

# THE SELF-SUFFICIENCY STANDARD FOR MISSISSIPPI 2009

Prepared for the Mississippi Economic Policy Center



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The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- 1) research and evaluate public policy related to income adequacy
- 2) create tools to assess and establish income adequacy
- 3) develop programs and policies that strengthen public investment in low-income women, children, and families

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. Full copies of this report can be viewed at <http://www.selfsufficiencystandard.org>

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# THE SELF-SUFFICIENCY STANDARD FOR MISSISSIPPI 2009

By Diana M. Pearce, PhD • July 2009

DIRECTOR, CENTER FOR WOMEN'S WELFARE  
UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

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PREPARED FOR



*The Self-Sufficiency Standard for Mississippi 2009*

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Wider Opportunities for Women

# Preface

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce, while serving as Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development.

The 2009 Mississippi Self-Sufficiency Standard report has been prepared through the cooperative efforts of Michelle Desmond, Liesl Eckert, Karen Granberg, Sarah Lowry, Lisa Manzer, and Agnes Oswaha at the University of Washington, Center for Women's Welfare and Rebecca Dixon of the Mississippi Economic Policy Center.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports over the last decade. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, have been key to the development of initiatives that promote the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing Family Economic Self-Sufficiency (FESS) state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

The 2009 Mississippi Self-Sufficiency Standard is the second edition. The first version was published in 2003. This report, including county specific information for 70 family types, is available online at [www.selfsufficiencystandard.org/](http://www.selfsufficiencystandard.org/) Hardcopies of this report may be ordered by calling Mississippi Economic Policy Center at (601) 944-1100.

Mississippi is one of 37 states and the District of Columbia with a Self-Sufficiency Standard. At the national level, work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and "green jobs" programs, is led by Wider Opportunities for Women (WOW). Information on these activities can be found at [www.wowonline.org](http://www.wowonline.org) or by contacting the Family Economic Self-Sufficiency Project Director Donna Addkison at (202) 464-1596.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.



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# Introduction

Even before the current economic crisis, the first decade of the twenty-first century has seen wages stagnate and income inequality increase in the United States to ever higher levels. As a result, more and more families are finding they are unable to stretch their wages to meet the costs of basic necessities. Many of these families are not deemed “poor” by the official federal poverty measure, yet they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. A more accurate measure of income adequacy is the Self-Sufficiency Standard. The Standard tracks and measures the true cost of living facing American families, illuminating the economic “squeeze” experienced by so many today.

*The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—without public or private assistance.*

This report explains how the Standard differs from the official Federal Poverty Level; how it is calculated; what an adequate income is for Mississippi families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. This report concludes with a discussion of the varied ways the Self-Sufficiency Standard can be used as a tool for education and training, policy analysis, counseling, performance evaluation, and research.

## MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY LEVEL

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people are aware whether or not their income is adequate. For example, one participant in a training program defined economic self-sufficiency as:

Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.<sup>1</sup>

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal government to determine poverty status.<sup>2</sup> Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The federal poverty measure, however, has become increasingly problematic and outdated 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 as a complete description of what people and families need to live.”<sup>3</sup> Despite the known problems in the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty level is simply too low. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Mississippi's Children's Health Insurance Program is available for families with incomes at or below 200% of the FPL.<sup>4</sup> Likewise, the federal Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses a gross income limit of 130% of the FPL, with a state option to increase that limit to 200% of the FPL.

Not only does the government consider the poverty line to be inadequate, but the general public does as well. Many U.S. residents believe that the minimum amount a family of four needs to “get along” is around \$45,000 (about 60% of the median income or around 200% of the Federal Poverty Level).<sup>5</sup>

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**THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY TOO LOW.**

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However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure.

In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.* Over four decades ago, when the Federal Poverty Level was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets based on nutritional standards.) Having only the information on what portion of income families spent on food (about one-third), the food budget was multiplied by three to estimate the amount needed to meet other basic needs, and this became the FPL.<sup>6</sup>
- *Second, the measure’s methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the poverty level has only been updated annually using the Consumer Price Index (CPI). As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend an average of just over one-tenth of their income on food.<sup>7</sup> At the same time, other costs have risen much faster and unevenly—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure based on a “frozen” methodology.
- *Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes she is not employed.* This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2008. Likewise, 71% of women in single adult women maintained families with children were employed in 2008 and 83% of men in single adult men maintained families with children were employed in 2008.<sup>8</sup> Thus, working and its associated costs such as child care, transportation, and taxes is the norm for the majority of families rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and thus these costs should be included in a modern poverty measure.
- *Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs over three times as much as in the least expensive areas.<sup>9</sup> Even within states, costs vary considerably. In Mississippi, housing costs in Lamar County are nearly twice the cost of housing in Prentiss County; the monthly cost of a three-bedroom unit in Lamar County, part of the Hattiesburg metropolitan area, is \$1,276 compared to \$643 in Prentiss County.
- *Finally, the federal poverty measure provides no information or means to track how individual costs change, nor the impact of subsidies, taxes, and tax credits that reduce those costs.* The federal poverty measure does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty

measures cannot trace the impact they have on reducing costs unless they are explicitly included in the measure itself.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.<sup>10</sup> In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include “living wages,” the Basic Needs Budget, and the National Academy of Science’s proposed alternatives.<sup>11</sup>

## HOW THE STANDARD MEASURES INCOME ADEQUACY

In order to provide a realistic measurement of the income necessary for a given family to meet their needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

**A Market Basket Approach:** *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate, and for the proportions of the budget for each cost to vary over time, place, and by family type.* Thus, the Self-Sufficiency Standard does not assume that food is always one-third of a family’s budget, as the federal poverty measure does, nor does it constrain any cost to a fixed percentage of the budget. For some families, child care is their largest expense, and in some places and times, housing may be the largest.

**A Standard for Working Families:** *The Standard assumes all adults, regardless of household composition, work full-time, and therefore includes all major costs associated with employment (i.e., taxes, transportation, and child care for families with young children).<sup>12</sup>*

**Geographic Variation in Costs:** *The Standard incorporates geographical variations in costs.* While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure, the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural

costs or by metropolitan area’s size or region. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state’s urban areas. One example is Lafayette County where the University of Mississippi is located.

**Accounting for Family Composition:** *The Standard accounts for cost variation by the number of adults and children, but also by the ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and therefore are a substantial budget item for families with young children.

**Inclusion of Taxes and Tax Credits:** *The Standard includes the net effect of taxes and tax credits.* All taxes, including state and local sales tax, payroll (Social Security and Medicare) tax, and federal and state income taxes are included in the Standard (property taxes are assumed to be included in the cost of housing). Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), the Child Tax Credit (CTC), and the Making Work Pay Tax Credit (MWPTC) are also included in the calculation of the Standard.

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A SELF-SUFFICIENCY WAGE MEANS THE FAMILY OR INDIVIDUAL IS ON THE ROAD TO ECONOMIC INDEPENDENCE AND IS NOT FORCED TO CHOOSE BETWEEN BASIC NECESSITIES (SUCH AS CHILD CARE VERSUS NUTRITIOUS FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).

.....

**Permits Modeling of the Impact of Subsidies, Taxes, and Tax Credits:** *Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, Medicaid or CHIP, or housing vouchers) as well as the overall impact of taxes and tax credits (transfers) on*

## HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- are calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated annually
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one 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. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in Appendix A: Methodology, Assumptions, and Sources).

**Housing:** For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. In most cases, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses median gross rents from the U.S. Census Bureau's 2007 American Community Survey (ACS) or 2000 Census to calculate the housing costs of the individual counties.

**Child Care:** To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Mississippi, conduct or commission market-rate surveys for setting child care assistance reimbursement rates.

The Standard assumes infants (children 0 up to 3 years old) receive child care in family day care. Preschoolers (children 3 through 5 years old) are assumed to receive care in a child care center. Costs for schoolage children (6 to 12 years old) assume they receive care before and after school (part-time).

**Food:** The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research.

**Transportation:** If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly adult pass. No counties in Mississippi have more than 7% public transportation use, therefore all transportation costs are based on private transportation.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Costs are calculated assuming that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one adult 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. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the National Household Travel Survey.

The auto insurance premium is the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. To create within-state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The fixed costs include expenses such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

**Health Care:** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. The average health care premiums paid by workers are from the national Medical Panel Survey (MEPS) and vary for single adults and for a family. To vary premium costs by county or regions within each state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

**Miscellaneous:** Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

**Taxes:** Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit, and the Making Work Pay Tax Credit) and applicable state tax credits. Note that property taxes are assumed to be included in the cost of housing.

**For more detailed information on the methodology of the Self-Sufficiency Standard, assumptions included in the calculations, and for Mississippi specific data sources, please see *Appendix A: Methodology, Assumptions, and Sources*.**



income when evaluating the adequacy of a given wage for a given family.

The Self-Sufficiency Standard establishes family-sustaining wages by making real-world assumptions, varying data geographically and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (such as child care versus nutritious food, or adequate housing versus health care). However, it is important to note that the Standard is a *conservative measure* that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses. It is a “bare bones” budget that provides the minimum, not the average, to meet each basic need. Costs are set at the level considered minimally adequate for those not receiving assistance, so that for example, the food budget has no take-out or restaurant food, not even a pizza.

## THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in terms of “wage adequacy.” That is, they should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a “wage adequacy” level of only 50%.

Despite the Standard’s use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. Self-sufficiency is more than a job with a certain wage and benefits at one point in time. True self-sufficiency is long-term economic security, making it a larger goal

toward which to strive as well as a process in which to engage. As one person put it, “Self-sufficiency is a road I’m on.”<sup>13</sup>

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and/or transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access to education and training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. Writ large, self-sufficiency requires an economy that continues to expand and grow with new jobs that provide self-sufficiency wages and benefits as well as opportunities to advance.

Although the Self-Sufficiency Standard determines a wage that is adequate without public benefits, this does not imply that public work supports are inappropriate or unnecessary for Mississippi families. For families who have not yet achieved “wage adequacy,” public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Mississippi rely on public work supports to fill the gap between wages and basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. It is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

## How Much is Enough in Mississippi?

The Self-Sufficiency Standard varies by both family type and by geographic location because the amount of money families need to be economically self-sufficient depends on family size, composition, children's ages, and the state and county of residence. This section of the report uses examples from Warren, Harrison, and Rankin Counties to present an overview of how much is enough to be economically self-sufficient in Mississippi.

**The Standard for Select Family Types:** To illustrate how a Self-Sufficiency Standard is calculated, **Table 1** shows the monthly expenses and the Self-Sufficiency Wages in Warren County for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one schoolage child; and two adults with one preschooler and one schoolage child.

In Warren County, a single adult needs to earn \$8.64 per hour to be able to meet her basic needs. With the addition

of a preschooler child, families with one adult need to earn \$12.21 per hour, over \$3.50 more per hour than single adults require to be self-sufficient. The additional earnings cover the cost of a larger housing unit (two bedrooms) plus the cost of full-time child care, as well as increases in other expenses. When a schoolage child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to \$13.53 per hour to cover increased child care, food, and health care costs (housing costs do not increase because the Standard assumes that up to two children or two adults share a bedroom). This family type in Warren County needs to earn wages that are nearly twice the current federal minimum wage of \$7.25 per hour.<sup>14</sup>

When a second adult is added to the household, creating a family type of two adults and two children—a preschooler and a schoolage child—the costs for basic

**Table 1. The Self-Sufficiency Standard for Select Family Types\***  
*Monthly Expenses and Shares of Total Budgets*  
Warren County, MS 2009

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$599	39	\$668	31	\$668	28	\$668	22
Child Care	\$0	0	\$340	16	\$488	20	\$488	16
Food	\$215	14	\$325	15	\$486	20	\$668	22
Transportation	\$244	16	\$251	12	\$251	11	\$477	16
Health Care	\$133	9	\$363	17	\$385	16	\$449	15
Miscellaneous	\$119	8	\$195	9	\$228	10	\$275	9
Taxes	\$245	16	\$327	15	\$359	15	\$431	14
Earned Income Tax Credit (-)	\$0	0	(\$129)	-6	(\$206)	-9	(\$169)	-6
Child Care Tax Credit (-)	\$0	0	(\$73)	-3	(\$77)	-3	(\$81)	-3
Child Tax Credit (-)	\$0	0	(\$83)	-4	(\$167)	-7	(\$167)	-6
Making Work Pay Tax Credit (-)	(\$33)	-2	(\$33)	-2	(\$33)	-1	(\$67)	-2
<b>TOTAL PERCENT</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>SELF-SUFFICIENCY WAGE</b>								
<b>HOURLY**</b>	<b>\$8.64</b>		<b>\$12.21</b>		<b>\$13.53</b>		<b>\$8.44</b>	per adult***
<b>MONTHLY</b>	<b>\$1,522</b>		<b>\$2,150</b>		<b>\$2,381</b>		<b>\$2,973</b>	combined***
<b>ANNUAL</b>	<b>\$18,258</b>		<b>\$25,796</b>		<b>\$28,576</b>		<b>\$35,671</b>	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes (including state tax credits except state EITC) and payroll taxes.

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

\*\*\* The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

needs such as food, transportation, and health care increase. However, because the Standard assumes both adults work full-time, each adult must earn \$8.44 per hour to meet the family's needs.

In addition to the basic expenses such as housing and child care, the Self-Sufficiency Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. For example, in Table 1 families with one adult and one preschooler child in Warren County qualify for an Earned Income Tax Credit of \$129 per month, a Child Care Tax Credit of \$73 per month, a Child Tax Credit of \$83 per month, and a Making Work Pay Tax Credit of \$33 per month. These federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage.

Appendix C of this report shows the monthly expenses, taxes, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Mississippi.

