connecticut, Illinois, Indiana, Iowa, Georgia, Florida, Kentucky, Maryland, Massachusetts, Montana, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, 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](mailto:pearce@u.washington.edu) or (206) 616-2850, or go to [www.sixstrategies.org](http://www.sixstrategies.org).

For further implications of the Self-Sufficiency Standard for Missouri, to order this publication or the Standard for a particular county, or to find out more about the Missouri Family Economic Self-Sufficiency Project, please contact Cheryl Grazier at the Missouri Women's Council at (573) 751-0810.

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# Endnotes

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

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

<sup>3</sup> See for example, O'Hare, W., Mann, T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line*. Center on Budget and Policy Priorities.

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

<sup>5</sup> One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press, 1995.

<sup>6</sup> Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28(1), 1-24. There are also some national projects documenting a need to increase wages and/or poverty measures. See Rouche, 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.

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

<sup>8</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the

desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

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

<sup>10</sup> 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.

<sup>11</sup> Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

<sup>12</sup> Missouri Department of Social Services, Division of Family Services, *Childcare Market Rate Survey*. Conducted in June 2001.

<sup>13</sup> Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J.R. & Gleason, P.M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. New Federalism: National Survey of America's Families, Series B, No. B-7.

<sup>14</sup> Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

<sup>15</sup> See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer Expenditure Survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved March 20, 2002, from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.

<sup>16</sup> See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

<sup>17</sup> Missouri Dept. of Insurance, Division of Market Regulation, Statistics Section, *1999 MO Private Passenger Automobile Insurance Report*.

<sup>18</sup> 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). Retrieved April 2, 2002, from <http://stats.bls.gov/news.release/conemp.t09.htm>.

<sup>19</sup> The Henry J. Kaiser Family Foundation, State Health Facts Online, *Missouri: Employment-Based Premiums, 1999*. Retrieved January 12, 2002 from <http://statehealthfacts.kff.org>

<sup>20</sup> See Citro & Michael (1995), *op.cit.*

<sup>21</sup> Missouri Department of Revenue, Taxation and Collection Division, from [www.dor.state.mo.us/](http://www.dor.state.mo.us/).

<sup>22</sup> In this report, single parents are referred to as "she" because over 90% of single parents are women.

<sup>23</sup> Montalco, C.P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

<sup>24</sup> Missouri Department of Social Services, Division of Family Services.

<sup>25</sup> See the United States Department of Labor. (2002, January). *Minimum wage and overtime premium pay standard applicable to nonsupervisory nonfarm private sector employment under state and federal laws January 1, 2002*. Retrieved April 2, 2002, from <http://www.dol.gov/dol/esa/public/minwage/america.htm>.

<sup>26</sup> "Among union employees - 52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees." See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry, 1999*. Retrieved April 2, 2002, from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages. 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>.

<sup>27</sup> See State Action (n.d.). *Equal Pay*. Retrieved April 1, 2002, from <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

<sup>28</sup> Missouri Department of Social Services, Division of Family Services.

<sup>29</sup> Under MO Medicaid, health care coverage is provided for adults in families with net incomes up to 185% of the federal poverty level (FPL) and children in families earning up to 300% of FPL. Missouri Department of Social Services, *MC+ for Kids*. Retrieved April 11, 2002 from <http://www.dss.state.mo.us/mcplus/>.

<sup>30</sup> 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.")

<sup>31</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a "lump sum" is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J.L. & Weisner, T. (1999). *How Families View and Use the EITC: The Case for Lump-Sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

<sup>32</sup> Missouri Department of Social Services, Division of Child Support Enforcement, Table 5. Child Support Enforcement Program FY 2001.

<sup>33</sup> Missouri Department of Social Services, *Study of Families Formerly Receiving Aid to Families with Dependent Children Interim Report: 1999 Survey*.

<sup>34</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>35</sup> See Food Research and Action Center. (2000, June 5). "8.6 million fewer food stamp participants in March 2000 than March 1996, Yet studies show persistent need." Retrieved from <http://www.frac.org/html/news/fsmar00nos.html>. Also see Zedlewski, S.R. & Brauner, S. (1999) Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads? Washington, DC: The Urban Institute. Assessing the New Federalism: National survey of America's Families (NSAF). Series B, No. B-3.

<sup>36</sup> 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>.



<sup>37</sup> U.S. Department of Health and Human Services, The Administration for Children and Families, Child Care Bureau, *Access to Child Care for Low-Income Working Families*, 1998.

<sup>38</sup> Families USA. (1999). *One Step Forward, One Step Back: Children's Health Coverage after CHIP and Welfare Reform* (Families USA Pub. No.99-106). Washington, DC: Families USA Foundation.

<sup>39</sup> Missouri Department of Social Services, *MC+ for Kids*. Retrieved April 11, 2002 from <http://www.dss.state.mo.us/mcplus/>.

<sup>40</sup> Scoon-Rogers, L. (1999). *Child Support for Custodial Mothers and Fathers: 1995* (US Bureau of the Census, Current Population Reports , Series P60-196). Washington, DC: U.S. Government Printing Office.

<sup>41</sup> Missouri Department of Social Services, Division of Child Support Enforcement, Table 5. Child Support Enforcement Program FY 2001.



# Data Sources

Data Type	Source	Assumptions
<b>Child Care</b>	Missouri Childcare Market Rate Survey, June 2001. The report provides child care rates for each county.	Infants: Full Time, (0- under 2 years) Preschoolers: Full Time, (2-5 years) <u>Schoolage</u> : Half-day, (over 5-12 years)
<b>Food</b>	USDA Low-Cost Food Plan, June 2002.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	Medical Expenditure Panel Survey, <a href="http://www.meps.ahrq.gov/MEPSNct/IC/MEPSnetIC.asp">http://www.meps.ahrq.gov/MEPSNct/IC/MEPSnetIC.asp</a>  Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey. The Future of Children</i> . Winter 1992.	MEPS provides a statewide average for both single and family coverage in 1998. Updated with Medical Consumer Price Index.  Out of pocket costs are by age and region, and are updated with the Medical CPI.
<b>Housing</b>	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2002</i> . (10/01/01). ( <a href="http://www.huduser.org">www.huduser.org</a> ).	Fair Market Rents are varied by individual PHA payment standards, which reflect sub-MSA and county or sub-county cost variations and range from 90-120% of FMR or 50th percentile.  The Kansas City, MO-KS, and St. Louis, MO-IL, areas use the 50th percentile FMR.
<b>Taxes</b>	U.S. Department of Treasury -IRS 1040 Instructions, State Income Tax Form, and State Tax Department Regulations  Missouri Department of Revenue ( <a href="http://www.dor.state.mo.us/">www.dor.state.mo.us/</a> )	Taxes included state sales taxes, (including taxes on food) federal and state income taxes, and payroll taxes. Sales taxes are calculated only on "miscellaneous" items and food. Standard deduction and all income from wages.
<b>Transportation</b>	<b>Public:</b> St. Louis Regional Transit ( <a href="http://www.bi-state.org">www.bi-state.org</a> ).  <b>Private:</b> Missouri Department of Insurance, Division of Market Regulation, Statistics Section, <i>1999 Missouri Private Passenger Automobile Insurance Report</i> .  U.S. Census, <i>Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census</i> ( <a href="http://www.census.gov">www.census.gov</a> )  <i>State Averages Expenditures &amp; Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners ( <a href="http://www.naic.org">www.naic.org</a> ).	Public transportation costs assigned in St. Louis City. The adult bus pass at \$45.00 per month was used.  Using the average annual premiums by metropolitan areas listed in the Missouri Department of Insurance Report, the auto insurance cost for each county is calculated using a ratio to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone.



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## *About the Authors*

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



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# *List of Missouri Metropolitan Areas and Non-Metropolitan Counties*

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<b>Metropolitan Areas</b>	<b>Non-Metropolitan Counties</b>		
Columbia, MO MSA		Grundy County	Pemiscot County
Boone County		Harrison County	Perry County
Joplin, MO MSA	Adair County	Henry County	Pettis County
Jasper County	Atchison County	Hickory County	Phelps County
Newton County	Audrain County	Holt County	Pike County
Kansas City, MO-KS MSA	Barry County	Howard County	Polk County
Cass County	Barton County	Howell County	Pulaski County
Clay County	Bates County	Iron County	Putnam County
Clinton County	Benton County	Johnson County	Ralls County
Jackson County	Bollinger County	Knox County	Randolph County
Lafayette County	Butler County	Laclede County	Reynolds County
Platte County	Caldwell County	Lawrence County	Ripley County
Ray County	Callaway County	Lewis County	Saline County
St. Joseph, MO MSA	Camden County	Linn County	Schuyler County
Andrew County	Cape Girardeau County	Livingston County	Scotland County
Buchanan County	Carroll County	Macon County	Scott County
St. Louis, MO-IL MSA	Carter County	Madison County	Shannon County
Franklin County	Cedar County	Maries County	Shelby County
Jefferson County	Chariton County	Marion County	St. Claire County
Lincoln County	Clark County	McDonald County	St. Francois County
St. Charles County	Cole County	Mercer County	Ste. Genevieve County
St. Louis City	Cooper County	Miller County	Stoddard County
St. Louis County	Crawford County	Mississippi County	Stone County
Warren County	Dade County	Moniteau County	Sullivan County
Springfield, MO MSA	Dallas County	Montgomery County	Taney County
Christian County	Daviess County	Morgan County	Texas County
Greene County	DeKalb County	Monroe County	Vernon County
Webster County	Dent County	New Madrid County	Washington County
	Douglas County	Nodaway County	Wayne County
	Dunklin County	Oregon County	Worth County
	Gasconade County	Osage County	Wright County
	Gentry County	Ozark County	









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

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**Table 1**  
**The Self-Sufficiency Standard for Adair County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	313	415	415	415	415	523	415	415
Child Care	0	369	373	742	177	919	742	551
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	143	144	190	145	232	229	215
Taxes	133	212	220	350	167	496	442	386
Earned Income								
Tax Credit (-)	0	-127	-123	-111	-262	0	0	-27
Child Care								
Tax Credit (-)	0	-48	-50	-82	-10	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.86	\$9.01	\$12.21	\$8.12	\$16.02	\$7.90 per adult	\$7.23 per adult
-Monthly	\$985	\$1,560	\$1,585	\$2,149	\$1,430	\$2,820	\$2,780	\$2,545
-Annual	\$11,825	\$18,714	\$19,022	\$25,785	\$17,160	\$33,844	\$33,363	\$30,541

**Table 2**  
**The Self-Sufficiency Standard for Andrew County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	310	414	414	414	414	522	414	414
Child Care	0	196	190	385	152	537	385	342
Food	178	261	270	351	442	472	504	554
Transportation	212	217	217	217	217	217	417	417
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	126	126	155	143	194	193	195
Taxes	134	154	159	197	161	319	291	298
Earned Income								
Tax Credit (-)	0	-169	-168	-233	-269	-110	-109	-104
Child Care								
Tax Credit (-)	0	-22	-23	-24	-7	-58	-51	-53
Child Tax Credit (-)	0	-47	-47	-73	-56	-132	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.59	\$7.38	\$7.43	\$8.90	\$7.93	\$12.24	\$6.14 per adult	\$6.20 per adult
-Monthly	\$984	\$1,299	\$1,308	\$1,567	\$1,397	\$2,154	\$2,160	\$2,181
-Annual	\$11,812	\$15,593	\$15,695	\$18,803	\$16,758	\$25,853	\$25,915	\$26,176

**Table 3**  
**The Self-Sufficiency Standard for Atchison County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	302	294	596	235	831	596	529
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	132	132	171	146	219	210	209
Taxes	127	175	176	255	175	436	361	358
Earned Income Tax Credit (-)	0	-154	-154	-182	-257	-16	-49	-53
Child Care Tax Credit (-)	0	-32	-32	-48	-13	-80	-79	-77
Child Tax Credit (-)	0	-50	-50	-98	-62	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.41	\$7.90	\$7.91	\$10.28	\$8.26	\$14.78	\$6.94 per adult	\$6.88 per adult
-Monthly	\$952	\$1,391	\$1,392	\$1,809	\$1,454	\$2,602	\$2,441	\$2,423
-Annual	\$11,422	\$16,688	\$16,708	\$21,713	\$17,445	\$31,222	\$29,294	\$29,075

**Table 4**  
**The Self-Sufficiency Standard for Audrain County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	501	371	371
Child Care	0	277	271	548	260	808	548	532
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	76	132	132	169	151	221	207	211
Taxes	129	173	175	245	189	442	348	369
Earned Income Tax Credit (-)	0	-155	-154	-190	-243	-8	-59	-43
Child Care Tax Credit (-)	0	-31	-32	-45	-20	-80	-74	-80
Child Tax Credit (-)	0	-50	-50	-94	-69	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.46	\$7.88	\$7.92	\$10.07	\$8.65	\$14.99	\$6.81 per adult	\$7.02 per adult
-Monthly	\$961	\$1,386	\$1,393	\$1,773	\$1,522	\$2,639	\$2,397	\$2,469
-Annual	\$11,533	\$16,637	\$16,717	\$21,276	\$18,259	\$31,665	\$28,763	\$29,634

**Table 5**  
**The Self-Sufficiency Standard for Barry County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	297	371	371	371	371	481	371	371
Child Care	0	298	271	570	195	765	570	467
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	76	132	130	169	142	213	207	202
Taxes	127	170	165	241	157	408	342	325
Earned Income								
Tax Credit (-)	0	-156	-160	-191	-271	-42	-61	-77
Child Care								
Tax Credit (-)	0	-31	-28	-44	-7	-80	-73	-65
Child Tax Credit (-)	0	-50	-50	-93	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.47	\$7.84	\$7.70	\$10.04	\$7.90	\$14.06	\$6.78 <i>per adult</i>	\$6.56 <i>per adult</i>
-Monthly	\$962	\$1,381	\$1,354	\$1,767	\$1,391	\$2,474	\$2,388	\$2,309
-Annual	\$11,545	\$16,566	\$16,253	\$21,200	\$16,691	\$29,690	\$28,656	\$27,703