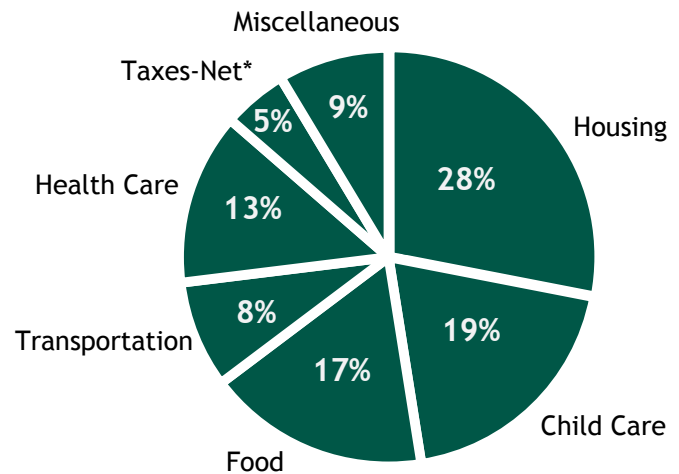
### Percentage of the Standard Required to Meet

**Basic Needs:** Figure 1 shows the proportion of income spent on each basic need for families with one adult, one preschooler, and one schoolage child in Harrison County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone. For this family type in Harrison County housing accounts for 28% and child care accounts for 19% of the family's monthly costs. Nearly half of this family type's income is spent on child care and housing alone. The cost of food for this family is also a substantial portion of their income. At 17% of total income, the share of income spent on food is lower than the 33% assumed by the methodology of the Federal Poverty Level, yet still higher than national average expenditure on food, which was 12% in 2007.<sup>15</sup>

Other expenses account for smaller shares of the Standard:

- **Health Care:** Health care makes up 13% of this family type's expenses. The calculation for health care assumes

**Figure 1. Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs**  
*One Adult, One Preschooler, and One Schoolage Child*  
Harrison County, MS 2009



\* Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits, the amount owed in taxes is reduced to 5%. Please see the text for an explanation of the treatment of tax credits in *Modeling the Impact of Work Supports*.

**Note:** The annual Self-Sufficiency Wage for One Adult, One Preschooler and One Schoolage Child in Harrison County, MS is \$36,633.

employers both provide health insurance for families and pay 69% of the premium (the average proportion paid by Mississippi employers for family coverage).<sup>16</sup> For Mississippi families who do not have employer-sponsored health insurance, the total income needed to be self-sufficient would increase and health care costs would likely account for a greater proportion of the family budget than shown in Figure 1.

- **Transportation:** Transportation costs account for 8% of total monthly costs. The Standard for Harrison County as well as all other counties in Mississippi has been calculated assuming workers use private transportation to get to and from work.
- **Miscellaneous:** Miscellaneous items (such as clothing and household items) make up 9% of household costs.
- **Taxes and Tax Credits:** Net taxes and tax credits account for 5% of the total monthly costs. Note that this tax percentage includes all tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a



lump sum, then the monthly tax burden for this family in Harrison County would be 16% of the total costs.

### The Self-Sufficiency Standard for Select Family Types Compared to the Federal Poverty Level:

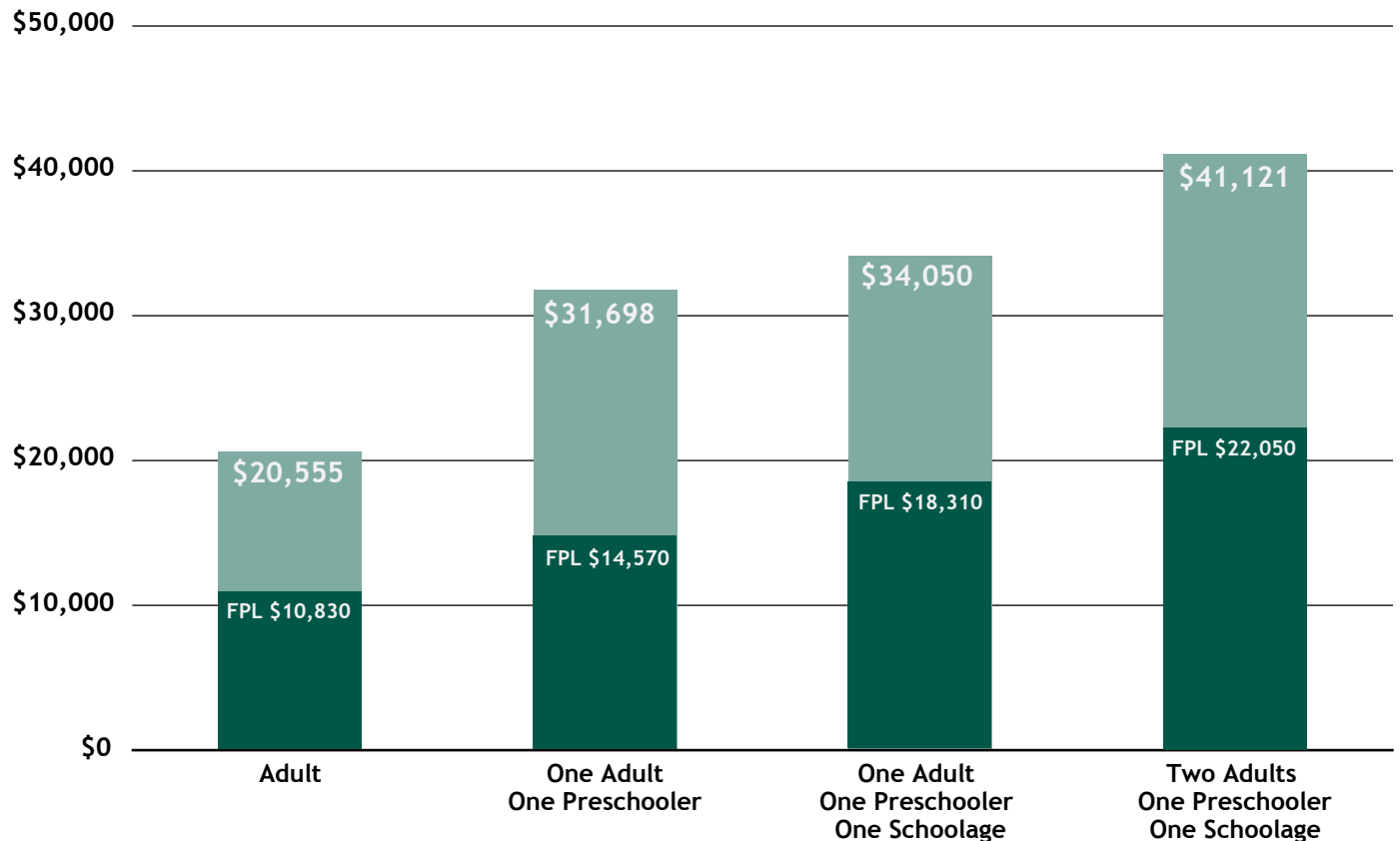
**Figure 2** uses Rankin County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how the Standard compares to the Federal Poverty Level. The bar chart shows that single adults in Rankin County need a yearly income of \$20,555 to be self-sufficient, while single adults with one preschooler child must earn \$31,698 per year. The amount needed to be self-sufficient increases by more than \$10,000 per year for a family with one adult and one preschooler child. Families with one adult and two children—one preschooler and one schoolage child—must earn \$34,050 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one schoolage

child—the total income necessary to meet their basic needs is \$41,121 per year in Rankin County.

The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types. The 2009 FPL starts at \$10,830 for one adult, which is nearly half of the Self-Sufficiency Wage for one adult in Rankin County. With the addition of each family member the FPL increases by \$3,740 per year; the Standard however varies by family composition and therefore does not increase by a constant factor for each family member. For instance, the Self-Sufficiency Standard for a single adult with a preschooler child is over \$11,000 more per year than the Standard for a single adult, which is three times the FPL increase of \$3,740 for an additional family member. The much larger increase in the Self-Sufficiency Standard reflects the substantial cost of adding a young child to a household: including child care, housing, health care, and an increase in taxes paid as a result of

Figure 2. The Self-Sufficiency Standard for Select Family Types  
Rankin County, MS 2009

### ANNUAL SELF-SUFFICIENCY STANDARD



the increased Self-Sufficiency Wage required to cover higher monthly costs. The addition of a schoolage child to this family type adds about \$2,350 annually to the Self-Sufficiency Wage. With the second child this family type in Rankin County is eligible for higher tax credits, which partially offset the increase in costs for child care, health care, and food. Adding a second adult to the family type of one adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by about \$7,000, almost double the increase accounted for in the FPL; again the FPL for a four-person family is about half the Self-Sufficiency Standard for this family type.

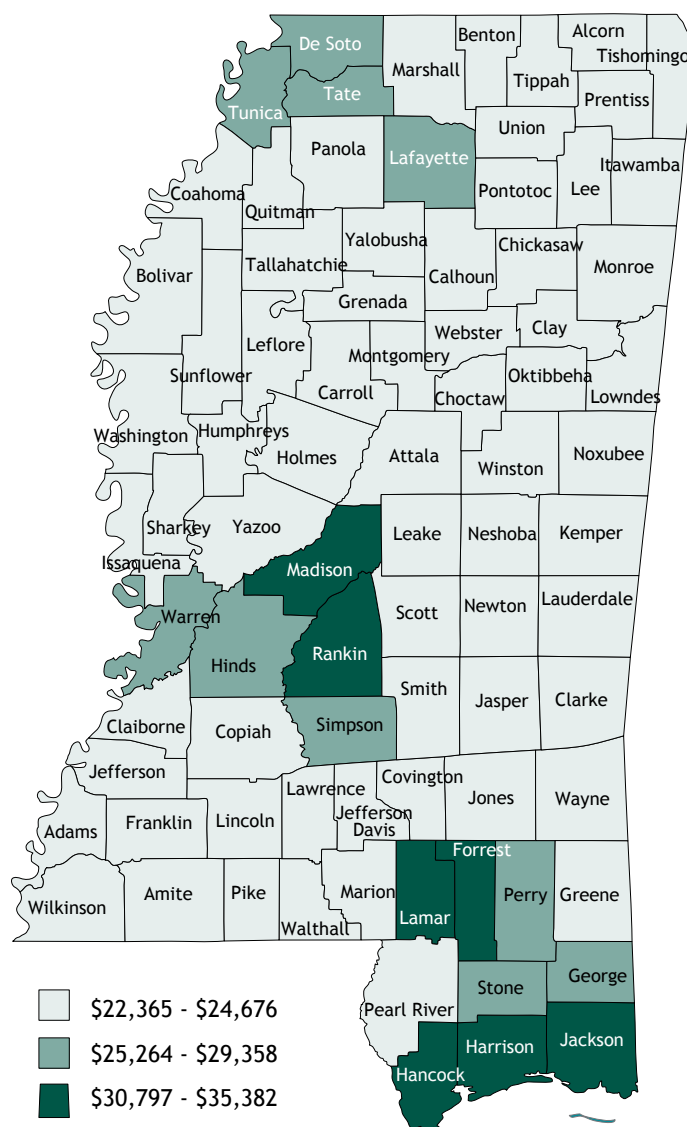
### Geographic Variation in the Self-Sufficiency

**Standard:** In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 3** visually displays the geographic variation in the cost of meeting basic needs across Mississippi's counties for families with one adult and one preschooler. Figure 3 groups counties into three Self-Sufficiency Wage ranges.

In Mississippi, the annual Self-Sufficiency Standard for a single adult with one preschooler ranges from \$22,365 to \$35,382 depending on the county. Mississippi's metropolitan areas tend to have higher Self-Sufficiency Standards than non-metropolitan areas. The Pine Belt, Gulf Coast, and Central Mississippi metropolitan areas have the highest Self-Sufficiency Standards for this family type, ranging from \$30,797 to \$35,382 a year depending on the county. Lamar County in the Hattiesburg metropolitan area has the highest Self-Sufficiency Standard for families with one adult and one preschooler—\$35,382 annually. The next most expensive county in Mississippi for one adult and one preschooler is Harrison County in the Biloxi-Gulfport metropolitan area, with a Standard of \$33,486 annually.

Counties with annual Self-Sufficiency Standards between \$25,264 and \$29,358 are in the second most expensive group in this comparison. This group includes counties located in metropolitan areas in southeast Mississippi, counties in and/or near the Jackson and Simpson metropolitan areas, as well as several counties in the northwest corner of Mississippi near or in the Memphis metropolitan area.

**Figure 3. Map of Counties by Level of Annual Self-Sufficiency Wage**  
*One Adult and One Preschooler, MS 2009*



Most of the non-metropolitan counties in Mississippi have Self-Sufficiency Standards that range from \$22,365 to \$24,676 for one adult and one preschooler, encompassing most of the state geographically. The four lowest cost counties in Mississippi for this family type with an annual Self-Sufficiency Standard of \$22,365 are Carroll, Humphreys, Leflore, and Sunflower Counties in the Delta region.

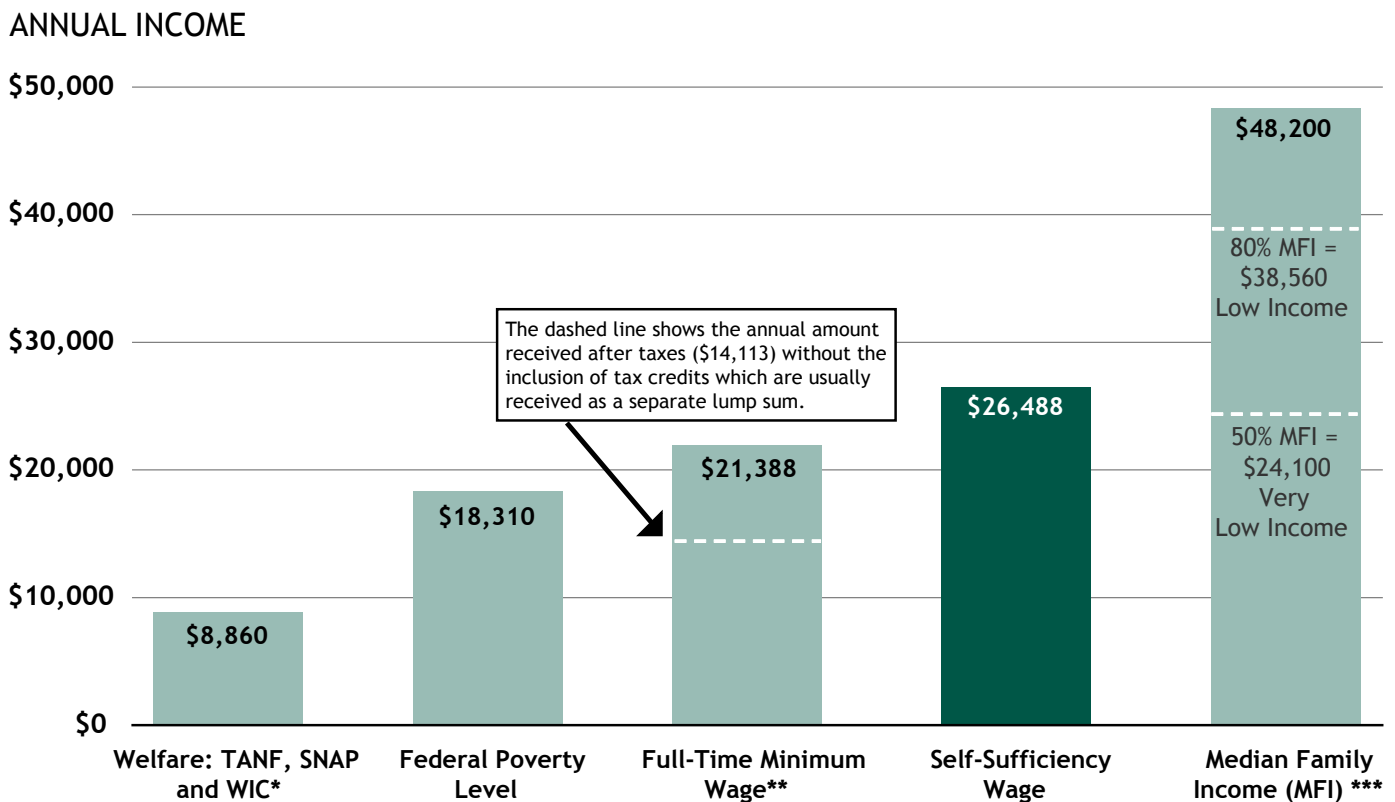
## Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Standard and four other benchmarks of income:

- public assistance: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children)
- the 2009 Federal Poverty Level (FPL) for a family of three
- the 2009-2010 federal minimum wage
- the median family income for a family of three in Lee County

For this comparison, income benchmarks are shown for three-person families—one adult, one preschooler, and one schoolage child—in Lee County. However, none are as specific as the Standard in terms of age and number of children and/or geographic location. Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this family type in Lee County is \$26,488 per year.

**Figure 4. The Self-Sufficiency Standard Compared to Other Benchmarks, 2009**  
*One Adult, One Preschooler, and One Schoolage Child*  
 Lee County, MS 2009



\* The TANF benefit is \$2,040 annually (\$170 per month), SNAP benefit is \$6,312 annually (\$526 per month), and the WIC benefit is \$508 annually (\$42.31 per month) for a family of three in Mississippi.

\*\* The calculations for this figure use \$7.25 per hour, the federal minimum wage as of July 24, 2009. Calculated before taxes and tax credits this amounts to \$15,312 per year, but with the addition of tax credits (EITC, CTC, CCTC, and MWPTC) and the subtraction of federal, state, and city taxes, the net total is a larger amount, \$21,388, as shown. The dashed line shows the annual amount received after taxes (\$14,113) without the inclusion of tax credits, which are often received as a yearly lump sum.

\*\*\* The U.S. Department of Housing and Urban Development (HUD) uses area median family income (MFI) as a standard to assess families' needs for housing assistance.

**TANF, SNAP and WIC:** The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of SNAP, WIC, and the TANF cash grant, and assuming no wage or other income. The total public assistance package amounts to \$8,860 per year for three-person families in Mississippi. This amount is less than one-third of the Self-Sufficiency Standard for a three-person family in Lee County and is less than half of the Federal Poverty Level (FPL).

**Federal Poverty Level:** According to the 2009 federal poverty guidelines, a family consisting of one adult and two children would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live, or the age of their children. The Federal Poverty Level for three-person families is just two-thirds of the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child in Lee County.

Because 100% of the FPL is too low compared to real needs, many policy makers have turned to using 200% of the FPL as a better measure of poverty. Although 200% of the FPL is an improvement, the measure still does not reflect substantial variations in costs faced by families of different compositions or living in different places. The Self-Sufficiency Standard for one adult, one preschooler, and one schoolage child families in Lee County is 145% of the Federal Poverty Level for three-person families. Even in the least expensive counties in Mississippi for this family type (Carroll, Humphreys, Leflore, and Sunflower Counties) the Self-Sufficiency Wage is 137% of the FPL.

Appendix D demonstrates that the percent of the Federal Poverty Level needed to meet basic needs varies greatly across counties and family types. For example, the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child ranges from 137% of the FPL to 209% of the FPL depending on the county.

Appendix D shows the Self-Sufficiency Standard as a percentage of the Federal Poverty Level for all counties in Mississippi for three different family types.

**Minimum Wage:** Because Mississippi does not have a state minimum wage the current federal minimum wage of \$7.25 per hour (effective July 24, 2009) is used in this comparison. A full-time worker at \$7.25 per hour earns \$15,312 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible (the Earned Income Tax Credit, Child Tax Credit, Child Care Tax Credit and Making Work Pay Tax Credit), a working parent with one preschooler and one schoolage child would have a net cash income of \$21,388 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 81% of the amount needed to be self-sufficient for this family type in Lee County. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), she will only receive \$14,113 during the year, shown by the dashed line on the third bar. This amounts to just 53% of the Self-Sufficiency 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 U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess housing assistance needs. Those with incomes between 50% and 80% of the median area income are considered “Low Income” while those with incomes below 50% of the median income are considered “Very Low Income.”<sup>17</sup> The 2009 median income for a three-person family in Lee County was \$48,200 annually.<sup>18</sup> Therefore, a family of three living in Lee County with an income between \$24,100 and \$38,560—between 50% and 80% of the median income—is considered “Low Income.” The Self-Sufficiency Standard of \$26,488 for this family type in Lee County is 55% of the median family income. This suggests that a substantial portion of Mississippi families lack adequate income to meet their needs, and that the Standard is neither too high nor too low.

## Comparison of Biloxi-Gulfport and Jackson, Mississippi to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 37 states, plus the Washington, D.C. Metro Area and New York City. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared.

In **Figure 5**, the Self-Sufficiency Standard for Biloxi-Gulfport (Harrison County) and Jackson (Hinds County) is compared to the Standard for counties that include the following cities: Atlanta, GA; Baton Rouge, LA; Birmingham, AL; Columbus, GA; Memphis, TN; Mobile, AL; Pensacola, FL; Richmond, VA; and Tallahassee, FL.

Since the Self-Sufficiency Standards for these places were completed in different years, all numbers have been updated to current dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for consistency the U.S. Bureau of Labor Statistics' Regional April 2009 Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this analysis.

The wages shown in Figure 5 are Self-Sufficiency Wages for families with one adult, one preschooler, and one schoolage child. In Biloxi-Gulfport, the adult must earn a wage of \$17.35 per hour to be self-sufficient, making Biloxi-Gulfport the fourth most expensive among this group of cities. In Jackson the adult must earn \$15.12 per hour to be self-sufficient, making Jackson the ninth most expensive city in Figure 5. Tallahassee, Memphis, and Atlanta each require higher Self-Sufficiency Wages

.....

WHILE BILOXI-GULFPORT AND JACKSON ARE LESS EXPENSIVE THAN SOME OF THE PLACES WITH WHICH THEY HAVE BEEN COMPARED, FAMILIES ... STILL REQUIRE HOURLY WAGES THAT ARE MORE THAN TWO TIMES THE 2009-2010 FEDERAL MINIMUM WAGE OF \$7.25 PER HOUR TO MEET THEIR BASIC NEEDS.

.....

**Figure 5. The Self-Sufficiency Wage for Jackson and Biloxi-Gulfport, MS Compared to Other U.S. Cities, 2009\***

*One Adult with One Preschooler and One Schoolage Child*

### SELECT U.S. CITIES

Atlanta, GA**	\$18.59
Memphis, TN	\$18.05
Tallahassee, FL	\$17.85
<b>Biloxi-Gulfport, MS</b>	<b>\$17.35</b>
Birmingham, AL	\$16.24
Pensacola, FL	\$15.91
Mobile, AL	\$15.23
Richmond, VA	\$15.22
<b>Jackson, MS</b>	<b>\$15.12</b>
Columbus, GA	\$14.99
Baton Rouge, LA	\$14.25

### HOURLY SELF-SUFFICIENCY WAGE

\* Wages are updated using the April 2009 Consumer Price Index.

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

than both Biloxi-Gulfport and Jackson; and Richmond, Mobile, Pensacola and Birmingham require higher self-sufficiency wages than Jackson. The most expensive city shown in Figure 5 is Atlanta with a Self-Sufficiency Wage of \$18.59 per hour for a family with one adult, one preschooler, and one schoolage child. The cost of meeting basic needs in Biloxi-Gulfport is most comparable to Tallahassee, where the Self-Sufficiency Wage for this family type is 51 cents more per hour (\$17.84 per hour). The income necessary to be self-sufficient in Jackson is most comparable to Richmond, where the Self-Sufficiency Wage is \$15.22 per hour. Columbus and Baton Rouge each have lower Self-Sufficiency Wages than Jackson.

The Self-Sufficiency Standard for Biloxi-Gulfport and Jackson is calculated assuming families use private transportation. One city in Figure 5, Atlanta, has a Standard that is calculated using public transportation

in place of private transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of those cities who use public transit in place of private transportation may find their cost of living is lower than that reflected in the Standard.

While Biloxi-Gulfport and Jackson and are less expensive than some of the places with which they have been compared, families with one adult, one preschooler, and one schoolage child still require hourly wages that are more than two times the 2009-2010 federal minimum wage of \$7.25 per hour to meet their basic needs.



## The Self-Sufficiency Wage Over Time

How have costs increased over time in Mississippi? In this section the 2003 Mississippi Self-Sufficiency Wages for specific family types in four counties are compared to the current 2009 Self-Sufficiency Wage to illustrate changes in the cost of living over time. **Table 2** compares the Self-Sufficiency Wages in 2003 and 2009 for four counties: DeSoto (Southaven), Forrest (Hattiesburg), Leflore (Greenwood), and Newton; and for four family types: (one adult; one adult and one preschooler; one adult, one preschooler, and one schoolage child; and two adults, one preschooler, and one schoolage child). Costs in Mississippi have risen since 2003 in all of the counties shown and for each family type.

Table 2 demonstrates that Forrest County had the highest increase overall in the Self-Sufficiency Standard for the counties and families shown, ranging from 22% to 48%. The rise in costs over time in DeSoto County ranged from 21% to 32% depending on family type. Costs in Leflore and Newton Counties rose between 3% and 30% depending on family type and county.

The growth of the Self-Sufficiency Wage from 2003 to 2009 for each of these family types and counties is due to an increase in the cost of all basic needs. However, the cost of some basic needs grew at higher rates than others. **Table 3** demonstrates the percent change in the cost of each basic need plus taxes and tax credits for one adult, one preschooler, and one schoolage child in DeSoto, Forrest, Leflore, and Newton Counties.

- From 2003 to 2009 the cost of health care had the highest overall growth rates, with an average increase of 73% across counties and family types. Single adult families with one preschooler experienced the highest increases in health care costs, reaching over 80% in all four counties. For example, in DeSoto County the cost of health care for a family with one adult and one preschooler rose from \$194 per month in 2003 to \$354 per month in 2009.
- The cost of housing grew by 20% to 63% depending on the county and family type since 2003, with the

**Table 2. Annual Self-Sufficiency Standard for Four Family Types and Four Counties in Mississippi 2003 and 2009**

	ONE ADULT	ONE ADULT, ONE PRESCHOOLER	ONE ADULT, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD	TWO ADULTS, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD
<b>DESOTO COUNTY</b>				
2003	\$14,946	\$22,117	\$26,439	\$32,355
2009	\$19,533	\$29,273	\$31,988	\$39,068
Change: 2003-2009	+31%	+32%	+21%	+21%
<b>FORREST COUNTY</b>				
2003	\$16,541	\$21,518	\$26,350	\$32,621
2009	\$20,254	\$31,776	\$34,279	\$41,660
Change: 2003-2009	+22%	+48%	+30%	+28%
<b>LEFLORE COUNTY</b>				
2003	\$14,287	\$17,173	\$20,832	\$28,349
2009	\$14,772	\$22,365	\$25,079	\$32,076
Change: 2003-2009	+3%	+30%	+20%	+13%
<b>NEWTON COUNTY</b>				
2003	\$14,966	\$18,399	\$22,181	\$29,709
2009	\$16,333	\$23,679	\$26,467	\$33,440
Change: 2003-2009	+9%	+29%	+19%	+13%

**Table 3. Self-Sufficiency Standard for Mississippi, Percent Change from 2003 - 2009**  
*One Adult, One Preschooler, One Schoolage Child*

COSTS	DESOTO COUNTY	FORREST COUNTY	LEFLORE COUNTY	NEWTON COUNTY
Housing	20%	56%	38%	33%
Child Care	30%	15%	11%	11%
Food	21%	20%	21%	21%
Transportation	12%	4%	2%	-1%
Health Care	76%	78%	75%	76%
Miscellaneous	28%	33%	26%	25%
Taxes	-4%	9%	29%	16%
Tax Credits	31%	24%	57%	51%
Self-Sufficiency Wage	21%	30%	20%	19%

greatest increase of 63% occurring in Forrest County for single adults—one bedroom units.

- Child care costs increased between 11% and 47% between 2003 to 2009 depending on family type and county. The child care cost for a preschooler in DeSoto County increased from \$286 to \$420 per month.
- The cost of food grew by 20-21% across all four counties and family types. In LeFlore County the cost of food for families with two adults, one preschooler, and one schoolage child increased from \$554 per month in 2003 to \$668 per month in 2009. Changes in the cost of food also reflect the incorporation of the Council for Community and Economic Research's ACCRA data into the calculation of food costs, making estimates of food costs more accurate and geographically specific than was possible for earlier reports.
- Transportation costs have risen since 2003 by as much as 12% for families with one adult and one preschooler, and families with one adult, one preschooler and one schoolage child in DeSoto County. However, Newton County families experienced a marginal decrease in transportation costs.
- While some family types experienced an increase in taxes, others experienced a decrease. Variability in taxes result from several factors such as differences in costs between counties and the effects of tax credits on families with children.

## COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased in Mississippi over the last seven years. However, how does this compare with overall inflation rates? We examine this question in **Figure 6** by comparing the Self-Sufficiency Standard in Forrest County for one adult, one preschooler, and one schoolage child to the rate of inflation as measured by the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for a representative basket of goods and services. Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the wages in Figure 6 for comparison purposes.