**Table 6**  
**The Self-Sufficiency Standard for Barton County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	326	260	586	217	803	586	477
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	134	129	170	145	216	209	203
Taxes	126	182	166	250	168	422	354	335
Earned Income								
Tax Credit (-)	0	-149	-162	-186	-263	-28	-54	-72
Child Care								
Tax Credit (-)	0	-35	-27	-47	-10	-80	-77	-68
Child Tax Credit (-)	0	-50	-50	-96	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$8.10	\$7.63	\$10.19	\$8.10	\$14.46	\$6.88 <i>per adult</i>	\$6.63 <i>per adult</i>
-Monthly	\$951	\$1,425	\$1,342	\$1,793	\$1,426	\$2,545	\$2,421	\$2,333
-Annual	\$11,412	\$17,100	\$16,109	\$21,521	\$17,109	\$30,540	\$29,052	\$27,993

**Table 7**  
**The Self-Sufficiency Standard for Bates County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	369	279	648	200	848	648	479
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	139	131	176	143	221	215	204
Taxes	126	198	170	273	162	440	385	335
Earned Income								
Tax Credit (-)	0	-138	-158	-165	-268	-10	-28	-72
Child Care Tax Credit (-)	0	-42	-29	-57	-8	-80	-80	-68
Child Tax Credit (-)	0	-50	-50	-100	-57	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$8.48	\$7.78	\$10.75	\$7.96	\$14.94	\$7.22 <i>per adult</i>	\$6.63 <i>per adult</i>
-Monthly	\$951	\$1,492	\$1,369	\$1,891	\$1,401	\$2,630	\$2,543	\$2,335
-Annual	\$11,412	\$17,908	\$16,423	\$22,697	\$16,811	\$31,563	\$30,512	\$28,020

**Table 8**  
**The Self-Sufficiency Standard for Benton County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	384	384	384	384	481	384	384
Child Care	0	260	260	521	119	640	521	380
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	129	130	165	136	200	204	195
Taxes	126	164	168	233	126	337	333	300
Earned Income								
Tax Credit (-)	0	-162	-159	-202	-293	-92	-72	-102
Child Care Tax Credit (-)	0	-27	-28	-39	0	-66	-68	-54
Child Tax Credit (-)	0	-50	-50	-89	-45	-141	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$7.64	\$7.73	\$9.76	\$7.30	\$12.73	\$6.63 <i>per adult</i>	\$6.22 <i>per adult</i>
-Monthly	\$951	\$1,345	\$1,360	\$1,719	\$1,285	\$2,240	\$2,333	\$2,189
-Annual	\$11,412	\$16,137	\$16,317	\$20,623	\$15,426	\$26,876	\$27,992	\$26,270



**Table 9**  
**The Self-Sufficiency Standard for Bollinger County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	217	217	434	217	651	434	434
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	123	124	155	145	201	194	199
Taxes	125	146	151	195	165	337	287	312
Earned Income								
Tax Credit (-)	0	-174	-172	-233	-264	-89	-109	-89
Child Care Tax Credit (-)	0	-19	-21	-24	-10	-68	-50	-60
Child Tax Credit (-)	0	-43	-45	-74	-59	-142	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.20	\$7.28	\$8.92	\$8.09	\$12.79	\$6.13	\$6.40
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$949	\$1,266	\$1,282	\$1,569	\$1,423	\$2,251	\$2,158	\$2,253
-Annual	\$11,393	\$15,197	\$15,383	\$18,832	\$17,082	\$27,014	\$25,897	\$27,041

**Table 10**  
**The Self-Sufficiency Standard for Boone County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	384	500	500	500	500	695	500	500
Child Care	0	434	455	889	332	1220	889	786
Food	178	261	270	351	442	472	504	554
Transportation	212	217	217	217	217	217	417	417
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	85	161	164	216	172	282	255	250
Taxes	159	292	309	490	263	723	557	539
Earned Income								
Tax Credit (-)	0	-75	-66	0	-180	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-99	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.25	\$10.72	\$11.06	\$15.25	\$10.36	\$20.43	\$9.03	\$8.83
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,099	\$1,887	\$1,947	\$2,685	\$1,823	\$3,596	\$3,179	\$3,109
-Annual	\$13,192	\$22,642	\$23,363	\$32,218	\$21,873	\$43,155	\$38,153	\$37,308

**Table 11**  
**The Self-Sufficiency Standard for Buchanan County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	310	414	414	414	414	522	414	414
Child Care	0	326	346	671	297	968	671	642
Food	178	261	270	351	442	472	504	554
Transportation	212	217	217	217	217	217	417	417
Health Care	77	184	184	193	215	207	228	233
Miscellaneous	78	140	143	185	158	239	223	226
Taxes	136	204	217	308	217	529	424	438
Earned Income								
Tax Credit (-)	0	-134	-127	-135	-220	0	0	0
Child Care								
Tax Credit (-)	0	-44	-49	-71	-30	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.63	\$8.62	\$8.89	\$11.55	\$9.26	\$16.61	\$7.67 per adult	\$7.80 per adult
-Monthly	\$991	\$1,517	\$1,565	\$2,032	\$1,630	\$2,923	\$2,701	\$2,744
-Annual	\$11,894	\$18,209	\$18,782	\$24,388	\$19,558	\$35,078	\$32,418	\$32,928

**Table 12**  
**The Self-Sufficiency Standard for Butler County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	282	282	564	228	792	564	510
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	131	168	146	215	207	207
Taxes	126	166	169	241	170	428	343	345
Earned Income								
Tax Credit (-)	0	-160	-157	-193	-260	-29	-62	-61
Child Care								
Tax Credit (-)	0	-28	-30	-44	-11	-80	-73	-73
Child Tax Credit (-)	0	-50	-50	-93	-61	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$7.71	\$7.79	\$10.00	\$8.18	\$14.41	\$6.77 per adult	\$6.78 per adult
-Monthly	\$950	\$1,357	\$1,372	\$1,761	\$1,440	\$2,537	\$2,382	\$2,385
-Annual	\$11,403	\$16,282	\$16,462	\$21,127	\$17,279	\$30,444	\$28,578	\$28,620

**Table 13**  
**The Self-Sufficiency Standard for Caldwell County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	290	391	391	391	391	489	391	391
Child Care	0	369	260	629	130	760	629	391
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	141	131	177	138	213	215	197
Taxes	127	205	170	273	131	415	385	307
Earned Income								
Tax Credit (-)	0	-133	-158	-165	-287	-40	-27	-96
Child Care								
Tax Credit (-)	0	-45	-30	-57	0	-80	-80	-57
Child Tax Credit (-)	0	-50	-50	-100	-48	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.42	\$8.66	\$7.79	\$10.76	\$7.46	\$14.13	\$7.23 per adult	\$6.31 per adult
-Monthly	\$954	\$1,523	\$1,371	\$1,894	\$1,313	\$2,487	\$2,545	\$2,219
-Annual	\$11,446	\$18,281	\$16,447	\$22,724	\$15,754	\$29,839	\$30,542	\$26,634

**Table 14**  
**The Self-Sufficiency Standard for Callaway County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	299	399	399	399	399	506	399	399
Child Care	0	326	322	648	242	889	648	564
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	77	139	140	182	152	230	220	217
Taxes	129	195	198	287	186	478	393	385
Earned Income								
Tax Credit (-)	0	-137	-135	-149	-241	0	-11	-21
Child Care								
Tax Credit (-)	0	-42	-43	-65	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.53	\$8.52	\$8.58	\$11.19	\$8.69	\$15.78	\$7.46 per adult	\$7.31 per adult
-Monthly	\$973	\$1,500	\$1,509	\$1,970	\$1,529	\$2,777	\$2,625	\$2,574
-Annual	\$11,680	\$17,996	\$18,112	\$23,643	\$18,353	\$33,320	\$31,497	\$30,887

**Table 15**  
**The Self-Sufficiency Standard for Camden County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	333	444	444	444	444	617	444	444
Child Care	0	382	347	729	274	1003	729	621
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	168	168	177	199	191	212	217
Miscellaneous	79	147	144	192	157	250	230	225
Taxes	140	231	222	362	212	578	451	431
Earned Income								
Tax Credit (-)	0	-116	-123	-104	-224	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-84	-29	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.76	\$9.27	\$9.03	\$12.40	\$9.17	\$17.59	\$7.97 per adult	\$7.74 per adult
-Monthly	\$1,014	\$1,632	\$1,589	\$2,182	\$1,613	\$3,096	\$2,805	\$2,726
-Annual	\$12,165	\$19,586	\$19,068	\$26,187	\$19,360	\$37,155	\$33,655	\$32,713

**Table 16**  
**The Self-Sufficiency Standard for Cape Girardeau County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	317	421	421	421	421	561	421	421
Child Care	0	369	356	725	299	1024	725	655
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	78	144	143	189	158	247	228	226
Taxes	134	213	213	338	209	558	435	431
Earned Income								
Tax Credit (-)	0	-126	-127	-117	-223	0	0	0
Child Care								
Tax Credit (-)	0	-49	-49	-80	-29	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.63	\$8.91	\$8.88	\$12.06	\$9.17	\$17.27	\$7.84 per adult	\$7.78 per adult
-Monthly	\$990	\$1,567	\$1,564	\$2,122	\$1,615	\$3,039	\$2,761	\$2,740
-Annual	\$11,883	\$18,810	\$18,764	\$25,468	\$19,374	\$36,473	\$33,131	\$32,880

**Table 17**  
**The Self-Sufficiency Standard for Carroll County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	302	294	596	235	831	596	529
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	132	132	171	146	219	210	209
Taxes	125	171	172	250	170	432	353	350
Earned Income								
Tax Credit (-)	0	-155	-155	-183	-258	-17	-51	-55
Child Care								
Tax Credit (-)	0	-31	-31	-48	-12	-80	-78	-76
Child Tax Credit (-)	0	-50	-50	-97	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.88	\$7.89	\$10.25	\$8.23	\$14.75	\$6.91 <i>per adult</i>	\$6.86 <i>per adult</i>
-Monthly	\$949	\$1,387	\$1,388	\$1,804	\$1,449	\$2,596	\$2,432	\$2,414
-Annual	\$11,393	\$16,638	\$16,658	\$21,652	\$17,383	\$31,158	\$29,190	\$28,970

**Table 18**  
**The Self-Sufficiency Standard for Carter County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	280	274	554	216	771	554	491
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	130	167	145	213	206	205
Taxes	125	164	165	237	165	412	336	335
Earned Income								
Tax Credit (-)	0	-161	-160	-196	-264	-40	-66	-69
Child Care								
Tax Credit (-)	0	-28	-28	-42	-10	-80	-71	-70
Child Tax Credit (-)	0	-50	-50	-91	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.68	\$7.72	\$9.91	\$8.08	\$14.13	\$6.71 <i>per adult</i>	\$6.67 <i>per adult</i>
-Monthly	\$949	\$1,352	\$1,358	\$1,745	\$1,423	\$2,487	\$2,362	\$2,349
-Annual	\$11,393	\$16,229	\$16,301	\$20,938	\$17,070	\$29,844	\$28,347	\$28,193

**Table 19**  
**The Self-Sufficiency Standard for Cass County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	557	671	671	671	671	927	671	671
Child Care	0	434	429	863	321	1184	863	750
Food	178	261	270	351	442	472	504	554
Transportation	231	237	237	237	237	237	454	454
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	104	177	178	230	187	301	271	265
Taxes	237	387	391	552	360	807	623	600
Earned Income								
Tax Credit (-)	0	-21	-20	0	-107	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.84	\$12.63	\$12.69	\$16.49	\$12.31	\$22.10	\$9.72 <i>per adult</i>	\$9.47 <i>per adult</i>
-Monthly	\$1,380	\$2,223	\$2,234	\$2,902	\$2,167	\$3,890	\$3,420	\$3,332
-Annual	\$16,564	\$26,681	\$26,806	\$34,825	\$25,998	\$46,683	\$41,038	\$39,987

**Table 20**  
**The Self-Sufficiency Standard for Cedar County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	260	521	152	673	521	412
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	75	129	130	165	140	205	204	199
Taxes	126	162	166	231	130	350	329	309
Earned Income								
Tax Credit (-)	0	-162	-159	-201	-283	-78	-72	-91
Child Care								
Tax Credit (-)	0	-27	-29	-39	-1	-73	-68	-59
Child Tax Credit (-)	0	-50	-50	-89	-50	-147	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.43	\$7.65	\$7.73	\$9.77	\$7.57	\$13.10	\$6.62 <i>per adult</i>	\$6.37 <i>per adult</i>
-Monthly	\$956	\$1,346	\$1,361	\$1,719	\$1,333	\$2,306	\$2,332	\$2,243
-Annual	\$11,473	\$16,156	\$16,334	\$20,630	\$15,997	\$27,674	\$27,983	\$26,920

**Table 21**  
**The Self-Sufficiency Standard for Chariton County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	282	260	543	260	803	543	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	76	132	131	168	151	219	207	210
Taxes	130	178	174	247	195	436	351	369
Earned Income								
Tax Credit (-)	0	-153	-156	-191	-242	-17	-59	-46
Child Care								
Tax Credit (-)	0	-32	-30	-44	-20	-80	-74	-80
Child Tax Credit (-)	0	-50	-50	-94	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.47	\$7.94	\$7.84	\$10.05	\$8.68	\$14.75	\$6.80 <i>per adult</i>	\$6.97 <i>per adult</i>
-Monthly	\$963	\$1,397	\$1,379	\$1,769	\$1,528	\$2,596	\$2,393	\$2,455
-Annual	\$11,552	\$16,770	\$16,550	\$21,222	\$18,331	\$31,155	\$28,718	\$29,458

**Table 22**  
**The Self-Sufficiency Standard for Christian County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	354	458	458	458	458	632	458	458
Child Care	0	434	336	770	198	969	770	535
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	82	155	147	199	153	250	238	219
Taxes	148	268	231	409	197	577	483	403
Earned Income								
Tax Credit (-)	0	-91	-117	-69	-237	0	0	-10
Child Care								
Tax Credit (-)	0	-48	-50	-80	-22	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.97	\$10.16	\$9.24	\$13.34	\$8.80	\$17.57	\$8.28 <i>per adult</i>	\$7.46 <i>per adult</i>
-Monthly	\$1,051	\$1,789	\$1,627	\$2,348	\$1,548	\$3,093	\$2,916	\$2,627
-Annual	\$12,611	\$21,466	\$19,523	\$28,177	\$18,582	\$37,114	\$34,994	\$31,522

**Table 23**  
**The Self-Sufficiency Standard for Clark County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	297	291	588	228	816	588	519
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	75	133	133	172	147	219	211	209
Taxes	128	177	179	256	177	434	363	358
Earned Income								
Tax Credit (-)	0	-152	-151	-180	-255	-16	-47	-52
Child Care								
Tax Credit (-)	0	-33	-34	-49	-14	-80	-80	-78
Child Tax Credit (-)	0	-50	-50	-99	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.44	\$7.98	\$8.02	\$10.33	\$8.32	\$14.77	\$6.97 per adult	\$6.90 per adult
-Monthly	\$958	\$1,405	\$1,412	\$1,819	\$1,465	\$2,600	\$2,453	\$2,430
-Annual	\$11,492	\$16,858	\$16,938	\$21,826	\$17,579	\$31,199	\$29,439	\$29,166

**Table 24**  
**The Self-Sufficiency Standard for Clay County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	557	671	671	671	671	927	671	671
Child Care	0	499	467	966	356	1322	966	823
Food	178	261	270	351	442	472	504	554
Transportation	231	237	237	237	237	237	454	454
Health Care	85	209	209	217	239	231	253	258
Miscellaneous	105	188	185	244	195	319	285	276
Taxes	241	443	433	614	405	885	683	647
Earned Income								
Tax Credit (-)	0	0	0	0	-73	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.94	\$13.73	\$13.53	\$17.73	\$13.24	\$23.66	\$10.33 per adult	\$9.95 per adult
-Monthly	\$1,398	\$2,417	\$2,382	\$3,121	\$2,330	\$4,164	\$3,635	\$3,502
-Annual	\$16,776	\$28,999	\$28,583	\$37,446	\$27,958	\$49,963	\$43,622	\$42,028



**Table 25**  
**The Self-Sufficiency Standard for Clinton County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	557	671	671	671	671	927	671	671
Child Care	0	304	318	622	246	868	622	564
Food	178	261	270	351	442	472	504	554
Transportation	231	237	237	237	237	237	454	454
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	104	164	167	206	180	270	247	246
Taxes	230	302	309	435	283	646	501	501
Earned Income								
Tax Credit (-)	0	-66	-59	-41	-150	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.80	\$11.06	\$11.29	\$14.08	\$11.15	\$19.22	\$8.61 <i>per adult</i>	\$8.60 <i>per adult</i>
-Monthly	\$1,373	\$1,946	\$1,987	\$2,479	\$1,962	\$3,382	\$3,032	\$3,029
-Annual	\$16,480	\$23,353	\$23,842	\$29,744	\$23,546	\$40,583	\$36,387	\$36,343

**Table 26**  
**The Self-Sufficiency Standard for Cole County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	331	440	440	440	440	587	440	440
Child Care	0	391	384	774	286	1060	774	669
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	168	168	177	199	191	212	217
Miscellaneous	79	147	148	196	158	253	234	229
Taxes	136	227	231	385	207	580	459	439
Earned Income								
Tax Credit (-)	0	-116	-114	-86	-223	0	0	0
Child Care								
Tax Credit (-)	0	-50	-50	-84	-29	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.73	\$9.28	\$9.33	\$12.89	\$9.18	\$17.77	\$8.12 <i>per adult</i>	\$7.91 <i>per adult</i>
-Monthly	\$1,008	\$1,634	\$1,642	\$2,269	\$1,616	\$3,127	\$2,858	\$2,783
-Annual	\$12,091	\$19,608	\$19,704	\$27,228	\$19,393	\$37,530	\$34,293	\$33,392

**Table 27**  
**The Self-Sufficiency Standard for Cooper County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	326	326	651	319	970	651	645
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	76	137	138	179	157	236	218	223
Taxes	129	192	196	286	213	515	397	423
Earned Income Tax Credit (-)	0	-143	-140	-155	-224	0	-17	0
Child Care Tax Credit (-)	0	-39	-40	-61	-29	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.47	\$8.31	\$8.40	\$11.02	\$9.16	\$16.34	\$7.37 per adult	\$7.65 per adult
-Monthly	\$962	\$1,463	\$1,478	\$1,939	\$1,612	\$2,876	\$2,595	\$2,691
-Annual	\$11,543	\$17,559	\$17,741	\$23,266	\$19,339	\$34,509	\$31,137	\$32,293

**Table 28**  
**The Self-Sufficiency Standard for Crawford County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	331	372	372	372	372	491	372	372
Child Care	0	282	267	549	221	769	549	487
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	79	130	129	167	145	214	205	205
Taxes	141	169	168	240	172	425	341	342
Earned Income Tax Credit (-)	0	-159	-160	-196	-261	-34	-66	-68
Child Care Tax Credit (-)	0	-29	-28	-42	-11	-80	-71	-70
Child Tax Credit (-)	0	-50	-50	-91	-60	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.75	\$7.73	\$7.69	\$9.90	\$8.16	\$14.30	\$6.71 per adult	\$6.69 per adult
-Monthly	\$1,012	\$1,361	\$1,353	\$1,743	\$1,436	\$2,516	\$2,363	\$2,354
-Annual	\$12,150	\$16,333	\$16,240	\$20,919	\$17,230	\$30,195	\$28,350	\$28,251

**Table 29**  
**The Self-Sufficiency Standard for Dade County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	299	260	560	195	755	560	456
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	132	129	168	142	212	206	201
Taxes	123	167	161	234	154	395	332	314
Earned Income								
Tax Credit (-)	0	-156	-163	-195	-271	-49	-65	-83
Child Care								
Tax Credit (-)	0	-30	-26	-42	-6	-80	-71	-63
Child Tax Credit (-)	0	-50	-50	-92	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.38	\$7.83	\$7.60	\$9.93	\$7.88	\$13.89	\$6.72 <i>per adult</i>	\$6.49 <i>per adult</i>
-Monthly	\$947	\$1,379	\$1,337	\$1,748	\$1,388	\$2,444	\$2,365	\$2,283
-Annual	\$11,369	\$16,545	\$16,044	\$20,981	\$16,653	\$29,332	\$28,375	\$27,395

**Table 30**  
**The Self-Sufficiency Standard for Dallas County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	271	243	514	169	684	514	412
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	129	127	163	140	204	202	197
Taxes	128	166	164	230	158	357	329	313
Earned Income								
Tax Credit (-)	0	-162	-165	-207	-277	-77	-78	-94
Child Care								
Tax Credit (-)	0	-27	-25	-37	-4	-73	-65	-57
Child Tax Credit (-)	0	-50	-49	-86	-53	-147	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$7.64	\$7.51	\$9.62	\$7.74	\$13.11	\$6.55 <i>per adult</i>	\$6.33 <i>per adult</i>
-Monthly	\$953	\$1,344	\$1,322	\$1,694	\$1,363	\$2,308	\$2,305	\$2,228
-Annual	\$11,432	\$16,130	\$15,860	\$20,327	\$16,351	\$27,695	\$27,660	\$26,737

**Table 31**  
**The Self-Sufficiency Standard for Daviess County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	304	260	564	174	738	564	434
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	132	129	168	140	210	207	199
Taxes	124	171	163	239	131	368	339	310
Earned Income Tax Credit (-)	0	-155	-163	-193	-281	-61	-63	-89
Child Care Tax Credit (-)	0	-31	-26	-43	-2	-80	-72	-60
Child Tax Credit (-)	0	-50	-50	-92	-51	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.39	\$7.89	\$7.61	\$9.99	\$7.62	\$13.56	\$6.75 per adult	\$6.40 per adult
-Monthly	\$949	\$1,388	\$1,339	\$1,758	\$1,341	\$2,386	\$2,377	\$2,252
-Annual	\$11,388	\$16,658	\$16,073	\$21,096	\$16,087	\$28,631	\$28,529	\$27,023

**Table 32**  
**The Self-Sufficiency Standard for DeKalb County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	488	371	371
Child Care	0	282	282	564	109	673	564	391
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	131	168	134	204	207	195
Taxes	125	164	168	240	119	347	340	294
Earned Income Tax Credit (-)	0	-160	-158	-193	-301	-81	-63	-104
Child Care Tax Credit (-)	0	-28	-30	-43	0	-72	-72	-53
Child Tax Credit (-)	0	-50	-50	-93	-41	-146	-100	-100
Self-Sufficiency Wage -Hourly	\$5.39	\$7.70	\$7.79	\$9.99	\$7.09	\$13.03	\$6.76 per adult	\$6.19 per adult
-Monthly	\$949	\$1,355	\$1,370	\$1,759	\$1,248	\$2,293	\$2,379	\$2,180
-Annual	\$11,393	\$16,265	\$16,445	\$21,107	\$14,979	\$27,519	\$28,545	\$26,158

**Table 33**  
**The Self-Sufficiency Standard for Dent County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	217	201	418	163	580	418	363
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	123	123	153	139	194	192	192
Taxes	123	143	145	184	125	307	276	278
Earned Income								
Tax Credit (-)	0	-175	-176	-239	-285	-112	-116	-115
Child Care								
Tax Credit (-)	0	-19	-18	-22	0	-57	-47	-47
Child Tax Credit (-)	0	-43	-43	-71	-49	-131	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.18	\$7.15	\$8.75	\$7.51	\$12.18	\$6.04 <i>per adult</i>	\$6.05 <i>per adult</i>
-Monthly	\$948	\$1,264	\$1,259	\$1,540	\$1,322	\$2,143	\$2,125	\$2,128
-Annual	\$11,374	\$15,170	\$15,103	\$18,483	\$15,869	\$25,718	\$25,502	\$25,538

**Table 34**  
**The Self-Sufficiency Standard for Douglas County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	361	320	681	217	898	681	537
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	138	135	180	145	226	218	209
Taxes	125	192	181	283	165	465	392	354
Earned Income								
Tax Credit (-)	0	-141	-148	-154	-264	0	-16	-52
Child Care								
Tax Credit (-)	0	-40	-35	-62	-10	-80	-80	-77
Child Tax Credit (-)	0	-50	-50	-100	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$8.39	\$8.12	\$11.05	\$8.09	\$15.45	\$7.38 <i>per adult</i>	\$6.90 <i>per adult</i>
-Monthly	\$949	\$1,477	\$1,429	\$1,944	\$1,423	\$2,720	\$2,598	\$2,428
-Annual	\$11,393	\$17,729	\$17,151	\$23,329	\$17,078	\$32,637	\$31,175	\$29,137

**Table 35**  
**The Self-Sufficiency Standard for Dunklin County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	239	499	174	673	499	412
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	128	127	162	140	203	200	197
Taxes	121	152	152	211	124	334	303	291
Earned Income								
Tax Credit (-)	0	-166	-168	-215	-283	-85	-88	-99
Child Care								
Tax Credit (-)	0	-24	-23	-33	-1	-70	-60	-55
Child Tax Credit (-)	0	-49	-47	-82	-50	-144	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.37	\$7.49	\$7.42	\$9.42	\$7.57	\$12.91	\$6.41 <i>per adult</i>	\$6.26 <i>per adult</i>
-Monthly	\$946	\$1,319	\$1,306	\$1,657	\$1,333	\$2,273	\$2,256	\$2,204
-Annual	\$11,350	\$15,827	\$15,668	\$19,885	\$15,997	\$27,275	\$27,075	\$26,444

**Table 36**  
**The Self-Sufficiency Standard for Franklin County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	369	340	709	236	945	709	576
Food	178	261	270	351	442	472	504	554
Transportation	222	228	228	228	228	228	438	438
Health Care	83	201	201	210	232	224	245	250
Miscellaneous	97	168	166	212	176	268	252	244
Taxes	203	335	324	469	283	658	543	512
Earned Income								
Tax Credit (-)	0	-50	-56	-14	-160	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.19	\$11.61	\$11.39	\$14.83	\$10.89	\$19.20	\$8.91 <i>per adult</i>	\$8.58 <i>per adult</i>
-Monthly	\$1,265	\$2,043	\$2,004	\$2,609	\$1,916	\$3,379	\$3,136	\$3,020
-Annual	\$15,182	\$24,512	\$24,048	\$31,312	\$22,990	\$40,550	\$37,637	\$36,236

**Table 37**  
**The Self-Sufficiency Standard for Gasconade County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	304	304	608	217	825	608	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	168	168	177	199	191	212	217
Miscellaneous	75	132	133	172	144	218	211	208
Taxes	125	173	176	255	167	430	362	349
Earned Income								
Tax Credit (-)	0	-155	-153	-180	-264	-20	-47	-58
Child Care								
Tax Credit (-)	0	-31	-33	-50	-10	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-99	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.88	\$7.97	\$10.34	\$8.08	\$14.67	\$6.97 per adult	\$6.82 per adult
-Monthly	\$949	\$1,388	\$1,403	\$1,820	\$1,423	\$2,583	\$2,454	\$2,400
-Annual	\$11,394	\$16,650	\$16,830	\$21,844	\$17,074	\$30,992	\$29,453	\$28,805