When Forrest County's 2003 Self-Sufficiency Standard of \$25,270 per year without taxes/tax credits is inflated using the April 2009 South Region CPI, the amount estimated to meet basic needs is \$29,421 per year. This is more than \$4,000 less than the actual income of \$33,710 needed to be self-sufficient in Forrest County according to the 2009 Standard (without taxes/tax credits). Using the CPI, the cost to meet basic needs increased by 16% between 2003 and 2009. However, the Standard demonstrates that the cost to meet basic needs increased by 33% between 2003 and 2009 in Forrest County (without taxes/tax credits). It appears that the rate of inflation as measured by the CPI substantially underestimates the rising cost of basic needs for families with incomes at Self-Sufficiency Standard levels.

**Figure 6. A Comparison of the Self-Sufficiency Standard and the Consumer Price Index\* (CPI)**  
*One Adult, One Preschooler, and One Schoolage Child, Forrest County 2003-2009*

2009 Self-Sufficiency Standard	\$33,710
2003 Self-Sufficiency Standard Updated to 2009 using the CPI	\$29,421
2003 Self-Sufficiency Standard	\$25,270

### ANNUAL MEASURE OF INCOME ADEQUACY

\* Source: U.S. Department of Labor, Bureau of Labor Statistics. *April 2009 Consumer Price Index: South Region All Items, 1982-1984=100* - MUUR0100SA0 and CUUR0100SA0, CUUS0100SA0. Retrieved from <http://www.bls.gov/cpi/>



## Modeling the Impact of Work Supports

While the Self-Sufficiency Standard provides the amount of income that meets a family’s basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. “Work supports” can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. Work supports include programs such as:

- child care assistance
- health care (Medicaid or Mississippi’s Children’s Health Insurance Program)
- the Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program)
- Women, Infants and Children (WIC) programs
- housing assistance (including Section 8 vouchers and public housing)

Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. This section models the impact that work supports can have on family income and expenses. Work supports can be a valuable addition to some family budgets, substantially reducing expenses for some basic needs and therefore freeing income for families to use on other needs. Table 4 provides a summary of the work supports, child support, and tax credits modeled in this section. An explanation of how and why the taxes and tax credits are treated differently in the modeling section than in the Self-Sufficiency Standard is provided below.

**Treatment of Tax Credits in the Modeling Table and Figure:** The Standard shows all tax credits, both refundable and nonrefundable, as if they are received monthly. However, for the work supports modeled in **Table 5** (Columns 2–7), the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) and Making Work Pay Tax Credit (MWPTC) are shown as received annually. However, the Child Care Tax Credit (CCTC)

WORK SUPPORTS...CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING ENVIRONMENTS.

is nonrefundable, meaning it can only be used to reduce federal taxes and does not contribute to a tax refund. Therefore it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling columns of the table.

The tax credits are calculated this way in Table 5 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families receive the federal EITC as a single payment the following year when they file their tax returns.<sup>19</sup> Many families prefer to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>20</sup> Therefore, in Columns 2–6 of Table 5, the total amount of the refundable federal EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) federal taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table 5. Likewise, the MWPTC is also separated into a monthly amount used to offset remaining federal taxes (after the CCTC

Table 4. Summary of Mississippi Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE	Child care costs reduced to a monthly co-payment between \$10 and \$222 for a family of three, depending on income level	Up to 85% of Mississippi Median Family Income for family size
HOUSING ASSISTANCE (SECTION 8 HOUSING VOUCHERS AND PUBLIC HOUSING)	Housing costs set at 30% of monthly adjusted gross income	80% of area median income. (Due to limited funding most new program participants must have income below 30% of area median income)
MEDICAID	Fully subsidized health care benefits	Families receiving TANF benefits and up to 12 months after transitioning from TANF to earned income, Children in families who are income eligible for TANF but are not receiving TANF benefits, Pregnant women with income below 150% of FPL
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)	Subsidized health care benefits for children under the age of 19, No monthly premium, Some small co-payments for families with higher income levels	Families with uninsured children and income below 200% of FPL whose children are not eligible for Medicaid
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMPS PROGRAM)	Maximum benefit for a family of 3 is \$526 per month	Up to 130% of FPL
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$42.31 per child under 5 years (Mississippi average) to purchase supplemental nutritious foods, Breastfeeding education and support, and Nutrition and health education	Pregnant and postpartum women or parenting adults with children up to age 5 who are at or below 185% of FPL
CHILD SUPPORT	Average payment of \$168 per month (Mississippi average) from non-custodial parent	No income limit
TAX CREDITS	BENEFIT	INCOME ELIGIBILITY
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$3,043 per year Maximum benefit for families with 2 children: \$5,028 per year Maximum benefit for families with 3 or more children: \$5,657 per year	1 parent family with 1 child: up to \$35,463 per year 1 parent family with 2 children: up to \$40,295 1 parent family with 3 or more children: up to \$40,924
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child	Married Filing Jointly: up to \$110,000 per year Married Filing Separately: up to \$55,000 per year All others: up to \$75,000 per year
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$3,000-\$6,000 annual tax deduction	No income limit
MAKING WORK PAY TAX CREDIT	Maximum benefit of \$400 per year for single adults and \$800 per year for married couples	Single Adult: \$75,000 per year Married Couple: \$150,000 per year

\* The 2009 Federal Poverty Level (FPL) for a family of three is \$18,310 (annual income).

and CTC) and the additional refundable amount shown annually. Note that unlike the EITC one cannot legally receive the “additional” refundable portion of the Child Tax Credit on a monthly basis.

## THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT ON MONTHLY COSTS

In **Table 5**, the impact of adding work supports and child support is modeled for families with one adult, one preschooler, and one schoolage child living in Hinds County. Costs that have been reduced by these supports are indicated with bold font and shading in the table.

**The Self-Sufficiency Standard (Column 1):** The first column of Table 5 shows the Self-Sufficiency Standard

without any work (or other) supports to reduce costs (except tax credits where applicable) for families with one adult, one preschooler, and one schoolage child living in Hinds County. This family type has monthly child care expenses of \$592 and monthly housing costs of \$747. The adult in this family must earn a Self-Sufficiency Wage of \$2,660 per month or \$15.12 per hour working full-time.

**No Work Supports (Column 2):** The second column of Table 5 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs and also excludes tax credits from the calculation of monthly costs. Tax credits are instead shown as received annually, as is common, and are not included in the Self-Sufficiency Wage (see the discussion above regarding tax credits).

The Self-Sufficiency Standard for this family type in Hinds County without work supports or tax credits is \$3,059 per month, or \$17.38 per hour; with no work supports or tax credits the amount needed to meet basic needs is over \$2.00 more per hour than the Self-Sufficiency Standard.

**Child Support (Column 3):** In Column 3, child support is modeled and the annual refundable portion of tax credits are excluded from the calculation of monthly costs in this column and the rest of the columns. The child support payment of \$164 per month is the average

amount received by families participating in the Child Support Enforcement Program in Mississippi.<sup>21</sup> Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets, even in cases where the non-custodial parent's income is relatively low. Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child support the wage needed to meet basic needs is \$2,872 per month (\$16.32 per hour).

**Table 5. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage**  
*One Adult with One Preschooler and One Schoolage Child, Hinds County, MS 2009*

	#1	#2	CHILD SUPPORT AND WORK SUPPORTS				
			#3	#4	#5	#6	#7
MONTHLY COSTS:	SELF-SUFFICIENCY STANDARD	No Work Supports	Child Support	Child Care	Child Care, SNAP (Food Stamps)/ WIC* & Medicaid	Child Care, [SNAP (Food Stamps)]/ WIC* & CHIP	Housing, Child Care, SNAP (Food Stamps)/ WIC* & CHIP
Housing	\$747	\$747	\$747	\$747	\$747	\$747	\$440
Child Care	\$592	\$592	\$592	\$198	\$107	\$157	\$82
Food	\$468	\$468	\$468	\$468	\$167	\$420	\$180
Transportation	\$255	\$255	\$255	\$255	\$255	\$255	\$255
Health Care	\$387	\$387	\$387	\$387	\$0	\$133	\$133
Miscellaneous	\$245	\$245	\$245	\$245	\$245	\$245	\$245
Taxes	\$422	\$534	\$482	\$411	\$183	\$314	\$138
Earned Income Tax Credit**	(\$147)	**	**	**	**	**	**
Child Care Tax Credit (-)	(\$108)	(\$120)	(\$125)	(\$51)	(\$9)	(\$46)	\$0
Child Tax Credit (-)	(\$167)	(\$48)	(\$15)	(\$49)	\$0	(\$15)	\$0
Making Work Pay Tax Credit (-)	(\$33)	\$0	\$0	\$0	\$0	\$0	\$0
Child Support			(\$164)				
SELF-SUFFICIENCY WAGE:							
HOURLY	\$15.12	\$17.38	\$16.32	\$14.83	\$9.63	\$12.56	\$8.37
MONTHLY	\$2,660	\$3,059	\$2,872	\$2,610	\$1,695	\$2,211	\$1,472
ANNUAL	\$31,925	\$36,711	\$34,466	\$31,323	\$20,337	\$26,529	\$17,668
Total Federal EITC (annual refundable)**		\$755	\$1,227	\$1,889	\$4,203	\$2,899	\$4,765
Total Federal CTC (annual refundable)**		\$1,426	\$1,823	\$1,412	\$2,000	\$1,823	\$2,000
Total MWPTC (annual refundable)**		\$400	\$400	\$400	\$400	\$400	\$400

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Mississippi. Assumes average monthly value of WIC benefit \$42.31 (FY 2008). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* See discussion at the beginning of this section titled "Modeling the Impact of Supports of Wages Required to Meet Basic Needs".

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

**Child Care (Column 4):** In Column 4, the first work support—child care—is added. Since child care is one of the major expenses for families with children, the addition of a child care subsidy generally provides the greatest financial relief of any work support. For this reason, child care assistance is modeled separately as well as in combination with other work supports. Families with incomes at or below 85% of Mississippi’s state median income (\$2,917 per month for three person families) are eligible for Mississippi’s child care assistance program.<sup>22</sup> Child care assistance reduces child care costs substantially from \$592 to a co-payment of \$198 per month. The addition of child care assistance reduces the Self-Sufficiency Wage for this family type in Hinds County to \$2,610 per month (\$14.83 per hour).

**Child Care, SNAP, WIC, and Medicaid (Column 5):** For adults moving from welfare to work, child care, SNAP, WIC, and Medicaid comprise the typical “package” of benefits. Column 5 adds Medicaid, SNAP, and WIC to the child care assistance modeled in Column 4. Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program.<sup>23</sup> In Column 5 it is assumed that Medicaid will cover all of the family’s health care expenses, reducing health care costs from \$387 per month to zero.

The Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program) and Women, Infants and Children (WIC) Program, administered by each state, provides crucial support to low-income households. SNAP is available for families with incomes below 130% of the FPL and Mississippi’s WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.<sup>24</sup> In Column 5 the family qualifies for both SNAP and WIC benefits, reducing food costs from \$468 to \$167 per month. The reduced health care and food costs greatly decrease the wage needed to meet basic needs, further reducing the child care assistance co-payment to \$107 per month. Together, child care assistance, SNAP, WIC, and Medicaid lower the wage required to meet basic needs to \$1,695 per month (\$9.63 per hour).

**Child Care, SNAP, WIC, and CHIP (Column 6):** After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, many working families have the option of covering their children’s health care needs through the State Children’s Health Insurance Program (CHIP) when their employer does not offer family coverage and the family does not qualify for Medicaid. In Mississippi, children are eligible for Mississippi’s Children’s Health Insurance Program as long as family income is at or below 200% of the FPL.<sup>25</sup> Mississippi’s CHIP does not have a monthly premium.<sup>26</sup> Under these circumstances, the adult in this family type would pay only for the cost of her own health care, which is her share of the health insurance premium available through her employer and her out-of-pocket costs. Column 6 shows the same work support package as Column 5, except that instead of Medicaid for the whole family, CHIP has been substituted for the children and coverage for the adult has been added, an additional cost of \$133 per month. As a result, the cost of health care increases to \$133 per month to cover the adult’s costs. The family still qualifies for WIC, however no longer qualifies for SNAP benefits, and the cost of food increases to \$420 per month. The child care monthly co-payment increases to \$157 per month. The family now needs to earn \$2,211 per month (\$12.56 per hour) to meet their basic needs.

**Housing, Child Care, SNAP, WIC, and CHIP (Column 7):** In the final column, housing assistance is added to the work support package modeled in Column 6. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$747 to \$440 per month. The cost of health care remains \$133 per month. With reduced housing costs, the family qualifies for WIC and SNAP benefits, reducing food costs to \$180 per month. The decrease in the cost of housing and food lowers the family’s total income needed, therefore reducing the child care co-payment to \$82 per month. With the full benefit package, the single parent with one preschooler and one schoolage child in Hinds County needs to earn \$1,472 per month (\$8.37 per hour) to meet her family’s basic needs. Additionally, at this wage level, this family type in Hinds County is eligible for more than \$7,000 in annual refundable tax credits if the adult worked at this wage throughout the year.

## THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY

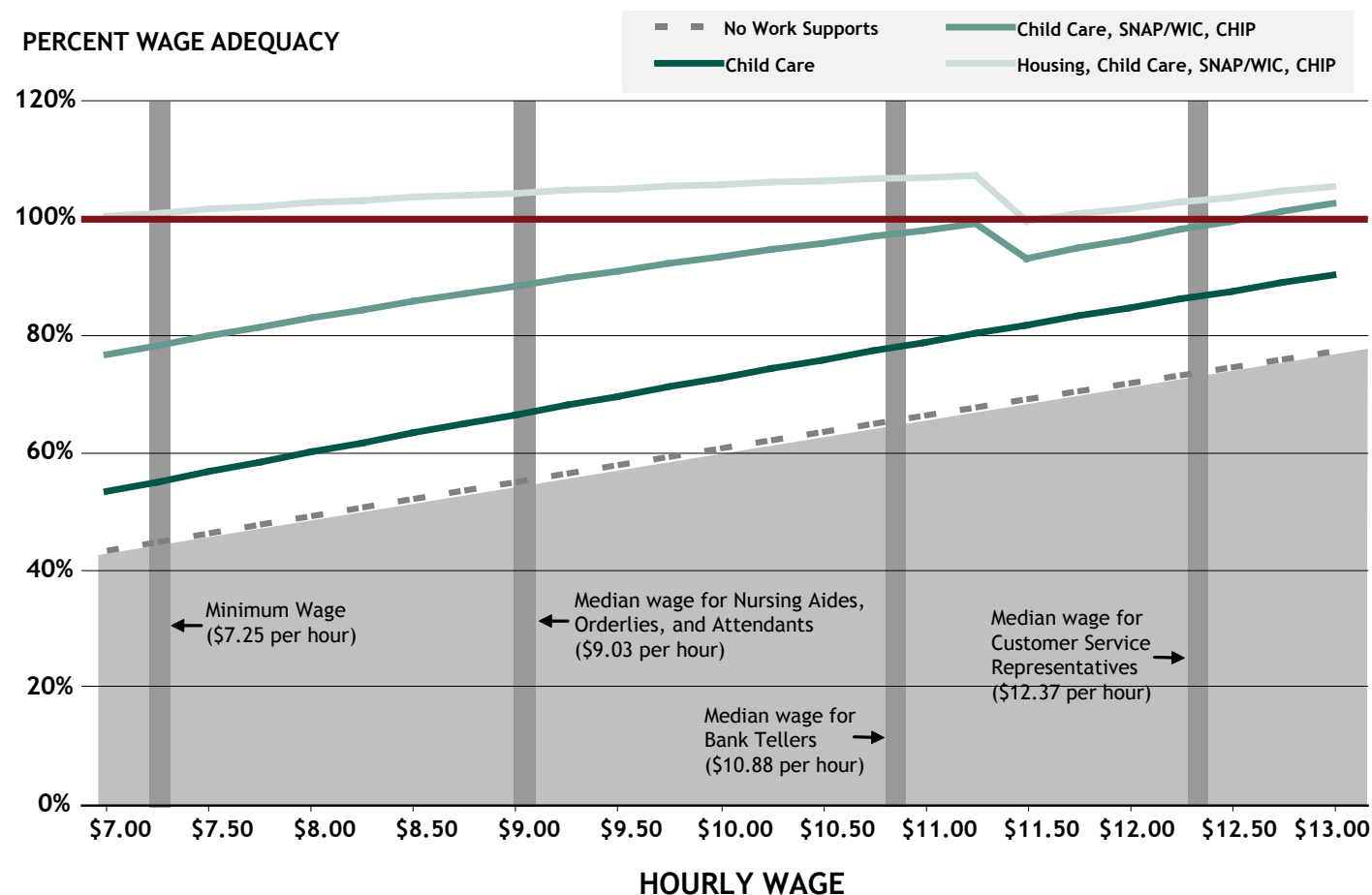
While Table 5 shows how child support and work supports reduce the wage needed, **Figure 7** starts with various wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” In Figure 7, and throughout the Self-Sufficiency Standard, “wage adequacy” is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% of the family’s basic needs.

To model wage adequacy, Figure 7 uses Hinds County and the same family type (one adult with one preschooler and one schoolage child) as Table 5. As in Table 5, it

is assumed that the “refundable” federal EITC and the “additional” refundable portion of the CTC and MWPTC are received annually. Therefore, these credits are not included in Figure 7 as available to increase wage adequacy.

Figure 7 models wage adequacy as hourly wages increase, with each line representing a different work support package. The dotted line (the lowest line on the graph) provides a “baseline,” and demonstrates the adequacy of wage levels when there are no “work supports” (wages only). The second line models the impact of child care alone on wage adequacy. The third line models the impact of child care, the Supplemental Nutrition Assistance Program (SNAP) (formerly food stamps), WIC, and CHIP. In the fourth line housing assistance is added to the supports modeled in the third line and models

**Figure 7. Impact of Work Supports on Wage Adequacy**  
One Adult, One Preschooler, and One Schoolage Child  
Hinds County, MS 2009



\* U.S. Department of Labor, Bureau of Labor Statistics. May 2008 Metropolitan and nonmetropolitan area occupational employment and wage estimates: Jackson, Mississippi. Retrieved May 29, 2009 from [http://www.bls.gov/oes/2008/may/oes\\_27140.htm](http://www.bls.gov/oes/2008/may/oes_27140.htm); Occupational wages are adjusted for inflation using the South region April 2009 Consumer Price Index from the Bureau of Labor Statistics.



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**THE ADULT EARNING THE CURRENT FEDERAL MINIMUM WAGE OF \$7.25 PER HOUR HAS A WAGE ADEQUACY OF JUST 45% WITHOUT ANY WORK SUPPORTS.**

.....

the wage adequacy of the full work support package. In addition to Figure 7, see Appendix E for the detailed table: Modeling the Impact of Work Supports on Wage Adequacy.

In addition, four wages are highlighted with vertical shaded bars. The first is the federal minimum wage of \$7.25 per hour, effective July 24, 2009. The following three wages are median hourly wages of select occupations in the Jackson, Mississippi metropolitan area: the median hourly wages of nursing aides, orderlies, and attendants (\$9.03 per hour), bank tellers (\$10.88 per hour), and customer service representatives (\$12.37 per hour).<sup>27</sup>

**No Work Supports (Wages Only):** The first line of Figure 7 models the wage adequacy of different wages when the family does not receive work supports. The adult earning the federal minimum wage of \$7.25 per hour has a wage adequacy of just 45% without any work supports. In other words, working full-time at the federal minimum wage, without any other support or resources, provides only about 45% of the income needed to meet the basic needs of a family with one adult, one preschooler, and one schoolage child in Hinds County. For adults earning the median wage for nursing aides, orderlies, and attendants, \$9.03 per hour, wage adequacy reaches 55%. Wage adequacy is 66% for adults earning the median wage for bank tellers, \$10.88 per hour. The adult earning \$12.37 per hour, the median wage for customer service representatives, has a wage adequacy of 74% with no work supports.

The total monthly expenses for one adult, one preschooler and one schoolage child without work supports in Hinds County is just under \$3,000 per month for each of the four wage levels (see Appendix E for the detailed table). With an hourly wage of \$12.37 this family type in Hinds County has a shortfall in income of nearly \$769 per month.

**Child Care Assistance:** When the family receives child care assistance, it reduces their expenses and raises wage adequacy, as shown in the second line of Figure 7. At \$7.25 per hour, child care assistance decreases the monthly cost of child care from \$592 to just \$65, increasing wage adequacy from 45% with no work supports to 55%. The amount needed to meet basic needs earning the federal minimum wage and with child care assistance is \$2,316 per month, however at \$7.25 per hour—even with child care assistance—this family type in Hinds County meets just over half of their monthly expenses. At \$9.03 per hour, child care assistance decreases the cost of child care to \$98 per month and increases wage adequacy from 55% to 67%. At \$10.88 and \$12.37 per hour, child care assistance improves the wage adequacy of this family type to 78% and 87% respectively.

Appendix E shows the Impact of Work Supports on Wage Adequacy in a full table format, including detail of the impact on specific monthly expenses.

**Child Care, SNAP, WIC, and CHIP:** Receiving help with health care and food costs further increases wage adequacy. As all of these wages are below Mississippi's CHIP eligibility limit of 200% of the FPL, the cost of children's health care is covered by CHIP, reducing this family's health care costs to \$133 per month, the cost to cover the adult. At the first three wage levels the family is eligible for both SNAP and WIC benefits, decreasing the cost of food from \$468 per month to between \$35 and \$420 per month as the wages increase. At \$7.25 and \$9.03 per hour, the additions of SNAP, WIC, and CHIP to child care assistance increases wage adequacy to 78% and 89% respectively. At \$10.88 per hour wage adequacy increases to 98%. At \$12.37 per hour the family no longer is eligible for SNAP, however is eligible for WIC. Wage adequacy almost reaches 100% for customer service representatives, leaving a small shortfall in income of \$32 per month.

**Housing, Child Care, SNAP, WIC, and CHIP:** With the addition of housing assistance, housing costs are reduced to 30% of the family's income. This family type in Hinds County is eligible for housing assistance at each of the four wage levels, reducing the cost of housing from

\$747 per month to between \$383 and \$653 depending on the wage. The full package of work supports modeled—housing assistance, child care assistance, SNAP, WIC, and CHIP—increases wage adequacy to above 100% for all the wage levels. At \$7.25 per hour, the full package of work supports brings the cost of housing down to \$383 per month; and child care, food, and health care costs remain the same as the work supports package described above. Wage adequacy reaches 101% and leaves the family with a \$10 per month *surplus* in income. The same package of work supports brings the hourly wages of \$9.03 and \$10.88 to 104% and 107% wage adequacy respectively. At \$10.88 per hour, this family type with the full package of work supports has a \$125 per month surplus in income. At \$12.37 per hour this family type is again ineligible for SNAP, and although wage adequacy reaches over 100%, it drops slightly from the wage adequacy at \$10.88 per hour with the full package of work supports.

## AVAILABILITY AND ACCESSIBILITY OF WORK SUPPORTS

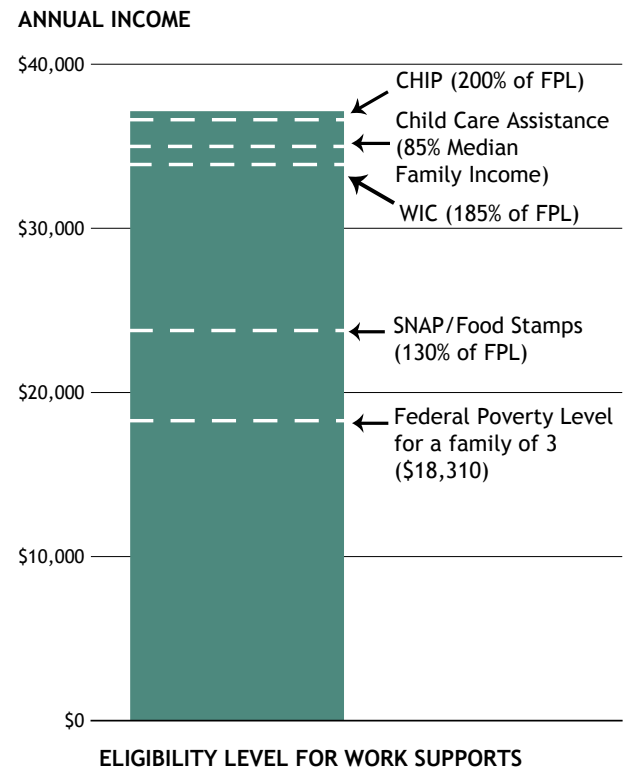
When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, costs of essential items are reduced, and families are able to meet their basic needs as they enter or re-enter the workforce. Thus, work support programs, tax credits, and child support can play a critical role in helping families move towards economic self-sufficiency. However, the various work supports modeled here are not available or accessible to all who need them.

**Child Support:** Despite the fact that 57% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of custodial parents awarded child support receive no payment at all.<sup>28</sup> When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$249 per family, and in Mississippi the state average is \$164 per family.<sup>29</sup>

**Child Care Assistance:** Although some states made progress in improving child care assistance policies in 2007-2008, reductions in federal funding have led 17 states to develop wait lists or freeze new intakes for

## Figure 8. Mississippi Work Support Income Eligibility Levels

The bar below demonstrates the income eligibility levels of five work support programs and the federal Poverty Level (FPL) for a family of three.



families seeking child care assistance.<sup>30</sup> In Mississippi, 30,600 children (in 16,600 families) received Child Care and Development Fund (CCDF) subsidies in fiscal year 2007.<sup>31</sup> This amounts to approximately 11% of Mississippi's potentially eligible children receiving child care subsidies in 2007.<sup>32</sup> For the most recent year for which data is available (early 2008) Mississippi had 7,455 children on a waiting list for child care subsidies, compared to 10,422 children in 2001.<sup>33</sup>

## Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, and Children Program (WIC):

Nationally, enrollment in SNAP has increased by 25% since 2007, reaching over 33 million participants in March 2009.<sup>34</sup> Likewise, enrollment in WIC has increased by 8% since 2007, reaching nearly 9 million participants in March 2009.<sup>35</sup> In Mississippi, as of March 2009 participation in SNAP has increased by 15% and participation in WIC has increase by 9% since 2007.<sup>36</sup> Despite increasing enrollment in SNAP the USDA reports that only 67% of eligible individuals in the U.S. and 63% of eligible individuals in Mississippi participated in the food

stamp program in 2006.<sup>37</sup> Bureaucratic barriers, drug felony histories, language barriers, access, and immigration status amongst other issues can limit access to food benefits.

**Medicaid and CHIP:** According to the US Census Bureau, 15.3% of Americans lacked health insurance in 2007 compared to 13.7% in 2000; meanwhile, the percentage of uninsured children nationwide has remained relatively steady at around 11% between 2000 and 2007, even with the expansion of CHIP.<sup>38</sup> According to the Center on Budget and Policy Priorities, “The main reason that both children and adults have been losing ground in health insurance coverage is the erosion of employer-sponsored insurance.”<sup>39</sup> While Mississippi’s working adults who lack employer-sponsored coverage have limited alternatives, Mississippi CHIP served 84,370 children and teens under 19 years of age in FY 2008.<sup>40</sup> According to U.S. Census Health Insurance data, 11.3% of Mississippi’s children in families with incomes at or below 200% of the Federal Poverty Level do not have health insurance.<sup>41</sup>

**Housing Assistance:** Housing assistance is a major support for families, typically reducing housing costs to 30% of the household’s income. Families with incomes below 80% of HUD’s area median family income are considered low income and are eligible for federal housing assistance. However, housing subsidies are limited due to funding availability and most new program participants must be

families with extremely low incomes (defined by HUD as income below 30% of area median income).<sup>42</sup> Nationally, there are 15 million low-income families with unaffordable housing costs (exceeding 30% of their income), and nearly nine million of these households have severe housing cost burdens (exceeding 50% of their income).<sup>43</sup> However, just over two million families received federally assisted housing vouchers in the last quarter of 2008.<sup>44</sup> Of those receiving federal housing assistance, 54% are families with children.<sup>45</sup> In Mississippi, about one out of every eight eligible families received assistance.<sup>46</sup> Even with this unmet need, housing assistance programs faced declining funds, losing 150,000 housing vouchers (Section 8) between 2004 and 2007, when funding for the voucher program was renewed.<sup>47</sup>

**Earned Income Tax Credit:** According to the Internal Revenue Service (IRS), approximately one in four eligible taxpayers do not claim the Earned Income Tax Credit. The IRS states that this is due to “complex eligibility requirements.” The IRS has found that language barriers, homelessness, and living in a rural area are some of the barriers that contribute to lower participation rates. Recognizing the importance of increasing awareness of eligibility, the Department of the Treasury, the IRS, and community partners across the U.S. are working to provide more outreach and information to eligible individuals through EITC awareness days.<sup>48</sup>



## Closing the Gap Between Wages and the Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing and food and child care, much less other expenses, and are forced to choose between basic needs. This section provides strategies to close the gap between wages earned and the cost of meeting all basic needs for working families.

**Table 6** below compares median wages for Mississippi's top 10 occupations (by number of employees) to the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child in Harrison County. The median wage data comes from the Bureau of Labor Statistics May 2008 Occupational Employment Statistics (OES) survey and is updated to the April 2009 Consumer Price Index. This family type in Harrison

**Table 6. Wages of Mississippi's Ten Largest Occupations by Number of Employees: 2009**

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Annual Median Income*	Percent of Standard**
Cashiers	43,910	\$15,666	43%
Retail Salespersons	35,310	\$19,435	53%
Registered Nurses	27,350	\$52,194	142%
Secretaries, Except Legal, Medical, and Executive	25,450	\$24,178	66%
Laborers and Freight, Stock, and Material Movers	24,760	\$19,779	54%
Truck Drivers, Heavy and Tractor-Trailer	21,300	\$33,586	92%
Bookkeeping, Accounting, and Auditing Clerks	18,150	\$29,709	81%
Stock Clerks and Order Fillers	17,820	\$19,150	52%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	17,610	\$18,234	50%
Nursing Aides, Orderlies, and Attendants	16,560	\$18,441	50%
**Self-Sufficiency Standard for one adult, one preschooler, and one schoolage child in Harrison County		\$36,633	

\* Wages adjusted for inflation using April 2009 Consumer Price Index from the Bureau of Labor Statistics.  
Source: US Department of Labor. *May 2008 State Occupational Employment and Wage Estimates*. Retrieved from [http://www.bls.gov/oes/current/oes\\_MS.htm](http://www.bls.gov/oes/current/oes_MS.htm)

### MISSISSIPPI'S MOST COMMON OCCUPATIONS HAVE WAGES THAT ARE ON AVERAGE BELOW THE MINIMUM LEVEL OF SELF-SUFFICIENCY.

County requires \$36,633 per year, or \$17.35 per hour (without work supports) to be self-sufficient. The top 10 most common occupations represent 22% of Mississippi workers. Except for registered nurses, the median annual wages for the top 10 occupation groups are below the Self-Sufficiency Standard for this family type in Harrison County.

The median wage of the most common Mississippi occupation—cashiers—accounts for 4% of Mississippi workers and leaves an annual income shortfall of nearly \$21,000 for families with one adult, one preschooler and one schoolage child in Harrison County. The second most common wage—retail salespersons—yields earnings of \$19,435 a year, only slightly more than half of the minimum required to be self-sufficient. However, the third most common wage—registered nurses—yields earnings that are 42% above the minimum required. Registered nurses is the only occupation among the top 10 that provides self-sufficient wages; however truck drivers earn an average wage that is close to self-sufficient for this family type in Harrison County. Six of the most common Mississippi occupations have median annual wages that are less than 60% of the Standard for this family type in Harrison County.

Thus, Mississippi's most common occupations have wages that are on average below the minimum level of self-sufficiency. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

### STRATEGIES TO CLOSE THE GAP

There are two basic approaches for individuals to close the income gap: reduce costs or raise incomes. The first approach, modeled and discussed in the previous section,

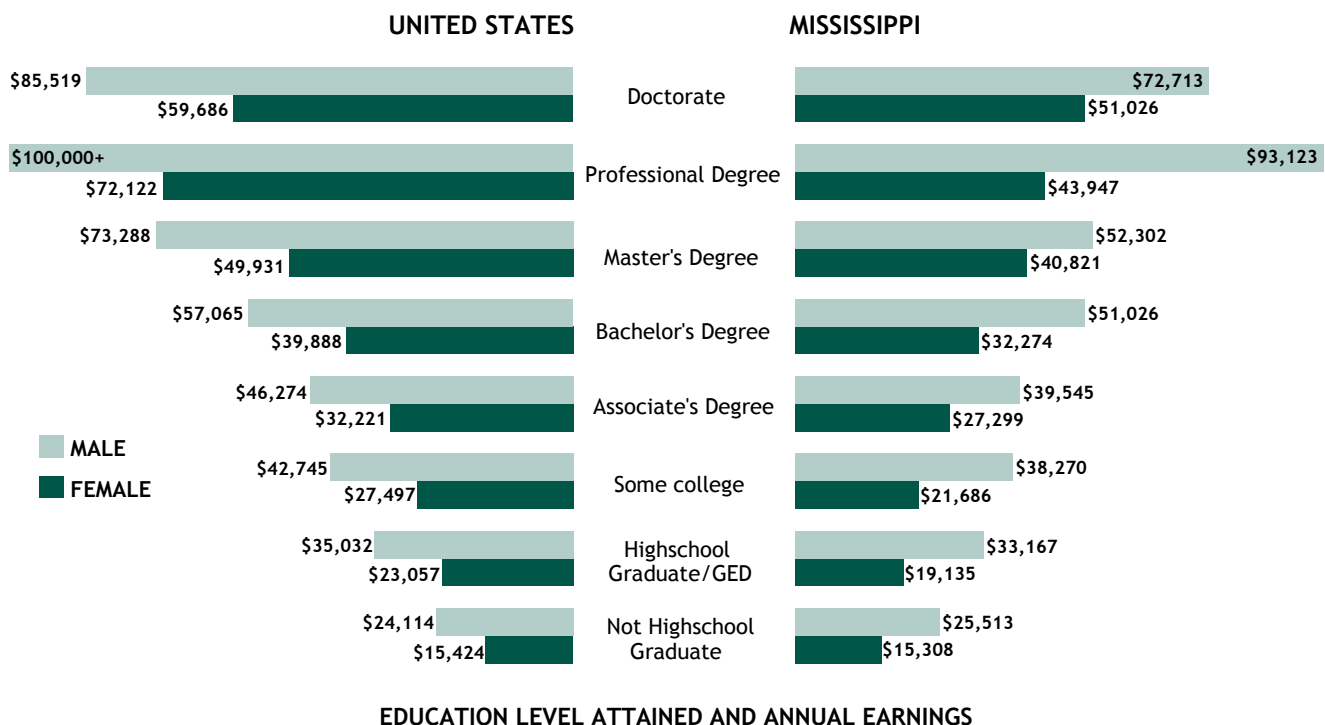
reduces costs through subsidies and supports, such as child support, SNAP, and child care assistance. Strategies for the second approach, raising incomes, are detailed below. Note, however, that reducing costs and raising incomes are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs, yet continue to have their incomes supplemented by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their families' well-being and allows them to balance work, education, and family responsibilities.

**Access to Higher Education:** Education is often the key to entering occupations and workplaces that eventually, if not immediately, pay Self-Sufficiency Wages. **Figure 9** clearly depicts the increases in annual income as education levels increase for U.S. and Mississippi workers.<sup>49</sup> It should be noted that while average incomes increase as education level increases for both women

and men, at every educational level in Mississippi and the U.S., women's average wages are considerably lower than those of men. Indeed, controlling for education, women's wages are between 47%-78% of men's wages in Mississippi and 64%-72% in the U.S.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or "work first," the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 substantially restricted welfare recipients' access to higher education. Because of federal and state rules, fewer recipients are now enrolled in post-secondary education programs or long-term training.<sup>50</sup> In particular, new rules under the Deficit Reduction Act, both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions, have increased the proportion of welfare program participants who must be working, while also narrowing the definition of acceptable work activities. The result

Figure 9. Impact of Education on Earnings by Gender in the United States and Mississippi, 2009



Sources: National data comes from U.S. Census Bureau, Current Population Survey, 2006 Annual Social and Economic Supplement. *Table 9. Earnings in 2005 by Educational Attainment of the Population 18 Years and Over, by Age, Sex, Race Alone, And Hispanic Origin: 2006*. Retrieved April 24, 2008 from <http://www.census.gov/population/www/socdemo/education/cps2006.html>. State level data comes from U.S. Census Bureau, Decennial Census, 5% Public Use Microdata Sample, Mississippi 2000. Retrieved April 28, 2009 from the University of Washington Center for Social Sciences Computation and Research. National and state earnings data updated to April 2009 with the Consumer Price Index.

is a further restriction of access to education and skill training.

Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in college or training. Indeed, businesses realize the necessity of investing in education and training for their workers in order to take advantage of new technology and remain competitive in a global marketplace. Opportunities for low-income workers to obtain more education are therefore vital.

As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>51</sup> Researchers have identified a “tipping point” where a worker’s educational attainment leads to a job that pays wages sufficient to support a family. Surprisingly, this “tipping point” can be reached before attaining a Bachelor’s degree. Many mid-level skill jobs pay family sustaining wages and are in high demand among employers. Mid-level skills jobs are jobs that require more than a high school diploma but less than a bachelor’s degree. Workers can gain a substantial increase in earnings by getting at least one year of college and a credential.<sup>52</sup> Thirty units (about one year of full-time enrollment) have been shown to increase wages and earnings substantially, up to 11.3% for men and 11.8% for women.<sup>53</sup>

**Targeted Training for Higher-Wage Jobs and Sectoral Employment Intervention:** As discussed earlier in this section, nine of the ten most common occupations in Mississippi have average wages below the Self-Sufficiency Wage for families with one adult, one preschooler, and one schoolage child in Harrison County. That leaves just one of the most common occupations in Mississippi as a potential sector that pays wages high enough to meet basic needs. Targeted training at those sectors that require less post-secondary education but pay higher wages can increase access to these positions and help low-wage workers move into careers with Self-Sufficiency Wages. Targeting training towards higher-wage jobs helps communities strengthen their local economies by responding to businesses’ specific labor

needs and improving a region’s ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards.<sup>54</sup>

“Career pathways” is another regional sector framework that connects customized education and training programs to the needs of the local labor market. In a career pathway a student can move through a series of sector-specific education and training programs progressing to successively higher levels of employment in that sector. These programs can provide advancement opportunities for current workers, jobseekers and new entrants to the labor market. To that end, they enhance a region’s economic competitiveness by ensuring that a well-trained workforce is available to fill high-growth jobs.<sup>55</sup>

**Expanded and Enhanced Adult Basic Education and Student Support Services:** Since adults with inadequate education, language difficulties, or insufficient job skills and experience usually cannot achieve Self-Sufficiency Wages, adult education is an important first step in a continuum that prepares adults for self-sufficiency. Because nearly one-fifth of Mississippi’s working age population does not have a high school diploma or GED, expanding and improving skills training, General Educational Development (GED), Adult Basic Education (ABE), and /or English as a Second Language (ESL) programs are especially important in helping families achieve self-sufficiency.<sup>56</sup>

Expansion and improvement of training programs aimed at these necessary work skills could assist adults struggling to enter the workforce. One component

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**INCREASING WOMEN’S ACCESS TO  
NONTRADITIONAL JOBS IS A COMPELLING  
STRATEGY FOR FAMILY ECONOMIC SELF-  
SUFFICIENCY.**

.....

of an enhanced adult education program would involve Functional Context Education (FCE). FCE is an instructional strategy that teaches literacy and job skills within the context of the learners’ educational and employment goals.<sup>57</sup> Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills separately, because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

States can encourage student success by providing support services that help them balance their work, family, and financial responsibilities with their educational goals. Providing wrap-around services like career counseling in addition to traditional supports such as child care and transportation can increase students’ persistence and education completion.

Due to the welfare time limits and restrictions on education and training discussed above, it is now more important than ever for individuals to master basic and job-specific skills as quickly and efficiently as possible. Short-term, high quality adult education trainings can assist in accomplishing this goal. Expanded and enhanced adult education programs not only benefit workers but they also benefit employers. Expanding incumbent worker trainings can result in increased productivity and increased efficiency benefiting the employer as well as the employee.

**Nontraditional Employment for Women:** Entering “nontraditional” occupations (NTOs) is an under-utilized but effective strategy by which women can access higher-wage jobs. According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. Many nontraditional jobs, such as construction worker, banking officer, computer repairer, police officer, or truck driver, require relatively

little post-secondary training, yet can provide wages at self-sufficiency levels.

Increasing women’s access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages, NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women’s organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. The 1992 Women in Apprenticeship and Nontraditional Occupations (WANTO) Act provided funds through the U.S. Department of Labor Women’s Bureau and the Bureau of Apprenticeship and Training for such programs, providing grants for recruitment, training and retention of women in nontraditional occupations, as well as preventing sexual harassment in the workplace.<sup>58</sup> Nontraditional Employment for Women (NEW) in New York City is one such program, offering pre-apprenticeship training in the construction, utilities and transportation sectors since 1978. Graduates of the NEW program gain education and skills leading to economic self-sufficiency, with jobs paying as much as \$45 an hour.<sup>59</sup>

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs have been institutionalized into mainstream job training and vocational education systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and welfare systems from institutionalizing nontraditional employment for women.

### 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 individuals who may have skills in a particular craft or service.

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) can help women “learn to earn” from each other, build self-esteem, and organize around policy advocacy. Linkages between other micro entrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since micro businesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.<sup>60</sup>

### Individual Development Accounts or Family Savings Accounts:

For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to a report of Wealth-Poor Households in the U.S., the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.<sup>61</sup> For these families with no savings, the slightest setback—a car in need of repair, 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 (e.g., “payday loans”) just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies often work against the promotion of savings by actively penalizing families that manage to put some money aside. In most states,

including Mississippi, the TANF asset limit is \$2,000 per family, meaning that families who have saved more than \$2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance.<sup>62</sup>

Recent policy changes have also begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA) or Family Savings Account (FSA) program. IDAs or FSAs 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 savings can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Research from the American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, indicates strong saving habits among low-income families supported through IDA programs. Financial literacy support and incentives of matched savings have led participants to save 50% of monthly savings targets, on average.<sup>63</sup> While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

**Making Work Pay through Tax Reform:** Work is central to a family’s ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making work pay.” Specifically, tax credits could be expanded so that they are provided to all working families below the Self-Sufficiency Standard. The Federal Earned Income Tax Credit (EITC), the Child and Dependant Care Tax Credit (CCTC), and the Child Tax Credit all benefit working families with low wages, but can begin to phase out for some families who are below the Standard. As incomes increase, these benefits decrease, well before families reach the Self-Sufficiency Standard. Mississippi does not have a state CCTC, CTC, or EITC. By enacting a state EITC, Mississippi has the opportunity to make work pay by supplementing wages for families working hard to make ends meet.