**Table 38**  
**The Self-Sufficiency Standard for Gentry County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	302	294	596	235	831	596	529
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	132	132	171	146	219	210	209
Taxes	125	171	172	250	170	432	353	350
Earned Income								
Tax Credit (-)	0	-155	-155	-183	-258	-17	-51	-55
Child Care								
Tax Credit (-)	0	-31	-31	-48	-12	-80	-78	-76
Child Tax Credit (-)	0	-50	-50	-97	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.88	\$7.89	\$10.25	\$8.23	\$14.75	\$6.91 per adult	\$6.86 per adult
-Monthly	\$949	\$1,387	\$1,388	\$1,804	\$1,449	\$2,596	\$2,432	\$2,414
-Annual	\$11,393	\$16,638	\$16,658	\$21,652	\$17,383	\$31,158	\$29,190	\$28,970

**Table 39**  
**The Self-Sufficiency Standard for Greene County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	354	458	458	458	458	632	458	458
Child Care	0	434	374	808	213	1021	808	587
Food	178	261	270	351	442	472	504	554
Transportation	212	218	218	218	218	218	418	418
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	82	154	149	201	153	254	240	224
Taxes	145	257	237	416	190	585	485	415
Earned Income								
Tax Credit (-)	0	-96	-110	-60	-238	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-22	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.93	\$9.99	\$9.48	\$13.58	\$8.77	\$17.86	\$8.37 <i>per adult</i>	\$7.65 <i>per adult</i>
-Monthly	\$1,044	\$1,758	\$1,668	\$2,391	\$1,543	\$3,144	\$2,947	\$2,694
-Annual	\$12,533	\$21,096	\$20,012	\$28,690	\$18,517	\$37,726	\$35,369	\$32,333

**Table 40**  
**The Self-Sufficiency Standard for Grundy County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	304	260	564	174	738	564	434
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	132	129	168	140	210	207	199
Taxes	125	172	163	240	152	369	340	312
Earned Income								
Tax Credit (-)	0	-155	-163	-193	-277	-61	-63	-89
Child Care								
Tax Credit (-)	0	-31	-27	-43	-4	-80	-72	-60
Child Tax Credit (-)	0	-50	-50	-93	-53	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.89	\$7.61	\$9.99	\$7.73	\$13.56	\$6.76 <i>per adult</i>	\$6.40 <i>per adult</i>
-Monthly	\$949	\$1,389	\$1,340	\$1,759	\$1,361	\$2,387	\$2,379	\$2,253
-Annual	\$11,393	\$16,666	\$16,080	\$21,107	\$16,336	\$28,649	\$28,545	\$27,041



**Table 41**  
**The Self-Sufficiency Standard for Harrison County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	293	293	586	293	879	586	586
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	131	132	170	152	224	209	214
Taxes	124	166	170	244	187	452	345	376
Earned Income								
Tax Credit (-)	0	-158	-155	-187	-241	0	-56	-33
Child Care								
Tax Credit (-)	0	-30	-31	-46	-20	-80	-76	-80
Child Tax Credit (-)	0	-50	-50	-95	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.78	\$7.87	\$10.16	\$8.69	\$15.26	\$6.85 per adult	\$7.16 per adult
-Monthly	\$948	\$1,370	\$1,385	\$1,787	\$1,530	\$2,686	\$2,411	\$2,520
-Annual	\$11,379	\$16,441	\$16,621	\$21,450	\$18,356	\$32,234	\$28,938	\$30,246

**Table 42**  
**The Self-Sufficiency Standard for Henry County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	290	388	388	388	388	486	388	388
Child Care	0	251	228	478	109	587	478	336
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	128	127	161	135	195	200	191
Taxes	126	162	161	219	123	318	314	281
Earned Income								
Tax Credit (-)	0	-163	-166	-214	-295	-107	-86	-117
Child Care								
Tax Credit (-)	0	-26	-25	-34	0	-59	-61	-47
Child Tax Credit (-)	0	-50	-49	-83	-44	-133	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$7.59	\$7.50	\$9.44	\$7.24	\$12.31	\$6.43 per adult	\$6.02 per adult
-Monthly	\$953	\$1,336	\$1,320	\$1,661	\$1,274	\$2,167	\$2,265	\$2,120
-Annual	\$11,436	\$16,029	\$15,846	\$19,933	\$15,288	\$26,001	\$27,180	\$25,434

**Table 43**  
**The Self-Sufficiency Standard for Hickory County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	217	217	434	163	597	434	380
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	123	124	155	139	196	194	194
Taxes	125	146	151	195	129	317	287	290
Earned Income								
Tax Credit (-)	0	-174	-172	-233	-284	-106	-109	-108
Child Care								
Tax Credit (-)	0	-19	-21	-24	0	-60	-50	-51
Child Tax Credit (-)	0	-43	-45	-74	-49	-134	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.20	\$7.28	\$8.92	\$7.53	\$12.34	\$6.13 <i>per adult</i>	\$6.14 <i>per adult</i>
-Monthly	\$949	\$1,266	\$1,282	\$1,569	\$1,326	\$2,172	\$2,158	\$2,161
-Annual	\$11,393	\$15,197	\$15,383	\$18,832	\$15,913	\$26,058	\$25,897	\$25,937

**Table 44**  
**The Self-Sufficiency Standard for Holt County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	380	380	760	190	949	760	570
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	140	141	188	142	231	226	213
Taxes	127	203	207	332	162	495	436	378
Earned Income								
Tax Credit (-)	0	-135	-133	-122	-271	0	0	-37
Child Care								
Tax Credit (-)	0	-44	-45	-77	-7	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$8.58	\$8.67	\$11.91	\$7.90	\$15.95	\$7.80 <i>per adult</i>	\$7.11 <i>per adult</i>
-Monthly	\$952	\$1,511	\$1,526	\$2,096	\$1,390	\$2,807	\$2,744	\$2,501
-Annual	\$11,422	\$18,127	\$18,310	\$25,153	\$16,684	\$33,679	\$32,933	\$30,012

**Table 45**  
**The Self-Sufficiency Standard for Howard County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	260	521	260	781	521	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	76	130	131	166	151	217	205	210
Taxes	129	168	172	238	192	424	338	365
Earned Income								
Tax Credit (-)	0	-159	-157	-198	-242	-26	-68	-48
Child Care								
Tax Credit (-)	0	-29	-30	-41	-20	-80	-70	-80
Child Tax Credit (-)	0	-50	-50	-90	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.46	\$7.74	\$7.82	\$9.86	\$8.66	\$14.49	\$6.68 <i>per adult</i>	\$6.96 <i>per adult</i>
-Monthly	\$961	\$1,362	\$1,377	\$1,735	\$1,525	\$2,551	\$2,352	\$2,450
-Annual	\$11,538	\$16,344	\$16,525	\$20,818	\$18,296	\$30,609	\$28,227	\$29,397

**Table 46**  
**The Self-Sufficiency Standard for Howell County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	326	268	593	222	815	593	490
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	75	136	131	172	147	219	211	206
Taxes	125	184	167	252	169	429	358	338
Earned Income								
Tax Credit (-)	0	-146	-158	-180	-258	-17	-47	-64
Child Care								
Tax Credit (-)	0	-37	-30	-50	-13	-80	-80	-72
Child Tax Credit (-)	0	-50	-50	-99	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.43	\$8.21	\$7.79	\$10.35	\$8.24	\$14.74	\$6.97 <i>per adult</i>	\$6.74 <i>per adult</i>
-Monthly	\$955	\$1,445	\$1,371	\$1,821	\$1,451	\$2,594	\$2,454	\$2,372
-Annual	\$11,463	\$17,343	\$16,451	\$21,855	\$17,411	\$31,122	\$29,447	\$28,465

**Table 47**  
**The Self-Sufficiency Standard for Iron County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	155	152	307	152	459	307	304
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	117	118	142	138	182	181	186
Taxes	125	127	132	154	128	269	235	259
Earned Income Tax Credit (-)	0	-188	-186	-272	-287	-149	-154	-135
Child Care Tax Credit (-)	0	-11	-12	-6	0	-39	-29	-38
Child Tax Credit (-)	0	-35	-36	-55	-48	-114	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$6.72	\$6.79	\$7.87	\$7.45	\$11.19	\$5.52 <i>per adult</i>	\$5.77 <i>per adult</i>
-Monthly	\$949	\$1,183	\$1,195	\$1,386	\$1,312	\$1,969	\$1,943	\$2,033
-Annual	\$11,393	\$14,196	\$14,338	\$16,631	\$15,739	\$23,627	\$23,310	\$24,392

**Table 48**  
**The Self-Sufficiency Standard for Jackson County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	557	671	671	671	671	927	671	671
Child Care	0	543	454	996	326	1322	996	779
Food	178	261	270	351	442	472	504	554
Transportation	231	237	237	237	237	237	454	454
Health Care	83	201	201	210	232	224	245	250
Miscellaneous	105	191	183	246	191	318	287	271
Taxes	240	458	422	624	380	881	691	623
Earned Income Tax Credit (-)	0	0	-2	0	-91	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.92	\$14.04	\$13.33	\$17.93	\$12.76	\$23.58	\$10.42 <i>per adult</i>	\$9.72 <i>per adult</i>
-Monthly	\$1,394	\$2,471	\$2,347	\$3,155	\$2,245	\$4,150	\$3,669	\$3,423
-Annual	\$16,727	\$29,657	\$28,160	\$37,859	\$26,944	\$49,802	\$44,026	\$41,070

**Table 49**  
**The Self-Sufficiency Standard for Jasper County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	308	408	408	408	408	538	408	408
Child Care	0	412	349	761	287	1048	761	636
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	147	141	191	155	247	230	223
Taxes	131	226	205	357	200	558	445	416
Earned Income								
Tax Credit (-)	0	-118	-132	-106	-231	0	0	0
Child Care								
Tax Credit (-)	0	-50	-46	-84	-25	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.55	\$9.21	\$8.70	\$12.34	\$8.96	\$17.28	\$7.94 per adult	\$7.64 per adult
-Monthly	\$977	\$1,622	\$1,531	\$2,173	\$1,578	\$3,041	\$2,796	\$2,690
-Annual	\$11,729	\$19,459	\$18,376	\$26,071	\$18,932	\$36,490	\$33,556	\$32,278

**Table 50**  
**The Self-Sufficiency Standard for Jefferson County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	477	423	901	284	1184	901	707
Food	178	261	270	351	442	472	504	554
Transportation	222	228	228	228	228	228	438	438
Health Care	83	201	201	210	232	224	245	250
Miscellaneous	97	179	175	231	181	292	271	257
Taxes	203	399	373	558	306	766	626	568
Earned Income								
Tax Credit (-)	0	-15	-29	0	-139	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.19	\$12.86	\$12.35	\$16.61	\$11.44	\$21.31	\$9.74 per adult	\$9.15 per adult
-Monthly	\$1,265	\$2,263	\$2,174	\$2,923	\$2,014	\$3,751	\$3,430	\$3,220
-Annual	\$15,182	\$27,158	\$26,091	\$35,078	\$24,164	\$45,006	\$41,161	\$38,638

**Table 51**  
**The Self-Sufficiency Standard for Johnson County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	336	438	438	438	438	580	438	438
Child Care	0	401	336	738	289	1027	738	626
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	85	209	209	217	239	231	253	258
Miscellaneous	81	152	147	196	162	253	235	229
Taxes	145	255	233	395	229	590	470	448
Earned Income Tax Credit (-)	0	-99	-116	-82	-208	0	0	0
Child Care Tax Credit (-)	0	-48	-50	-84	-36	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.88	\$9.86	\$9.28	\$12.98	\$9.58	\$17.83	\$8.16 per adult	\$7.91 per adult
-Monthly	\$1,035	\$1,735	\$1,633	\$2,284	\$1,686	\$3,139	\$2,871	\$2,785
-Annual	\$12,423	\$20,817	\$19,591	\$27,407	\$20,233	\$37,663	\$34,451	\$33,425

**Table 52**  
**The Self-Sufficiency Standard for Knox County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	260	521	244	765	521	505
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	74	172	172	181	203	195	216	221
Miscellaneous	75	128	129	164	148	213	203	206
Taxes	127	161	165	230	178	415	328	347
Earned Income Tax Credit (-)	0	-164	-162	-205	-254	-40	-76	-62
Child Care Tax Credit (-)	0	-25	-27	-38	-14	-80	-66	-73
Child Tax Credit (-)	0	-50	-50	-87	-63	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.41	\$7.55	\$7.64	\$9.67	\$8.34	\$14.12	\$6.57 per adult	\$6.77 per adult
-Monthly	\$952	\$1,329	\$1,344	\$1,703	\$1,468	\$2,485	\$2,314	\$2,382
-Annual	\$11,422	\$15,951	\$16,126	\$20,433	\$17,619	\$29,824	\$27,768	\$28,586

**Table 53**  
**The Self-Sufficiency Standard for Laclede County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	486	371	371
Child Care	0	326	260	586	250	835	586	510
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	134	129	170	148	220	209	207
Taxes	126	182	164	250	179	437	354	348
Earned Income								
Tax Credit (-)	0	-149	-162	-186	-253	-12	-54	-61
Child Care								
Tax Credit (-)	0	-35	-27	-47	-15	-80	-77	-73
Child Tax Credit (-)	0	-50	-50	-96	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$8.10	\$7.62	\$10.19	\$8.37	\$14.87	\$6.88 <i>per adult</i>	\$6.78 <i>per adult</i>
-Monthly	\$951	\$1,425	\$1,341	\$1,793	\$1,473	\$2,617	\$2,421	\$2,388
-Annual	\$11,412	\$17,100	\$16,094	\$21,521	\$17,678	\$31,399	\$29,052	\$28,655

**Table 54**  
**The Self-Sufficiency Standard for Lafayette County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	557	671	671	671	671	927	671	671
Child Care	0	326	293	618	254	873	618	547
Food	178	261	270	351	442	472	504	554
Transportation	231	237	237	237	237	237	454	454
Health Care	85	209	209	217	239	231	253	258
Miscellaneous	105	170	168	209	184	274	250	248
Taxes	243	348	335	456	345	686	537	532
Earned Income								
Tax Credit (-)	0	-44	-51	-25	-119	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.95	\$11.83	\$11.57	\$14.52	\$11.98	\$19.72	\$8.83 <i>per adult</i>	\$8.76 <i>per adult</i>
-Monthly	\$1,399	\$2,082	\$2,037	\$2,555	\$2,109	\$3,470	\$3,107	\$3,084
-Annual	\$16,794	\$24,990	\$24,443	\$30,656	\$25,307	\$41,640	\$37,281	\$37,007

**Table 55**  
**The Self-Sufficiency Standard for Lawrence County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	295	371	371	371	371	481	371	371
Child Care	0	282	282	564	239	803	564	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	76	132	132	170	148	218	208	209
Taxes	128	170	174	245	177	425	347	354
Earned Income								
Tax Credit (-)	0	-156	-154	-188	-253	-22	-57	-52
Child Care								
Tax Credit (-)	0	-30	-32	-46	-15	-80	-75	-77
Child Tax Credit (-)	0	-50	-50	-95	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.49	\$7.84	\$7.92	\$10.12	\$8.39	\$14.61	\$6.83 per adult	\$6.90 per adult
-Monthly	\$966	\$1,380	\$1,395	\$1,781	\$1,476	\$2,571	\$2,405	\$2,427
-Annual	\$11,591	\$16,557	\$16,736	\$21,378	\$17,717	\$30,851	\$28,866	\$29,127

**Table 56**  
**The Self-Sufficiency Standard for Lewis County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	260	521	260	781	521	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	75	129	130	165	151	216	204	209
Taxes	129	167	171	237	192	424	338	364
Earned Income								
Tax Credit (-)	0	-161	-158	-200	-244	-29	-70	-50
Child Care								
Tax Credit (-)	0	-28	-29	-40	-19	-80	-69	-78
Child Tax Credit (-)	0	-50	-50	-89	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.45	\$7.68	\$7.77	\$9.81	\$8.61	\$14.43	\$6.66 per adult	\$6.93 per adult
-Monthly	\$959	\$1,352	\$1,367	\$1,726	\$1,516	\$2,539	\$2,343	\$2,439
-Annual	\$11,512	\$16,220	\$16,402	\$20,711	\$18,193	\$30,470	\$28,113	\$29,269



**Table 57**  
**The Self-Sufficiency Standard for Lincoln County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	297	291	588	228	816	588	519
Food	178	261	270	351	442	472	504	554
Transportation	186	191	191	191	191	191	371	371
Health Care	80	191	191	200	222	214	235	240
Miscellaneous	93	156	157	195	171	251	232	231
Taxes	188	275	279	394	258	584	462	459
Earned Income								
Tax Credit (-)	0	-87	-86	-84	-182	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-98	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.85	\$10.29	\$10.34	\$12.93	\$10.28	\$17.68	\$8.06 <i>per adult</i>	\$8.01 <i>per adult</i>
-Monthly	\$1,206	\$1,811	\$1,821	\$2,276	\$1,809	\$3,112	\$2,838	\$2,820
-Annual	\$14,473	\$21,728	\$21,848	\$27,317	\$21,714	\$37,341	\$34,058	\$33,837

**Table 58**  
**The Self-Sufficiency Standard for Linn County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	227	487	200	687	487	426
Food	178	261	270	351	442	472	504	554
Transportation	173	179	179	179	179	179	346	346
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	71	124	122	157	139	201	192	192
Taxes	114	148	146	202	131	338	284	284
Earned Income								
Tax Credit (-)	0	-173	-177	-228	-284	-89	-114	-115
Child Care								
Tax Credit (-)	0	-20	-17	-27	0	-68	-48	-47
Child Tax Credit (-)	0	-44	-41	-76	-49	-142	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.11	\$7.25	\$7.09	\$9.06	\$7.55	\$12.79	\$6.07 <i>per adult</i>	\$6.05 <i>per adult</i>
-Monthly	\$899	\$1,276	\$1,248	\$1,595	\$1,328	\$2,252	\$2,136	\$2,129
-Annual	\$10,784	\$15,312	\$14,972	\$19,135	\$15,939	\$27,021	\$25,637	\$25,547

**Table 59**  
**The Self-Sufficiency Standard for Livingston County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	372	372	372	372	481	372	372
Child Care	0	282	266	548	282	830	548	548
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	129	166	151	219	205	211
Taxes	125	165	164	235	187	431	334	360
Earned Income Tax Credit (-)	0	-160	-161	-198	-244	-17	-68	-48
Child Care Tax Credit (-)	0	-28	-27	-41	-19	-80	-70	-80
Child Tax Credit (-)	0	-50	-50	-90	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.71	\$7.66	\$9.87	\$8.63	\$14.74	\$6.68 <i>per adult</i>	\$6.96 <i>per adult</i>
-Monthly	\$949	\$1,357	\$1,349	\$1,737	\$1,518	\$2,594	\$2,353	\$2,450
-Annual	\$11,393	\$16,284	\$16,183	\$20,843	\$18,221	\$31,131	\$28,235	\$29,399

**Table 60**  
**The Self-Sufficiency Standard for Macon County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	310	398	398	398	398	518	398	398
Child Care	0	260	239	499	239	738	499	477
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	130	129	164	149	214	203	206
Taxes	131	166	164	227	179	413	323	339
Earned Income Tax Credit (-)	0	-159	-161	-205	-249	-38	-76	-64
Child Care Tax Credit (-)	0	-29	-27	-38	-17	-80	-66	-72
Child Tax Credit (-)	0	-50	-50	-87	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.57	\$7.74	\$7.65	\$9.68	\$8.48	\$14.17	\$6.57 <i>per adult</i>	\$6.74 <i>per adult</i>
-Monthly	\$980	\$1,363	\$1,346	\$1,703	\$1,492	\$2,494	\$2,313	\$2,371
-Annual	\$11,759	\$16,355	\$16,158	\$20,440	\$17,900	\$29,929	\$27,754	\$28,455

**Table 61**  
**The Self-Sufficiency Standard for Madison County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	280	274	554	216	771	554	491
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	74	172	172	181	203	195	216	221
Miscellaneous	75	130	130	167	145	213	206	205
Taxes	125	164	166	237	166	413	337	336
Earned Income								
Tax Credit (-)	0	-160	-159	-195	-263	-39	-65	-68
Child Care								
Tax Credit (-)	0	-28	-29	-42	-10	-80	-71	-70
Child Tax Credit (-)	0	-50	-50	-91	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$7.70	\$7.74	\$9.93	\$8.10	\$14.16	\$6.72 per adult	\$6.68 per adult
-Monthly	\$950	\$1,355	\$1,361	\$1,748	\$1,425	\$2,491	\$2,366	\$2,353
-Annual	\$11,403	\$16,265	\$16,337	\$20,973	\$17,105	\$29,897	\$28,387	\$28,233

**Table 62**  
**The Self-Sufficiency Standard for Maries County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	166	173	339	130	469	339	303
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	118	120	145	136	183	184	186
Taxes	127	134	144	168	128	280	256	267
Earned Income								
Tax Credit (-)	0	-185	-180	-261	-293	-144	-141	-134
Child Care								
Tax Credit (-)	0	-13	-15	-11	0	-42	-35	-39
Child Tax Credit (-)	0	-37	-39	-60	-45	-116	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$6.83	\$6.97	\$8.16	\$7.30	\$11.32	\$5.70 per adult	\$5.80 per adult
-Monthly	\$952	\$1,202	\$1,227	\$1,436	\$1,285	\$1,992	\$2,006	\$2,041
-Annual	\$11,426	\$14,427	\$14,730	\$17,236	\$15,423	\$23,900	\$24,073	\$24,489

**Table 63**  
**The Self-Sufficiency Standard for Marion County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	326	302	628	217	845	628	519
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	134	133	174	145	221	213	208
Taxes	127	183	179	266	171	441	377	354
Earned Income								
Tax Credit (-)	0	-149	-152	-172	-263	-10	-36	-57
Child Care								
Tax Credit (-)	0	-35	-33	-53	-10	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$8.10	\$7.99	\$10.56	\$8.12	\$14.93	\$7.11 <i>per adult</i>	\$6.84 <i>per adult</i>
-Monthly	\$952	\$1,426	\$1,405	\$1,859	\$1,429	\$2,627	\$2,504	\$2,406
-Annual	\$11,422	\$17,117	\$16,865	\$22,306	\$17,150	\$31,529	\$30,045	\$28,876

**Table 64**  
**The Self-Sufficiency Standard for McDonald County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	304	243	547	130	677	547	373
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	75	134	129	168	138	205	207	195
Taxes	128	180	165	243	130	356	344	299
Earned Income								
Tax Credit (-)	0	-150	-162	-193	-288	-76	-62	-104
Child Care								
Tax Credit (-)	0	-34	-27	-43	0	-74	-73	-53
Child Tax Credit (-)	0	-50	-50	-93	-47	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.44	\$8.04	\$7.62	\$10.00	\$7.43	\$13.16	\$6.77 <i>per adult</i>	\$6.20 <i>per adult</i>
-Monthly	\$958	\$1,416	\$1,340	\$1,760	\$1,307	\$2,317	\$2,381	\$2,183
-Annual	\$11,492	\$16,990	\$16,083	\$21,119	\$15,682	\$27,804	\$28,578	\$26,194

**Table 65**  
**The Self-Sufficiency Standard for Mercer County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	168	163	330	122	453	330	285
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	118	119	145	135	181	183	184
Taxes	124	130	134	160	119	265	242	248
Earned Income								
Tax Credit (-)	0	-185	-184	-265	-297	-151	-146	-143
Child Care								
Tax Credit (-)	0	-12	-13	-9	0	-38	-33	-34
Child Tax Credit (-)	0	-37	-37	-58	-43	-112	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$6.81	\$6.86	\$8.06	\$7.19	\$11.12	\$5.62 <i>per adult</i>	\$5.68 <i>per adult</i>
-Monthly	\$949	\$1,199	\$1,208	\$1,418	\$1,266	\$1,958	\$1,980	\$1,998
-Annual	\$11,383	\$14,388	\$14,497	\$17,018	\$15,188	\$23,494	\$23,760	\$23,974

**Table 66**  
**The Self-Sufficiency Standard for Miller County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	331	371	371	371	371	486	371	371
Child Care	0	282	272	554	157	712	554	430
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	168	168	177	199	191	212	217
Miscellaneous	79	130	130	167	138	208	206	199
Taxes	140	166	167	239	131	392	340	315
Earned Income								
Tax Credit (-)	0	-160	-160	-196	-286	-61	-65	-90
Child Care								
Tax Credit (-)	0	-28	-28	-42	0	-80	-71	-59
Child Tax Credit (-)	0	-50	-50	-91	-49	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.74	\$7.70	\$7.70	\$9.92	\$7.50	\$13.55	\$6.72 <i>per adult</i>	\$6.39 <i>per adult</i>
-Monthly	\$1,011	\$1,356	\$1,356	\$1,746	\$1,320	\$2,384	\$2,365	\$2,249
-Annual	\$12,132	\$16,266	\$16,272	\$20,950	\$15,837	\$28,611	\$28,379	\$26,989

**Table 67**  
**The Self-Sufficiency Standard for Mississippi County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	239	217	456	130	586	456	347
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	126	124	157	136	195	196	190
Taxes	127	155	155	208	127	320	303	284
Earned Income Tax Credit (-)	0	-169	-171	-225	-293	-108	-100	-118
Child Care Tax Credit (-)	0	-22	-21	-28	0	-59	-55	-46
Child Tax Credit (-)	0	-47	-45	-77	-45	-133	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$7.38	\$7.30	\$9.12	\$7.30	\$12.29	\$6.26 <i>per adult</i>	\$6.01 <i>per adult</i>
-Monthly	\$952	\$1,299	\$1,286	\$1,606	\$1,284	\$2,162	\$2,203	\$2,115
-Annual	\$11,422	\$15,583	\$15,426	\$19,270	\$15,412	\$25,947	\$26,435	\$25,378

**Table 68**  
**The Self-Sufficiency Standard for Moniteau County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	294	267	561	156	717	561	423
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	168	168	177	199	191	212	217
Miscellaneous	75	131	129	167	138	208	206	198
Taxes	123	165	162	235	125	376	333	301
Earned Income Tax Credit (-)	0	-158	-162	-195	-287	-65	-66	-95
Child Care Tax Credit (-)	0	-29	-27	-42	0	-79	-71	-57
Child Tax Credit (-)	0	-50	-50	-91	-48	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.38	\$7.77	\$7.64	\$9.93	\$7.45	\$13.44	\$6.72 <i>per adult</i>	\$6.32 <i>per adult</i>
-Monthly	\$947	\$1,368	\$1,344	\$1,748	\$1,311	\$2,365	\$2,364	\$2,226
-Annual	\$11,365	\$16,413	\$16,127	\$20,972	\$15,734	\$28,377	\$28,369	\$26,710