**Gender- and Race-Based Wage Reform:** 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 people of color face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. See Figure 9 for evidence of this in the discussion of education and earnings by gender. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupants.<sup>64</sup>

## How the Self-Sufficiency Standard Has Been Used

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly describe some of these uses, and in Appendix B, we provide more detail—with references and weblinks—so that you can explore these uses as well as contact programs and persons who have actually applied the Self-Sufficiency Standard in their work.

For more examples of how the Self-Sufficiency Standard has been used please see **Appendix B** of this publication.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

*The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.* As in the modeling tables above, the Standard can be used to evaluate the impact of a variety of work supports (the Food Stamp Program/SNAP, Medicaid) or policy options (child care co-payments, tax reform or tax credits) on family budgets. It can also be used to model changes in these programs.

- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland's 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families.

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

*The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.*

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or

will not, create jobs that pay adequate wages. If the new jobs created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- The Delaware Economic Development Office has applied the Delaware Self-Sufficiency Standard to strategic fund grant applications in order to focus its resources on quality employment growth.

### TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers.

### EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

- *The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs*, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect

resources to approaches that result in improved outcomes for participants.

- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in various education resources* such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- The Missouri Women’s Council of the Department of Economic Development used the Self-Sufficiency Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay Self-Sufficiency Wages.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

- In Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New

York, Oregon, Pennsylvania, Washington State, the San Francisco Bay Area in California, and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at [www.thecalculator.org](http://www.thecalculator.org)

## PUBLIC EDUCATION

*The Self-Sufficiency Standard has been used as a public education tool.* As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care; demonstrates to service providers how the various components fit together, helping to facilitate the coordination of a range of services and supports; for policy makers and legislators, the Standard shows both the need for and impact of work support programs on low-wage workers’ family budgets.

- Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah’s Children’s Health Insurance Program.

## CREATE GUIDELINES FOR WAGE-SETTING

*The Self-Sufficiency Standard has been used as a guideline for wage-setting.* By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- Vanderbilt University in Tennessee uses the Self-Sufficiency Standard to educate employees and administrators about the need to increase the take-home pay of service staff.



## SUPPORT RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also 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.

In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). A demographic study is currently being completed for Mississippi. Findings from these studies can be found in the following reports:

- *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California*
- *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*
- *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*
- *Overlooked and Undercounted: Where Connecticut Stands*
- *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*



## Conclusion

Mississippi is facing an important opportunity to make it possible for low-income households to become economically self-sufficient. The rising costs of housing, child care, and health care; the lack of education and skills; welfare time limits; and restrictions on training and education all add to the problems faced by many parents seeking self-sufficiency. In addition, there are thousands of Mississippi families who work hard and play by the rules, yet are in low-wage jobs and struggling to make ends meet.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Level are nevertheless far below what is needed to meet their families' basic needs.

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

In addition to Mississippi, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area. For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, the Center for Women's Welfare staff at (206) 685-5264, or visit [www.selfsufficiencystandard.org/](http://www.selfsufficiencystandard.org/)

For more information on The Self-Sufficiency Standard for Mississippi, to order this publication or the Standard wage tables for any of Mississippi's counties, or to find out more about the programs at the Mississippi Economic Policy Center, contact (601) 944-9193 or visit [www.mepconline.org/](http://www.mepconline.org/)

## Endnotes

<sup>1</sup> Women's Foundation of Genesee Valley. (2004). *Improving economic self-sufficiency: Current status, future goals, and intervention strategies project*. Retrieved May 23, 2005, from [http://www.womensfoundation.org/pdfs/Womens\\_Foundation\\_Research.pdf](http://www.womensfoundation.org/pdfs/Womens_Foundation_Research.pdf)

<sup>2</sup> There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly food stamps). The FPL only varies by family size, regardless of composition; the 2009 FPL for a family of three is \$18,310. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/09poverty.shtml>

<sup>3</sup> DeNavas-Walt, C., Proctor, B. & Hill-Lee, C. (2004). U.S. Census Bureau, Current Population Reports, Series P60-229. *Income, poverty, and health insurance coverage in the United States: 2004*. Washington, DC: U.S. Government Printing Office. Retrieved September 14, 2005, from <http://www.census.gov/prod/2005pubs/p60-229.pdf>

<sup>4</sup> Mississippi State Department of Health. (2008). Women and Children. CHIP (Children's Health Insurance Program). *Eligibility guidelines for Mississippi health benefits*. Retrieved October 14, 2008, from <http://www.dom.state.ms.us/EligibilityGuides/MSHealthBenefits.pdf>

<sup>5</sup> Fremstad, S. (2008). *Measuring poverty and economic inclusion: The current poverty measure, the NAS alternative, and the case for a truly new approach*. Retrieved March 24, 2009, from <http://www.cepr.net/documents/publications/2008-12-Measuring-Poverty-and-Economic-Inclusion.pdf>

<sup>6</sup> U.S. Department of Health and Human Services. *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved March 25, 2008, from <http://aspe.hhs.gov/poverty/faq.shtml>

<sup>7</sup> In 2005, 2006, and 2007 consumer expenditure on food varied from 12.8 percent to 12.4 percent. U.S. Bureau of Labor Statistics. (2008, November). *Consumer expenditures in 2007*. Retrieved January 27, 2009, from <http://www.bls.gov/news.release/cesan.nr0.htm>

<sup>8</sup> U.S. Bureau of Labor Statistics. (2009, May 27). *Employment characteristics of families in 2008*. Retrieved June 4, 2009, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>9</sup> Using the 2009 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place—Fairfield County, Connecticut, is \$1,703. This is nearly three and a half times as much as the least expensive housing, found in several counties in New Mexico, where two-bedroom units cost \$502 per month. U.S. Housing and Urban Development Department. (2009). *Fair market rents*. Retrieved October 29, 2008, from <http://www.huduser.org/datasets/fmr.html>

<sup>10</sup> One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved October 17, 2008, from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

<sup>11</sup> A living wage is usually the wage a full time worker would need to earn to support a family above the FPL without depending upon government assistance. Economic Policy Institute. Retrieved February 22, 2006, from [http://www.epi.org/content.cfm/issueguides\\_livingwage\\_livingwagefaq](http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq). A Basic Needs Budget encompasses families' differing needs for child care, transportation, food, health care, regional differences in housing costs, taxes and non-cash benefits from government and private sources, and other miscellaneous items such as clothing and personal care products. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

<sup>12</sup> Although about 76% of employed women with children under 18 years of age worked full-time in 2008, 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 when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Bureau of Labor Statistics. (2009, May 27). *Employment characteristics of families in 2008*. Retrieved June 4, 2009, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>13</sup> 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* (p. 91). New York: The Haworth Press.

<sup>14</sup> Mississippi does not have a state minimum wage. Department of Labor. (2009). Wage and Hour Division. *Minimum wage laws in the states: July 24, 2009*. Retrieved June 4, 2009, from <http://www.dol.gov/esa/minwage/america.htm#Mississippi>

<sup>15</sup> In 2005, 2006, and 2007 consumer expenditure on food varied from 12.8 percent to 12.4 percent. U.S. Bureau of Labor Statistics. (2008, November). *Consumer expenditures in 2007*. Retrieved January 27, 2009, from <http://www.bls.gov/news.release/cesan.nr0.htm>

<sup>16</sup> The Henry J. Kaiser Foundation State Health Facts Online. Health cost and budgets. *Mississippi: Average family premium per enrolled employee for employer-based health insurance, 2006*. Retrieved October 21, 2008, from <http://www.statehealthfacts.org/profileind.jsp?ind=271&cat=5&rgn=26>

<sup>17</sup> Families with incomes between 30% and 50% of the median area income (or between \$14,460 and \$24,100 for a family of three in Lee County) are considered "Very Low Income." Those with incomes below 30% of the median area income (or below \$14,460 for a family of three in Lee County) are considered "Extremely Low Income." Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. FY 2009 Income Limits Documentation System. *FY 2009 income limits summary, Lee County, Mississippi*. Retrieved May 27, 2009, from [http://www.huduser.org/datasets/il/index\\_il2009.html](http://www.huduser.org/datasets/il/index_il2009.html)

<sup>18</sup> The median income for a three-person family in Lee County is \$48,200 annually. FY 2009 Income Limits Documentation System. *FY 2009 income limits summary, Lee County, Mississippi*.

Retrieved May 27, 2009, from [http://www.huduser.org/datasets/il/index\\_il2009.html](http://www.huduser.org/datasets/il/index_il2009.html)

<sup>19</sup> Some workers may be unaware of the advance payment option, and others may have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. National Tax Journal, 53 (4 part 2), 1245-1265.

<sup>20</sup> Ibid.

<sup>21</sup> U.S. Department of Health and Human Services. Administration for Children & Families. Office of Child Support Enforcement. *2005 annual statistical report*. (Tables 4, 14, 15 and 61). Retrieved October 20, 2008, from [http://www.acf.hhs.gov/programs/cse/pubs/2008/annual\\_report](http://www.acf.hhs.gov/programs/cse/pubs/2008/annual_report). Data has been inflated using the Bureau of Labor Statistics Southern Region Consumer Price Index for April 2009.

<sup>22</sup> Mississippi Department of Human Services. (2008). Office for Children and Youth. *Child care assistance*. Retrieved June 4, 2009, from [http://www.mdhs.state.ms.us/ocy\\_apply.html](http://www.mdhs.state.ms.us/ocy_apply.html); Mississippi Department of Human Services. (2009). Office for Children and Youth. *Child care policy manual 2009*. Retrieved May 28, 2009, from [http://www.mdhs.state.ms.us/ocy\\_ccmanual.html](http://www.mdhs.state.ms.us/ocy_ccmanual.html)

<sup>23</sup> Broaddus, M., Blaney, S., Dude, A., Guyer, J., Ku, L., and Peterson, J. (February 13, 2002). *Expanding family coverage: States' Medicaid eligibility policies for working families in the year 2000 (Table 4)*. Washington, D.C. Retrieved December 24, 2008, from <http://www.cbpp.org/1-2-02health.htm>

<sup>24</sup> USDA Food and Nutrition Services. *WIC income eligibility guidelines 2008-2009*. Retrieved May 19, 2008, from <http://www.fns.usda.gov/wic/howtoapply/incomguidelines08-09.htm>. Supplemental Nutrition Assistance Program. *Fact sheet on resources, income, and benefits*. Retrieved October 9, 2008, from [http://www.fns.usda.gov/FSP/applicant\\_recipients/fs\\_Res\\_Ben\\_Elig.htm](http://www.fns.usda.gov/FSP/applicant_recipients/fs_Res_Ben_Elig.htm)

<sup>25</sup> Mississippi Division of Medicaid. Mississippi Health Benefits. *Children's Health Insurance Program (CHIP). Income scales for health benefits programs effective March 1, 2009*. Retrieved June 4, 2009, from <http://www.medicaid.ms.gov/Documents/ChipIncomeLimits.pdf>

<sup>26</sup> Mississippi Division of Medicaid. Mississippi Health Benefits. *Children's Health Insurance Program (CHIP)*. Retrieved June 4, 2009, from <http://www.medicaid.ms.gov/CHIP.aspx>

<sup>27</sup> U.S. Department of Labor, Bureau of Labor Statistics. *May 2008 Metropolitan and nonmetropolitan area occupational employment and wage estimates: Jackson, Mississippi*. Retrieved May 29, 2009, from [http://www.bls.gov/oes/current/oes\\_ms.htm](http://www.bls.gov/oes/current/oes_ms.htm); Occupational wages are adjusted for inflation using the South region April 2009 Consumer Price Index from the Bureau of Labor Statistics.

<sup>28</sup> Grall, T. (2007). *Custodial mothers and fathers and their child support: 2005*. (U.S. Census Bureau, Current Population Reports, Series P60-234). Washington, DC: U.S. Government Printing Office. Retrieved August 14, 2008, from <http://www.census.gov/prod/2007pubs/p60-234.pdf>

<sup>29</sup> This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2004, and have been inflated to the South Region April 2009 CPI to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. (FY 2004). *Annual statistical report*. (Tables 4, 10, 11, and 52). Retrieved November 8, 2007, from [http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual\\_report/#40](http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40).

<sup>30</sup> The FY 2008 funding for the Child Care and Development Block Grant has remained steady at \$4.979 billion since FY 2006. When adjusted for inflation, the funding level for FY 2002 was \$5.710 billion. Schulman, K. and Blank, H. (2008). *State child care assistance policies 2008: too little progress for children and families*. National Women's Law Center. Issue Brief. Retrieved April 22, 2009, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport08.pdf>

<sup>31</sup> U.S. Department of Health and Human Services. Administration for Children and Families. *Table 1: Child care and development fund average monthly adjusted number of family and children served (FFY 2007)*. Retrieved April 22, 2009, from [http://www.acf.hhs.gov/programs/ccb/data/ccdf\\_data/07acf800\\_preliminary/table1.htm](http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/07acf800_preliminary/table1.htm)

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<sup>33</sup> Schulman, K. and Blank, H. (2008). *State child care assistance policies 2008: too little progress for children and families*. National Women's Law Center. Issue Brief. Retrieved April 22, 2009, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport08.pdf>

<sup>34</sup> Note that this increase does not control for population change or any USDA methodological changes. U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Supplemental nutrition assistance program*. (Data as of May 29, 2009). Retrieved June 4, 2009, from <http://www.fns.usda.gov/pd/34SNAPmonthly.htm>

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<sup>36</sup> Note that this increase does not control for population change in Mississippi, or any USDA methodological changes. U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Supplemental nutrition assistance program: Average monthly participation; and Supplemental nutrition assistance program: number of persons participating*. (Data as of May 29, 2009). Retrieved June 4, 2009, from <http://www.fns.usda.gov/pd/15SNAPpartPP.htm> and <http://www.fns.usda.gov/pd/29SNAPcurrPP.htm>; and U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *WIC program: Total participation*. (Data as of May 29, 2009). Retrieved June 4, 2009, from <http://www.fns.usda.gov/pd/26wifypart.htm> and <http://www.fns.usda.gov/pd/27wilatest.htm>

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<sup>57</sup> The Working Poor Families Project. *Indicators and data*. Data generated from Population Reference Bureau, analysis of 2006 American Community Survey. Retrieved April 22, 2009, from <http://www.workingpoorfamilies.org/indicators.html>

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## Appendix A: Methodology, Assumptions and Sources

This Appendix explains the methodology, assumptions, and sources used to calculate the Standard. We begin with a discussion of our general approach, followed by the specifics of how each cost is calculated, ending with a list of Data Sources. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- updated annually
- geographically- and/or age-specific, as appropriate

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data is available. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types for 82 counties in Mississippi. The 70 different family types range 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. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Mississippi are included in Appendix C.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and

child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

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

**Housing:** For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas. Section 8(c) (1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish FMRs periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2008, HUD published final FMRs for fiscal year 2009.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into "Metropolitan Divisions" (i.e., HMFAs). These designations were new to 2005, a "rebenchmarking" year, in which FMRs were calculated, based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or moved to another metro area.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and

public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>a</sup>

For Mississippi, housing is calculated using the FY 2009 HUD Fair Market Rents. All of Mississippi's FMRs are set at the 40th percentile.