**Table 69**  
**The Self-Sufficiency Standard for Monroe County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	266	260	526	260	786	526	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	76	131	131	167	151	217	205	210
Taxes	127	167	169	235	187	421	334	357
Earned Income								
Tax Credit (-)	0	-158	-157	-197	-243	-26	-68	-49
Child Care								
Tax Credit (-)	0	-29	-30	-41	-19	-80	-70	-79
Child Tax Credit (-)	0	-50	-50	-90	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.45	\$7.76	\$7.80	\$9.88	\$8.64	\$14.51	\$6.69 <i>per adult</i>	\$6.94 <i>per adult</i>
-Monthly	\$959	\$1,367	\$1,374	\$1,738	\$1,520	\$2,553	\$2,354	\$2,441
-Annual	\$11,514	\$16,399	\$16,483	\$20,858	\$18,238	\$30,642	\$28,251	\$29,295

**Table 70**  
**The Self-Sufficiency Standard for Montgomery County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	305	392	392	392	392	509	392	392
Child Care	0	304	282	586	163	749	586	445
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	191	191	200	222	214	235	240
Miscellaneous	77	136	135	174	143	216	213	204
Taxes	134	191	187	267	167	422	377	341
Earned Income								
Tax Credit (-)	0	-144	-147	-172	-266	-29	-36	-68
Child Care								
Tax Credit (-)	0	-38	-37	-54	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.29	\$8.18	\$10.57	\$8.02	\$14.42	\$7.12 <i>per adult</i>	\$6.68 <i>per adult</i>
-Monthly	\$985	\$1,459	\$1,440	\$1,860	\$1,412	\$2,538	\$2,505	\$2,353
-Annual	\$11,819	\$17,504	\$17,282	\$22,324	\$16,948	\$30,461	\$30,065	\$28,231

**Table 71**  
**The Self-Sufficiency Standard for Morgan County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	263	239	501	174	675	501	412
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	168	168	177	199	191	212	217
Miscellaneous	75	128	126	162	140	203	200	197
Taxes	126	161	160	222	155	349	319	307
Earned Income								
Tax Credit (-)	0	-165	-167	-212	-277	-82	-84	-96
Child Care								
Tax Credit (-)	0	-25	-24	-34	-4	-71	-62	-57
Child Tax Credit (-)	0	-49	-48	-84	-53	-145	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$7.54	\$7.45	\$9.48	\$7.74	\$13.00	\$6.46 per adult	\$6.30 per adult
-Monthly	\$950	\$1,327	\$1,311	\$1,669	\$1,363	\$2,288	\$2,274	\$2,219
-Annual	\$11,403	\$15,925	\$15,733	\$20,024	\$16,350	\$27,457	\$27,294	\$26,632

**Table 72**  
**The Self-Sufficiency Standard for New Madrid County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	239	217	456	152	608	456	369
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	126	124	157	138	197	196	193
Taxes	125	151	151	203	128	321	296	285
Earned Income								
Tax Credit (-)	0	-170	-172	-226	-287	-103	-101	-112
Child Care								
Tax Credit (-)	0	-22	-21	-28	0	-61	-54	-49
Child Tax Credit (-)	0	-46	-45	-77	-48	-135	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.36	\$7.28	\$9.10	\$7.45	\$12.43	\$6.24 per adult	\$6.09 per adult
-Monthly	\$949	\$1,295	\$1,282	\$1,601	\$1,312	\$2,187	\$2,195	\$2,143
-Annual	\$11,393	\$15,540	\$15,383	\$19,210	\$15,739	\$26,249	\$26,338	\$25,716



**Table 73**  
**The Self-Sufficiency Standard for Newton County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	308	408	408	408	408	538	408	408
Child Care	0	326	260	586	156	742	586	416
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	138	132	174	142	216	213	201
Taxes	131	193	174	260	159	435	368	321
Earned Income Tax Credit (-)	0	-140	-154	-175	-271	-25	-40	-82
Child Care Tax Credit (-)	0	-41	-32	-52	-6	-80	-80	-63
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.56	\$8.41	\$7.92	\$10.49	\$7.90	\$14.52	\$7.06 <i>per adult</i>	\$6.50 <i>per adult</i>
-Monthly	\$978	\$1,480	\$1,395	\$1,846	\$1,390	\$2,556	\$2,487	\$2,287
-Annual	\$11,735	\$17,764	\$16,736	\$22,151	\$16,678	\$30,666	\$29,838	\$27,449

**Table 74**  
**The Self-Sufficiency Standard for Nodaway County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	320	394	394	394	394	500	394	394
Child Care	0	304	260	564	174	738	564	434
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	78	134	131	170	143	212	209	201
Taxes	135	181	170	249	161	406	352	324
Earned Income Tax Credit (-)	0	-149	-157	-186	-269	-45	-54	-80
Child Care Tax Credit (-)	0	-35	-30	-47	-7	-80	-77	-64
Child Tax Credit (-)	0	-50	-50	-96	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.66	\$8.10	\$7.81	\$10.19	\$7.93	\$13.98	\$6.88 <i>per adult</i>	\$6.52 <i>per adult</i>
-Monthly	\$995	\$1,426	\$1,374	\$1,794	\$1,396	\$2,460	\$2,420	\$2,295
-Annual	\$11,944	\$17,108	\$16,486	\$21,523	\$16,754	\$29,517	\$29,046	\$27,543

**Table 75**  
**The Self-Sufficiency Standard for Oregon County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	282	282	564	195	760	564	477
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	131	168	142	212	207	203
Taxes	123	162	165	236	155	399	335	324
Earned Income								
Tax Credit (-)	0	-160	-158	-194	-271	-46	-64	-75
Child Care								
Tax Credit (-)	0	-28	-29	-43	-6	-80	-72	-67
Child Tax Credit (-)	0	-50	-50	-92	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.69	\$7.77	\$9.97	\$7.89	\$13.95	\$6.74 per adult	\$6.59 per adult
-Monthly	\$948	\$1,353	\$1,368	\$1,756	\$1,389	\$2,456	\$2,373	\$2,321
-Annual	\$11,374	\$16,232	\$16,412	\$21,066	\$16,664	\$29,466	\$28,480	\$27,854

**Table 76**  
**The Self-Sufficiency Standard for Osage County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	282	291	573	247	820	573	538
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	168	168	177	199	191	212	217
Miscellaneous	75	130	132	169	147	218	207	209
Taxes	123	161	168	239	170	420	338	348
Earned Income								
Tax Credit (-)	0	-161	-156	-192	-256	-24	-61	-54
Child Care								
Tax Credit (-)	0	-27	-30	-44	-13	-80	-73	-77
Child Tax Credit (-)	0	-50	-50	-93	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.38	\$7.67	\$7.83	\$10.03	\$8.29	\$14.56	\$6.78 per adult	\$6.88 per adult
-Monthly	\$947	\$1,350	\$1,379	\$1,766	\$1,459	\$2,563	\$2,386	\$2,420
-Annual	\$11,365	\$16,200	\$16,547	\$21,193	\$17,503	\$30,759	\$28,629	\$29,044

**Table 77**  
**The Self-Sufficiency Standard for Ozark County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	217	174	391	87	477	391	260
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	123	120	151	132	184	189	182
Taxes	123	143	137	177	112	271	265	236
Earned Income								
Tax Credit (-)	0	-175	-181	-247	-308	-144	-126	-152
Child Care								
Tax Credit (-)	0	-19	-15	-18	0	-42	-43	-30
Child Tax Credit (-)	0	-43	-39	-67	-38	-116	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.18	\$6.95	\$8.53	\$6.90	\$11.32	\$5.91 <i>per adult</i>	\$5.55 <i>per adult</i>
-Monthly	\$948	\$1,264	\$1,223	\$1,502	\$1,214	\$1,992	\$2,079	\$1,953
-Annual	\$11,374	\$15,170	\$14,671	\$18,025	\$14,568	\$23,903	\$24,950	\$23,442

**Table 78**  
**The Self-Sufficiency Standard for Pemiscot County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	282	247	529	239	768	529	486
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	127	165	147	213	203	204
Taxes	126	166	161	230	173	412	328	335
Earned Income								
Tax Credit (-)	0	-160	-165	-203	-257	-40	-74	-70
Child Care								
Tax Credit (-)	0	-28	-25	-39	-13	-80	-67	-69
Child Tax Credit (-)	0	-50	-49	-88	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$7.71	\$7.52	\$9.72	\$8.27	\$14.11	\$6.60 <i>per adult</i>	\$6.66 <i>per adult</i>
-Monthly	\$950	\$1,357	\$1,323	\$1,710	\$1,456	\$2,484	\$2,322	\$2,344
-Annual	\$11,403	\$16,282	\$15,879	\$20,521	\$17,467	\$29,805	\$27,863	\$28,126

**Table 79**  
**The Self-Sufficiency Standard for Perry County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	308	412	412	412	412	548	412	412
Child Care	0	282	282	564	282	846	564	564
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	134	135	172	155	227	211	216
Taxes	132	181	184	255	203	475	363	390
Earned Income								
Tax Credit (-)	0	-150	-147	-180	-231	0	-47	-23
Child Care								
Tax Credit (-)	0	-35	-36	-50	-25	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.56	\$8.07	\$8.16	\$10.34	\$8.98	\$15.61	\$6.97 per adult	\$7.29 per adult
-Monthly	\$979	\$1,421	\$1,436	\$1,820	\$1,580	\$2,747	\$2,455	\$2,566
-Annual	\$11,745	\$17,048	\$17,228	\$21,843	\$18,956	\$32,963	\$29,457	\$30,794

**Table 80**  
**The Self-Sufficiency Standard for Pettis County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	315	421	421	421	421	530	421	421
Child Care	0	326	271	597	271	868	597	543
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	78	139	135	176	155	228	215	215
Taxes	136	202	186	275	206	482	388	391
Earned Income								
Tax Credit (-)	0	-136	-147	-165	-231	0	-28	-27
Child Care								
Tax Credit (-)	0	-43	-36	-57	-26	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.63	\$8.55	\$8.16	\$10.75	\$8.98	\$15.67	\$7.23 per adult	\$7.24 per adult
-Monthly	\$990	\$1,505	\$1,436	\$1,892	\$1,581	\$2,758	\$2,545	\$2,549
-Annual	\$11,883	\$18,056	\$17,228	\$22,709	\$18,971	\$33,091	\$30,539	\$30,592

**Table 81**  
**The Self-Sufficiency Standard for Phelps County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	311	398	398	398	398	541	398	398
Child Care	0	326	294	619	257	876	619	551
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	137	135	176	151	230	215	214
Taxes	135	194	187	276	195	492	389	387
Earned Income								
Tax Credit (-)	0	-142	-147	-165	-242	0	-27	-32
Child Care								
Tax Credit (-)	0	-39	-36	-57	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.35	\$8.16	\$10.75	\$8.68	\$15.84	\$7.23 per adult	\$7.17 per adult
-Monthly	\$985	\$1,470	\$1,435	\$1,892	\$1,528	\$2,789	\$2,545	\$2,523
-Annual	\$11,820	\$17,636	\$17,224	\$22,708	\$18,331	\$33,464	\$30,543	\$30,278

**Table 82**  
**The Self-Sufficiency Standard for Pike County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	282	280	562	217	779	562	497
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	191	191	200	222	214	235	240
Miscellaneous	76	132	133	170	147	216	209	208
Taxes	128	174	178	249	175	421	353	351
Earned Income								
Tax Credit (-)	0	-154	-152	-186	-257	-28	-54	-57
Child Care								
Tax Credit (-)	0	-32	-33	-47	-13	-80	-76	-75
Child Tax Credit (-)	0	-50	-50	-96	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.46	\$7.91	\$7.97	\$10.17	\$8.28	\$14.44	\$6.87 per adult	\$6.83 per adult
-Monthly	\$960	\$1,391	\$1,403	\$1,790	\$1,457	\$2,541	\$2,417	\$2,403
-Annual	\$11,522	\$16,696	\$16,841	\$21,484	\$17,487	\$30,487	\$29,009	\$28,833

**Table 83**  
**The Self-Sufficiency Standard for Platte County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	557	671	671	671	671	927	671	671
Child Care	0	562	493	1055	399	1454	1055	892
Food	178	261	270	351	442	472	504	554
Transportation	231	237	237	237	237	237	454	454
Health Care	76	180	180	189	211	203	224	229
Miscellaneous	104	191	185	250	196	329	291	280
Taxes	238	459	433	642	414	933	710	666
Earned Income Tax Credit (-)	0	0	0	0	-66	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$7.87	\$14.03	\$13.51	\$18.26	\$13.43	\$24.57	\$10.59 per adult	\$10.13 per adult
-Monthly	\$1,385	\$2,470	\$2,378	\$3,214	\$2,363	\$4,325	\$3,728	\$3,565
-Annual	\$16,620	\$29,639	\$28,536	\$38,570	\$28,359	\$51,895	\$44,736	\$42,784

**Table 84**  
**The Self-Sufficiency Standard for Polk County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	289	371	371	371	371	481	371	371
Child Care	0	304	304	608	228	835	608	532
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	132	133	172	146	220	211	209
Taxes	127	174	178	257	172	435	365	357
Earned Income Tax Credit (-)	0	-154	-152	-179	-260	-14	-45	-53
Child Care Tax Credit (-)	0	-32	-33	-50	-12	-80	-80	-77
Child Tax Credit (-)	0	-50	-50	-99	-61	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.41	\$7.91	\$7.99	\$10.37	\$8.19	\$14.81	\$6.99 per adult	\$6.89 per adult
-Monthly	\$952	\$1,392	\$1,407	\$1,825	\$1,442	\$2,607	\$2,461	\$2,425
-Annual	\$11,429	\$16,699	\$16,880	\$21,895	\$17,302	\$31,285	\$29,533	\$29,097

**Table 85**  
**The Self-Sufficiency Standard for Pulaski County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	351	394	394	394	394	522	394	394
Child Care	0	326	273	599	184	783	599	458
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	81	137	132	174	144	219	212	204
Taxes	138	177	163	245	147	408	346	310
Earned Income								
Tax Credit (-)	0	-145	-156	-178	-270	-25	-46	-77
Child Care								
Tax Credit (-)	0	-37	-31	-50	-7	-80	-80	-66
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.86	\$8.22	\$7.85	\$10.39	\$7.92	\$14.53	\$6.98	\$6.56
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,032	\$1,447	\$1,381	\$1,828	\$1,395	\$2,557	\$2,457	\$2,310
-Annual	\$12,380	\$17,361	\$16,575	\$21,938	\$16,736	\$30,685	\$29,489	\$27,716

**Table 86**  
**The Self-Sufficiency Standard for Putnam County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	288	371	371	371	371	481	371	371
Child Care	0	304	282	586	159	745	586	441
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	74	172	172	181	203	195	216	221
Miscellaneous	75	132	131	170	139	211	209	200
Taxes	126	175	171	250	131	413	353	319
Earned Income								
Tax Credit (-)	0	-154	-157	-185	-284	-46	-53	-85
Child Care								
Tax Credit (-)	0	-32	-30	-47	0	-80	-77	-62
Child Tax Credit (-)	0	-50	-50	-96	-49	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$7.92	\$7.82	\$10.20	\$7.54	\$13.95	\$6.88	\$6.46
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$951	\$1,394	\$1,376	\$1,795	\$1,326	\$2,456	\$2,423	\$2,273
-Annual	\$11,418	\$16,728	\$16,507	\$21,545	\$15,918	\$29,466	\$29,077	\$27,279

**Table 87**  
**The Self-Sufficiency Standard for Ralls County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	288	371	371	371	371	481	371	371
Child Care	0	217	217	434	217	651	434	434
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	75	125	126	157	146	203	195	201
Taxes	129	155	161	207	177	349	303	328
Earned Income								
Tax Credit (-)	0	-170	-168	-227	-258	-83	-101	-81
Child Care								
Tax Credit (-)	0	-22	-23	-27	-13	-71	-54	-64
Child Tax Credit (-)	0	-46	-47	-77	-62	-145	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.45	\$7.34	\$7.43	\$9.08	\$8.25	\$12.96	\$6.24 per adult	\$6.51 per adult
-Monthly	\$959	\$1,292	\$1,308	\$1,599	\$1,453	\$2,281	\$2,195	\$2,292
-Annual	\$11,512	\$15,501	\$15,695	\$19,186	\$17,434	\$27,372	\$26,346	\$27,500

**Table 88**  
**The Self-Sufficiency Standard for Randolph County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	288	371	371	371	371	481	371	371
Child Care	0	326	288	613	257	870	613	544
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	80	194	193	202	224	216	238	243
Miscellaneous	76	137	134	175	151	225	214	213
Taxes	129	191	181	268	190	467	380	375
Earned Income								
Tax Credit (-)	0	-143	-150	-169	-244	0	-32	-38
Child Care								
Tax Credit (-)	0	-39	-34	-55	-19	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.46	\$8.31	\$8.06	\$10.64	\$8.63	\$15.44	\$7.16 per adult	\$7.09 per adult
-Monthly	\$961	\$1,462	\$1,418	\$1,872	\$1,518	\$2,717	\$2,521	\$2,494
-Annual	\$11,533	\$17,542	\$17,018	\$22,469	\$18,221	\$32,609	\$30,257	\$29,932



**Table 89**  
**The Self-Sufficiency Standard for Ray County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	557	671	671	671	671	927	671	671
Child Care	0	347	333	680	217	897	680	550
Food	178	261	270	351	442	472	504	554
Transportation	231	237	237	237	237	237	454	454
Health Care	85	209	209	217	239	231	253	258
Miscellaneous	105	172	172	216	181	276	256	249
Taxes	245	363	361	492	310	703	568	539
Earned Income								
Tax Credit (-)	0	-36	-38	0	-140	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.96	\$12.10	\$12.05	\$15.25	\$11.44	\$19.96	\$9.11 <i>per adult</i>	\$8.79 <i>per adult</i>
-Monthly	\$1,401	\$2,130	\$2,120	\$2,683	\$2,013	\$3,513	\$3,206	\$3,093
-Annual	\$16,817	\$25,557	\$25,444	\$32,201	\$24,158	\$42,156	\$38,471	\$37,121

**Table 90**  
**The Self-Sufficiency Standard for Reynolds County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	280	274	554	216	771	554	491
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	130	167	145	213	206	205
Taxes	126	166	168	240	169	427	341	340
Earned Income								
Tax Credit (-)	0	-160	-159	-195	-263	-36	-65	-67
Child Care								
Tax Credit (-)	0	-28	-29	-42	-10	-80	-71	-70
Child Tax Credit (-)	0	-50	-50	-91	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$7.70	\$7.73	\$9.93	\$8.10	\$14.24	\$6.73 <i>per adult</i>	\$6.69 <i>per adult</i>
-Monthly	\$951	\$1,355	\$1,361	\$1,748	\$1,426	\$2,507	\$2,368	\$2,355
-Annual	\$11,412	\$16,261	\$16,333	\$20,979	\$17,116	\$30,082	\$28,412	\$28,262

**Table 91**  
**The Self-Sufficiency Standard for Ripley County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	217	260	477	195	673	477	456
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	123	129	159	142	203	198	201
Taxes	123	143	161	207	155	336	300	315
Earned Income Tax Credit (-)	0	-175	-163	-220	-271	-84	-95	-82
Child Care Tax Credit (-)	0	-19	-26	-30	-6	-70	-57	-63
Child Tax Credit (-)	0	-43	-50	-80	-56	-144	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.18	\$7.60	\$9.26	\$7.89	\$12.92	\$6.32 <i>per adult</i>	\$6.49 <i>per adult</i>
-Monthly	\$948	\$1,264	\$1,338	\$1,629	\$1,389	\$2,274	\$2,226	\$2,284
-Annual	\$11,374	\$15,170	\$16,051	\$19,554	\$16,664	\$27,293	\$26,715	\$27,413

**Table 92**  
**The Self-Sufficiency Standard for Saline County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	382	382	382	382	481	382	382
Child Care	0	313	275	588	244	832	588	519
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	134	131	172	148	219	210	209
Taxes	125	179	169	251	177	432	354	351
Earned Income Tax Credit (-)	0	-150	-157	-182	-252	-16	-50	-55
Child Care Tax Credit (-)	0	-35	-30	-48	-15	-80	-78	-76
Child Tax Credit (-)	0	-50	-50	-98	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$8.07	\$7.82	\$10.28	\$8.39	\$14.77	\$6.93 <i>per adult</i>	\$6.86 <i>per adult</i>
-Monthly	\$949	\$1,421	\$1,376	\$1,809	\$1,477	\$2,599	\$2,438	\$2,416
-Annual	\$11,393	\$17,046	\$16,516	\$21,711	\$17,728	\$31,190	\$29,260	\$28,995

**Table 93**  
**The Self-Sufficiency Standard for Schuyler County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	297	291	588	228	816	588	519
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	131	132	170	146	218	209	208
Taxes	125	169	171	247	169	424	350	347
Earned Income								
Tax Credit (-)	0	-156	-155	-186	-260	-23	-54	-58
Child Care								
Tax Credit (-)	0	-30	-31	-47	-11	-80	-76	-74
Child Tax Credit (-)	0	-50	-50	-96	-61	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.83	\$7.87	\$10.19	\$8.18	\$14.58	\$6.87 per adult	\$6.81 per adult
-Monthly	\$949	\$1,378	\$1,384	\$1,793	\$1,439	\$2,565	\$2,419	\$2,398
-Annual	\$11,393	\$16,534	\$16,614	\$21,514	\$17,271	\$30,784	\$29,026	\$28,775

**Table 94**  
**The Self-Sufficiency Standard for Scotland County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	266	260	526	130	656	526	391
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	128	129	164	136	202	203	195
Taxes	124	158	162	226	121	337	322	292
Earned Income								
Tax Credit (-)	0	-164	-163	-205	-295	-88	-77	-105
Child Care								
Tax Credit (-)	0	-26	-26	-38	0	-68	-66	-52
Child Tax Credit (-)	0	-50	-50	-87	-44	-142	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.56	\$7.61	\$9.67	\$7.26	\$12.83	\$6.57 per adult	\$6.18 per adult
-Monthly	\$949	\$1,330	\$1,339	\$1,702	\$1,277	\$2,258	\$2,311	\$2,177
-Annual	\$11,383	\$15,960	\$16,066	\$20,429	\$15,323	\$27,094	\$27,736	\$26,123

**Table 95**  
**The Self-Sufficiency Standard for Scott County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	303	405	405	405	405	547	405	405
Child Care	0	282	279	561	180	741	561	459
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	76	133	134	171	144	217	210	205
Taxes	131	179	182	253	168	424	358	341
Earned Income Tax Credit (-)	0	-151	-150	-183	-264	-26	-50	-67
Child Care Tax Credit (-)	0	-34	-35	-48	-10	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-97	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.52	\$8.01	\$8.07	\$10.27	\$8.08	\$14.51	\$6.92 per adult	\$6.70 per adult
-Monthly	\$972	\$1,411	\$1,421	\$1,807	\$1,423	\$2,554	\$2,437	\$2,359
-Annual	\$11,665	\$16,927	\$17,051	\$21,681	\$17,074	\$30,642	\$29,241	\$28,310

**Table 96**  
**The Self-Sufficiency Standard for Shannon County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	217	477	152	629	477	369
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	74	172	172	181	203	195	216	221
Miscellaneous	75	128	125	160	138	199	198	193
Taxes	127	161	154	215	130	334	310	291
Earned Income Tax Credit (-)	0	-164	-171	-218	-286	-95	-92	-110
Child Care Tax Credit (-)	0	-25	-21	-31	0	-65	-59	-50
Child Tax Credit (-)	0	-50	-45	-81	-48	-139	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$7.55	\$7.31	\$9.31	\$7.48	\$12.65	\$6.36 per adult	\$6.11 per adult
-Monthly	\$952	\$1,329	\$1,287	\$1,639	\$1,317	\$2,227	\$2,240	\$2,152
-Annual	\$11,422	\$15,951	\$15,444	\$19,670	\$15,807	\$26,720	\$26,885	\$25,826

**Table 97**  
**The Self-Sufficiency Standard for Shelby County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	260	521	174	694	521	434
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	74	172	172	181	203	195	216	221
Miscellaneous	75	128	129	164	140	206	203	199
Taxes	126	160	165	228	154	355	326	315
Earned Income								
Tax Credit (-)	0	-164	-162	-205	-276	-75	-77	-88
Child Care								
Tax Credit (-)	0	-25	-27	-38	-4	-75	-66	-61
Child Tax Credit (-)	0	-49	-50	-87	-53	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$7.55	\$7.64	\$9.67	\$7.76	\$13.18	\$6.57 per adult	\$6.42 per adult
-Monthly	\$951	\$1,328	\$1,344	\$1,701	\$1,366	\$2,320	\$2,311	\$2,260
-Annual	\$11,413	\$15,937	\$16,127	\$20,413	\$16,392	\$27,841	\$27,736	\$27,116

**Table 98**  
**The Self-Sufficiency Standard for St. Charles County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	543	563	1106	360	1466	1106	923
Food	178	261	270	351	442	472	504	554
Transportation	222	228	228	228	228	228	438	438
Health Care	80	191	191	200	222	214	235	240
Miscellaneous	96	185	188	251	188	319	291	278
Taxes	203	432	447	648	365	892	713	661
Earned Income								
Tax Credit (-)	0	0	0	0	-104	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.17	\$13.49	\$13.76	\$18.34	\$12.41	\$23.72	\$10.60 per adult	\$10.06 per adult
-Monthly	\$1,262	\$2,375	\$2,422	\$3,229	\$2,184	\$4,175	\$3,732	\$3,540
-Annual	\$15,141	\$28,496	\$29,062	\$38,743	\$26,207	\$50,103	\$44,790	\$42,475

**Table 99**  
**The Self-Sufficiency Standard for St. Claire County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	345	299	645	211	856	645	510
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	136	133	176	144	222	215	207
Taxes	124	186	173	267	163	438	378	342
Earned Income Tax Credit (-)	0	-145	-153	-167	-266	-8	-31	-62
Child Care Tax Credit (-)	0	-38	-32	-56	-9	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.39	\$8.25	\$7.93	\$10.69	\$8.03	\$14.99	\$7.18 per adult	\$6.77 per adult
-Monthly	\$949	\$1,452	\$1,396	\$1,881	\$1,414	\$2,638	\$2,529	\$2,381
-Annual	\$11,388	\$17,426	\$16,758	\$22,570	\$16,966	\$31,657	\$30,346	\$28,577

**Table 100**  
**The Self-Sufficiency Standard for St. Francois County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	437	437	437	437	548	437	437
Child Care	0	304	307	611	225	835	611	531
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	81	139	140	179	152	226	218	215
Taxes	142	195	200	281	189	466	390	384
Earned Income Tax Credit (-)	0	-138	-135	-156	-241	0	-18	-27
Child Care Tax Credit (-)	0	-42	-44	-61	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.85	\$8.47	\$8.58	\$11.00	\$8.69	\$15.49	\$7.36 per adult	\$7.24 per adult
-Monthly	\$1,030	\$1,491	\$1,511	\$1,936	\$1,529	\$2,726	\$2,589	\$2,547
-Annual	\$12,358	\$17,891	\$18,129	\$23,232	\$18,350	\$32,713	\$31,071	\$30,566

**Table 101**  
**The Self-Sufficiency Standard for Ste. Genevieve County, MO, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	297	384	384	384	384	491	384	384
Child Care	0	282	244	526	200	726	526	444
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	76	133	130	167	146	211	206	203
Taxes	131	177	167	240	172	417	341	333
Earned Income								
Tax Credit (-)	0	-153	-159	-195	-260	-44	-65	-74
Child Care								
Tax Credit (-)	0	-33	-28	-42	-12	-80	-71	-67
Child Tax Credit (-)	0	-50	-50	-92	-61	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.51	\$7.97	\$7.72	\$9.94	\$8.20	\$14.02	\$6.73 per adult	\$6.60 per adult
-Monthly	\$970	\$1,402	\$1,359	\$1,749	\$1,443	\$2,467	\$2,369	\$2,324
-Annual	\$11,644	\$16,830	\$16,307	\$20,988	\$17,311	\$29,602	\$28,423	\$27,894

**Table 102**  
**The Self-Sufficiency Standard for St. Louis County, MO, 2002**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	543	559	1102	358	1460	1102	917
Food	178	261	270	351	442	472	504	554
Transportation	222	228	228	228	228	228	438	438
Health Care	83	201	201	210	232	224	245	250
Miscellaneous	97	186	188	252	188	320	291	278
Taxes	204	437	449	651	369	894	716	663
Earned Income								
Tax Credit (-)	0	0	0	0	-100	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.19	\$13.58	\$13.81	\$18.40	\$12.50	\$23.76	\$10.63 per adult	\$10.07 per adult
-Monthly	\$1,266	\$2,390	\$2,431	\$3,238	\$2,200	\$4,181	\$3,742	\$3,546
-Annual	\$15,195	\$28,678	\$29,175	\$38,856	\$26,405	\$50,176	\$44,901	\$42,547

**Table 103**  
**The Self-Sufficiency Standard for the City of St. Louis, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	434	490	924	284	1208	924	774
Food	178	261	270	351	442	472	504	554
Transportation	45	45	45	45	45	45	90	90
Health Care	83	201	201	210	232	224	245	250
Miscellaneous	79	157	163	215	163	276	239	229
Taxes	139	276	308	490	233	701	492	453
Earned Income								
Tax Credit (-)	0	-87	-67	0	-207	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-80	-37	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-86	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.72	\$10.30	\$11.02	\$15.23	\$9.63	\$19.94	\$8.35 per adult	\$7.94 per adult
-Monthly	\$1,006	\$1,813	\$1,940	\$2,680	\$1,694	\$3,510	\$2,939	\$2,796
-Annual	\$12,072	\$21,756	\$23,275	\$32,165	\$20,330	\$42,119	\$35,266	\$33,551

**Table 104**  
**The Self-Sufficiency Standard for Stoddard County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	282	217	499	191	690	499	408
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	130	124	162	142	205	200	196
Taxes	124	164	151	217	156	358	312	300
Earned Income								
Tax Credit (-)	0	-160	-172	-213	-272	-76	-86	-99
Child Care								
Tax Credit (-)	0	-28	-21	-34	-6	-74	-61	-55
Child Tax Credit (-)	0	-50	-45	-83	-55	-148	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.70	\$7.28	\$9.45	\$7.87	\$13.16	\$6.44 per adult	\$6.27 per adult
-Monthly	\$949	\$1,355	\$1,281	\$1,664	\$1,385	\$2,316	\$2,267	\$2,207
-Annual	\$11,388	\$16,257	\$15,376	\$19,966	\$16,616	\$27,786	\$27,205	\$26,485



**Table 105**  
**The Self-Sufficiency Standard for Stone County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	309	385	385	385	385	491	385	385
Child Care	0	326	282	608	217	825	608	499
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	136	132	174	146	220	212	207
Taxes	135	191	180	267	178	442	379	357
Earned Income								
Tax Credit (-)	0	-145	-153	-173	-258	-13	-37	-58
Child Care								
Tax Credit (-)	0	-38	-32	-53	-13	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.59	\$8.24	\$7.95	\$10.53	\$8.25	\$14.85	\$7.10 <i>per adult</i>	\$6.82 <i>per adult</i>
-Monthly	\$983	\$1,451	\$1,399	\$1,853	\$1,452	\$2,614	\$2,498	\$2,402
-Annual	\$11,796	\$17,411	\$16,788	\$22,233	\$17,426	\$31,373	\$29,980	\$28,824

**Table 106**  
**The Self-Sufficiency Standard for Sullivan County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	217	477	152	629	477	369
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	74	172	172	181	203	195	216	221
Miscellaneous	75	128	125	160	138	199	198	193
Taxes	127	161	154	215	130	334	310	291
Earned Income								
Tax Credit (-)	0	-164	-171	-218	-286	-95	-92	-110
Child Care								
Tax Credit (-)	0	-25	-21	-31	0	-65	-59	-50
Child Tax Credit (-)	0	-50	-45	-81	-48	-139	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$7.55	\$7.31	\$9.31	\$7.48	\$12.65	\$6.36 <i>per adult</i>	\$6.11 <i>per adult</i>
-Monthly	\$952	\$1,329	\$1,287	\$1,639	\$1,317	\$2,227	\$2,240	\$2,152
-Annual	\$11,422	\$15,951	\$15,444	\$19,670	\$15,807	\$26,720	\$26,885	\$25,826

**Table 107**  
**The Self-Sufficiency Standard for Taney County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	313	410	410	410	410	553	410	410
Child Care	0	326	301	627	291	918	627	593
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	77	138	137	178	156	235	217	219
Taxes	134	196	191	280	207	511	391	401
Earned Income								
Tax Credit (-)	0	-139	-143	-159	-228	0	-21	-13
Child Care								
Tax Credit (-)	0	-41	-39	-60	-27	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.60	\$8.44	\$8.31	\$10.92	\$9.04	\$16.29	\$7.32 <i>per adult</i>	\$7.43 <i>per adult</i>
-Monthly	\$986	\$1,486	\$1,463	\$1,922	\$1,591	\$2,867	\$2,575	\$2,616
-Annual	\$11,835	\$17,826	\$17,556	\$23,058	\$19,096	\$34,409	\$30,902	\$31,395

**Table 108**  
**The Self-Sufficiency Standard for Texas County, MO, 2002**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	217	217	434	123	557	434	340
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	123	124	155	135	192	194	190
Taxes	123	143	149	192	118	324	282	268
Earned Income								
Tax Credit (-)	0	-175	-172	-234	-297	-119	-110	-124
Child Care								
Tax Credit (-)	0	-19	-20	-24	0	-54	-50	-43
Child Tax Credit (-)	0	-43	-45	-73	-43	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.39	\$7.18	\$7.27	\$8.90	\$7.19	\$12.00	\$6.12 <i>per adult</i>	\$5.93 <i>per adult</i>
-Monthly	\$948	\$1,264	\$1,280	\$1,566	\$1,265	\$2,112	\$2,153	\$2,088
-Annual	\$11,374	\$15,170	\$15,355	\$18,792	\$15,180	\$25,343	\$25,833	\$25,061

**Table 109**  
**The Self-Sufficiency Standard for Vernon County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	494	371	371
Child Care	0	326	260	586	260	846	586	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	134	129	170	149	222	209	208
Taxes	126	182	166	250	182	445	354	352
Earned Income								
Tax Credit (-)	0	-149	-162	-186	-250	-5	-54	-57
Child Care								
Tax Credit (-)	0	-35	-27	-47	-16	-80	-77	-75
Child Tax Credit (-)	0	-50	-50	-96	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.40	\$8.10	\$7.63	\$10.19	\$8.46	\$15.07	\$6.88 per adult	\$6.84 per adult
-Monthly	\$951	\$1,425	\$1,342	\$1,793	\$1,489	\$2,652	\$2,421	\$2,406
-Annual	\$11,412	\$17,100	\$16,109	\$21,521	\$17,866	\$31,830	\$29,052	\$28,876

**Table 110**  
**The Self-Sufficiency Standard for Warren County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	434	363	797	255	1052	797	618
Food	178	261	270	351	442	472	504	554
Transportation	222	228	228	228	228	228	438	438
Health Care	80	191	191	200	222	214	235	240
Miscellaneous	96	174	168	220	177	278	260	248
Taxes	206	374	339	515	296	713	587	537
Earned Income								
Tax Credit (-)	0	-31	-51	0	-154	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.18	\$12.28	\$11.59	\$15.66	\$11.05	\$20.12	\$9.28 per adult	\$8.75 per adult
-Monthly	\$1,264	\$2,161	\$2,040	\$2,756	\$1,945	\$3,541	\$3,268	\$3,081
-Annual	\$15,174	\$25,934	\$24,476	\$33,073	\$23,337	\$42,494	\$39,213	\$36,967

**Table 111**  
**The Self-Sufficiency Standard for Washington County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	355	397	397	397	397	496	397	397
Child Care	0	326	282	608	174	781	608	456
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	82	137	133	175	143	216	214	204
Taxes	149	194	182	271	167	424	384	342
Earned Income Tax Credit (-)	0	-142	-150	-169	-267	-29	-32	-69
Child Care Tax Credit (-)	0	-39	-34	-55	-8	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-57	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$5.95	\$8.34	\$8.05	\$10.63	\$7.99	\$14.42	\$7.16 <i>per adult</i>	\$6.66 <i>per adult</i>
-Monthly	\$1,047	\$1,468	\$1,416	\$1,871	\$1,406	\$2,538	\$2,522	\$2,346
-Annual	\$12,567	\$17,618	\$16,993	\$22,453	\$16,874	\$30,451	\$30,259	\$28,150

**Table 112**  
**The Self-Sufficiency Standard for Wayne County, MO, 2002**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	210	206	416	132	548	416	338
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	123	123	153	136	191	192	190
Taxes	126	146	151	191	126	308	285	278
Earned Income Tax Credit (-)	0	-175	-174	-238	-293	-120	-114	-122
Child Care Tax Credit (-)	0	-18	-19	-22	0	-53	-48	-44
Child Tax Credit (-)	0	-43	-44	-71	-45	-127	-100	-100
Self-Sufficiency Wage -Hourly	\$5.40	\$7.16	\$7.22	\$8.78	\$7.30	\$11.98	\$6.06 <i>per adult</i>	\$5.96 <i>per adult</i>
-Monthly	\$951	\$1,260	\$1,270	\$1,545	\$1,285	\$2,108	\$2,134	\$2,096
-Annual	\$11,412	\$15,117	\$15,239	\$18,540	\$15,419	\$25,296	\$25,603	\$25,158

**Table 113**  
**The Self-Sufficiency Standard for Webster County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	354	458	458	458	458	632	458	458
Child Care	0	260	279	539	178	717	539	457
Food	178	261	270	351	442	472	504	554
Transportation	212	218	218	218	218	218	418	418
Health Care	78	186	185	194	216	208	230	235
Miscellaneous	82	138	141	176	151	225	215	212
Taxes	148	195	205	269	188	461	382	370
Earned Income								
Tax Credit (-)	0	-139	-132	-167	-243	0	-29	-41
Child Care								
Tax Credit (-)	0	-41	-45	-56	-19	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-69	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.98	\$8.44	\$8.69	\$10.70	\$8.63	\$15.36	\$7.21 <i>per adult</i>	\$7.05 <i>per adult</i>
-Monthly	\$1,053	\$1,485	\$1,529	\$1,883	\$1,520	\$2,703	\$2,537	\$2,483
-Annual	\$12,637	\$17,822	\$18,353	\$22,597	\$18,235	\$32,441	\$30,440	\$29,794

**Table 114**  
**The Self-Sufficiency Standard for Worth County, MO, 2002**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	288	371	371	371	371	481	371	371
Child Care	0	260	260	521	260	781	521	521
Food	178	261	270	351	442	472	504	554
Transportation	210	216	216	216	216	216	414	414
Health Care	73	170	170	179	201	193	214	219
Miscellaneous	75	128	129	164	149	214	202	208
Taxes	128	162	167	232	185	432	331	356
Earned Income								
Tax Credit (-)	0	-164	-162	-205	-249	-31	-76	-56
Child Care								
Tax Credit (-)	0	-25	-27	-38	-17	-80	-66	-76
Child Tax Credit (-)	0	-49	-50	-87	-66	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.41	\$7.55	\$7.64	\$9.67	\$8.48	\$14.36	\$6.58 <i>per adult</i>	\$6.85 <i>per adult</i>
-Monthly	\$952	\$1,328	\$1,344	\$1,702	\$1,492	\$2,528	\$2,315	\$2,411
-Annual	\$11,427	\$15,940	\$16,131	\$20,429	\$17,900	\$30,331	\$27,776	\$28,929

**Table 115**  
**The Self-Sufficiency Standard for Wright County, MO, 2002**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	288	371	371	371	371	481	371	371
<i>Child Care</i>	0	217	234	451	136	587	451	370
<i>Food</i>	178	261	270	351	442	472	504	554
<i>Transportation</i>	210	216	216	216	216	216	414	414
<i>Health Care</i>	66	147	147	156	178	170	191	197
<i>Miscellaneous</i>	74	121	124	154	134	193	193	190
<i>Taxes</i>	123	139	150	194	120	309	285	277
<i>Earned Income Tax Credit (-)</i>	0	-179	-173	-235	-299	-115	-111	-120
<i>Child Care Tax Credit (-)</i>	0	-16	-20	-24	0	-55	-50	-45
<i>Child Tax Credit (-)</i>	0	-40	-44	-73	-42	-129	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	<b>\$5.34</b>	<b>\$7.03</b>	<b>\$7.25</b>	<b>\$8.87</b>	<b>\$7.13</b>	<b>\$12.09</b>	<b>\$6.11</b> <i>per adult</i>	<b>\$5.99</b> <i>per adult</i>
<i>-Monthly</i>	<b>\$940</b>	<b>\$1,237</b>	<b>\$1,275</b>	<b>\$1,562</b>	<b>\$1,255</b>	<b>\$2,127</b>	<b>\$2,150</b>	<b>\$2,107</b>
<i>-Annual</i>	<b>\$11,279</b>	<b>\$14,839</b>	<b>\$15,303</b>	<b>\$18,744</b>	<b>\$15,059</b>	<b>\$25,529</b>	<b>\$25,794</b>	<b>\$25,283</b>