There are four metropolitan areas in Mississippi that consist of more than one county, which are: Gulfport-Biloxi, Hattiesburg, Jackson, and Pascagoula.

Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used median gross rent ratios calculated from the U.S. Census Bureau's 2005-2007 American Community Survey (ACS) 3-Year Estimates or the 2000 Census for each of the counties included in the metropolitan areas listed above to obtain the individual county housing costs. The Standard's housing costs for the remaining counties in Mississippi are calculated using HUD FMRs without adjustments.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children require three bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

**Child Care:** The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.<sup>b</sup> Many states, including Mississippi, have continued to conduct or commission the surveys as well as reimburse child care at or close to

this level. Data for Mississippi is from the most recent child care market rate survey for 2009. The Mississippi 2009 Child Care Market Rate Survey was prepared for the Mississippi Department of Human Services Office for Children and Youth by the Mississippi Child Care Resource and Referral housed within the School of Human Sciences at Mississippi State University.<sup>c</sup>

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers).<sup>d</sup> However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is not assumed.

Thus the question becomes, which paid setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children.<sup>e</sup> As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in day care centers.<sup>f</sup>

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).<sup>g</sup>

For the Mississippi 2009 Standard, infant rates (normally defined by the Standard as 0 up to 3 years of age) were calculated using the cost of full-time care at in-home providers for infants and toddlers. Mississippi's full-time center care rates were used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by the Standard). Costs for schoolage children (defined as 6 to

12 years by the Standard) were calculated using part-time licensed center care rates.

The Mississippi 2009 child care market rate survey provided statewide 75th percentile child care rates. To vary the statewide rates geographically, regional ratios were calculated for metropolitan and non-metropolitan areas in southern states with Self-Sufficiency Standards. Southern states metropolitan and non-metropolitan child care costs were averaged and inflated using the April 2009 Southern Region Consumer Price Index; metropolitan and non-metropolitan ratios were applied to the corresponding metropolitan and non-metropolitan counties in Mississippi.

**Food:** Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>h</sup>

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 44% of their food budget on food prepared away from home.<sup>i</sup>

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Mississippi food costs range from 10% lower to 3% higher than the national average. ACCRA's 2007 annual average cost of groceries index was applied to five geographic areas in Mississippi: Gulfport-Biloxi, Hattiesburg, Jackson, Meridian, and Tupelo. A statewide average ratio was applied to the counties in Mississippi not included in those five areas. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

**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 working population. According to a study done by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population.<sup>j</sup> The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. The Standard uses U.S. Census Bureau 2000 Census and 2005-2007 ACS data to calculate the percent public transportation use to commute to work by county. All of the counties in Mississippi have less than 7% public transportation use to commute to work.<sup>k</sup> Therefore, the Standard uses private transportation to calculate transportation costs for every county in Mississippi.

For private transportation the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. 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.



For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2005-2006 State Averages Expenditures and Premiums for Personal Automobile Insurance. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from Allstate Insurance Company (which has the fourth highest market share) for each county in Mississippi.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not. To estimate private transportation fixed costs, the Standard uses 2006 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the U.S.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

**Health Care:** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In Mississippi, 64% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage.<sup>l</sup> Nationally, the employer pays 81% of the insurance premium for the employee and 75% of the insurance premium for the family. In Mississippi, the full-time worker's employer pays an average of 81% of the insurance premium for the employee and 69% for the family.<sup>m</sup>

Health care premiums are obtained from the 2006 Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare

Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family.<sup>n</sup> These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Blue Cross Blue Shield holds the highest market share of health insurance companies in the state.<sup>o</sup> Sample premiums are obtained from Blue Cross Blue Shield for every county in Mississippi and averaged to create ratios for each county, which are used to vary the statewide MEPS healthcare premium for eight cost regions in Mississippi.

Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Note that although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Mississippi, between 2000 and 2007, the worker's share of health care premiums increased on average by 73% while the average worker's earnings increased by 10%.<sup>p</sup> Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage.

**Miscellaneous:** This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products,



household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

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 commonly use 15%.<sup>4</sup>

**Taxes:** Taxes include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types.

Mississippi state and county income taxes are calculated using the tax forms and instructions from the Mississippi State Tax Commission. Mississippi state income tax is 3% on the first \$5,000; 4% of the next \$5,000; and 5% on the remaining income over \$10,000.

Mississippi has a 7% state sales and use tax. Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

**The Earned Income Tax Credit (EITC)**, or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes. The federal EITC has a maximum benefit of \$3,043

per year for families with one child, \$5028 per year for families with two children, and \$5,657 per year for families with 3 or more children.

Mississippi does not have a state EITC.

**The Child Care Tax Credit (CCTC)**, also known as the Child and Dependant Care Tax Credit, 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 federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2008, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

Mississippi does not have a state child and dependent care tax credit.

**The Child Tax Credit (CTC)** is like the EITC in that it is a refundable federal tax credit. In 2008, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$12,050, whichever was less. For the Standard, the CTC is shown as received monthly.

Mississippi does not have a state CTC.

**The Making Work Pay Tax Credit (MWPTC)**, recently passed in the 2009 American Recovery and Reinvestment Act, is a refundable federal tax credit up to \$400 per year for single adults and \$800 per year for married couples. The credit is available to working adults with incomes up to \$75,000 per year for single adults and \$150,000 per year for married couples. For the Standard, the Making Work Pay Tax Credit is shown monthly.

## ENDNOTES FOR APPENDIX A

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## Appendix B: Examples of How the Standard Has Been Used

The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we provide specific examples of some of these uses—with references and weblinks—so that you can explore these uses as well as contact programs and persons who have actually applied the Self-Sufficiency Standard in their work.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

***The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.*** As in the modeling tables in this report, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/Food Stamp Program, Medicaid) or policy options (changes in child care co-payments, tax reform or tax credits) on family budgets.

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see [http://liveworkthrive.org/admin/Editor/assets/WPFR\\_Report\\_031108.pdf](http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf)).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their

families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see <http://www.acy.org>).

- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see <http://www.hscdade.org>
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages (see <http://www.pathwayspa.org>).
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County, see <http://www.captc.org>

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

***The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.***

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development

proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org>).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

## TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs,*

from short-term job search and placement programs to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Seattle-King County Workforce Development Council, see <http://www.seakingwdc.org>
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see <http://www.cityofchicago.org>
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in education and training* such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council see [http://www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm)



- In California's Santa Clara County, 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 targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.insightcced.org>).
- Following the release of the Crittenton Women's Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self-Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see <http://www.liveworkthrive.org/hotjobs.php>).
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut's Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://www.cga.ct.gov/PCSW>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New

York for job readiness planning for women seeking skilled employment.

- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

- For example, in Virginia, Voices for Virginia's Children successfully advocated for the state's TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia's Children go to <http://www.vakids.org/work/fes.htm>
- The Connecticut Legislature enacted a state statute that identified "the under-employed worker" as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see [http://www.larcc.org/documents/mapping\\_change\\_2002.pdf](http://www.larcc.org/documents/mapping_change_2002.pdf)).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada's 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Oregon, Pennsylvania, Washington State, the Bay

Area in California, Colorado and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, in Pennsylvania, PathWays PA offers *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to “test” the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at [www.pathwayspa.org](http://www.pathwayspa.org)
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at <http://www.Coloradoselfsufficiencystandardcalculator.org>
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at <http://www.thecalculator.org>. Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit <http://www.worksourceonline.com/js/documents/Instructions.pdf>
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see [http://www.vakids.org/Publications/budget\\_exercise.htm](http://www.vakids.org/Publications/budget_exercise.htm)).
- Women Work! (National Network for Women’s Employment) used the Standard as a career-counseling tool in South Dakota. For more information on Women Work!, see <http://www.womenwork.org>
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org>
- In New York the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html>
- The Oregon *Prosperity Planner*, a new online calculator based on the 2008 Oregon Self-Sufficiency Standard can be found at <http://www.prosperityplanner.org>
- The Chicago, Illinois Mayor’s Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at [www.ides.state.il.us/calculator/default.asp](http://www.ides.state.il.us/calculator/default.asp)
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightccd.org/index.php/insight-communities/cfess/calculator>

## PUBLIC EDUCATION

***The Self-Sufficiency Standard has been used as a public education tool.*** As an education tool, the Standard: helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; demonstrates to service providers how the various components fit together, helping to facilitate the coordination of a range of services and supports; and for policy makers and legislators, shows both the need for and impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to <http://www.utahchildren.org>
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see <http://www.liveworkthrive.org>
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.

- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at <http://www.wiwomensnetwork.org>

## CREATE GUIDELINES FOR WAGE-SETTING

***The Self-Sufficiency Standard has been used as a guideline for wage-setting.*** By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified

pay increase. For more information on Advocates for Children and Youth, see <http://www.acy.org>

- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see <http://www.insightcced.org>).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

## SUPPORT RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also 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.

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine

the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf>).

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). A demographic report is currently being completed for Mississippi. Findings from these studies can be found in the following reports:
  - *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>)
  - *Overlooked and Undercounted: Wages, Work and Poverty in Washington State* (see [http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked\\_and\\_Undercounted.pdf](http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked_and_Undercounted.pdf))
  - *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado* (see [http://www.cclponline.org/ccs/documents/CCLPBooklet\\_FINAL.pdf](http://www.cclponline.org/ccs/documents/CCLPBooklet_FINAL.pdf))
  - *Overlooked and Undercounted: Where Connecticut Stands* (see <http://www.cga.ct.gov/PCSW/Publication%20PDFs/2007/WCS%20Full%20Report.pdf>)
  - *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living* (see <http://www.lsnj.org/PDFs/PovertyResearchInstitute/NotEnoughToLiveOn2008.pdf>)

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## **Appendix C:**

# **The Self-Sufficiency Standard for Select Family Types in Mississippi**

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Table 1  
The Self-Sufficiency Standard for Adams County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	568	568	568	568	681	568	568
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	251	258	258	258	258	258	492	492
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	111	186	232	219	195	275	280	267
Taxes	218	292	368	323	244	458	444	398
Earned Income Tax Credit (-)	0	-153	-194	-237	-317	-138	-153	-198
Child Care Tax Credit (-)	0	-69	-83	-62	-24	-106	-88	-67
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.00	\$11.33	\$13.85	\$12.67	\$10.53	\$16.77	\$8.66 per adult	\$8.05 per adult
MONTHLY	\$1,407	\$1,995	\$2,438	\$2,231	\$1,853	\$2,951	\$3,047	\$2,835
ANNUAL	\$16,889	\$23,939	\$29,259	\$26,767	\$22,236	\$35,414	\$36,570	\$34,017

Table 2  
The Self-Sufficiency Standard for Alcorn County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	480	536	536	536	536	745	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	107	181	227	214	191	280	274	261
Taxes	204	276	350	305	224	483	422	375
Earned Income Tax Credit (-)	0	-165	-210	-254	-334	-120	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-119	-79	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.65	\$10.94	\$13.42	\$12.24	\$10.08	\$17.26	\$8.39 per adult	\$7.78 per adult
MONTHLY	\$1,346	\$1,926	\$2,362	\$2,154	\$1,774	\$3,037	\$2,953	\$2,740
ANNUAL	\$16,156	\$23,108	\$28,341	\$25,850	\$21,288	\$36,445	\$35,439	\$32,879



Table 3  
The Self-Sufficiency Standard for Amite County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	536	536	536	536	648	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	467	467
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	107	181	227	214	191	270	274	261
Taxes	204	277	350	305	224	439	422	375
Earned Income Tax Credit (-)	0	-164	-209	-253	-333	-154	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-96	-78	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.65	\$10.95	\$13.43	\$12.25	\$10.09	\$16.34	\$8.38 per adult	\$7.78 per adult
MONTHLY	\$1,346	\$1,927	\$2,363	\$2,156	\$1,775	\$2,876	\$2,951	\$2,738
ANNUAL	\$16,152	\$23,125	\$28,359	\$25,867	\$21,305	\$34,516	\$35,417	\$32,858

Table 4  
The Self-Sufficiency Standard for Attala County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	453	536	536	536	536	718	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	104	181	227	214	191	277	274	261
Taxes	196	276	350	305	224	467	422	375
Earned Income Tax Credit (-)	0	-165	-210	-254	-334	-130	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-112	-79	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.43	\$10.94	\$13.42	\$12.24	\$10.08	\$16.98	\$8.39 per adult	\$7.78 per adult
MONTHLY	\$1,308	\$1,926	\$2,362	\$2,154	\$1,774	\$2,989	\$2,953	\$2,740
ANNUAL	\$15,698	\$23,107	\$28,340	\$25,848	\$21,286	\$35,864	\$35,437	\$32,878

Table 5  
The Self-Sufficiency Standard for Benton County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	547	606	606	606	606	727	606	606
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	114	188	234	221	198	278	281	268
Taxes	225	299	381	333	254	472	450	404
Earned Income Tax Credit (-)	0	-148	-184	-229	-308	-127	-148	-193
Child Care Tax Credit (-)	0	-73	-87	-66	-29	-114	-90	-69
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$11.55	\$14.11	\$12.91	\$10.76	\$17.07	\$8.73 per adult	\$8.12 per adult
MONTHLY	\$1,441	\$2,032	\$2,483	\$2,272	\$1,894	\$3,004	\$3,071	\$2,858
ANNUAL	\$17,292	\$24,386	\$29,795	\$27,265	\$22,729	\$36,046	\$36,854	\$34,302

Table 6  
The Self-Sufficiency Standard for Bolivar County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	494	568	568	568	568	681	568	568
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	247	254	254	254	254	254	484	484
Health Care	123	323	337	345	374	359	401	409
Miscellaneous	108	181	227	214	191	270	275	262
Taxes	208	276	349	304	223	439	424	377
Earned Income Tax Credit (-)	0	-165	-210	-254	-334	-154	-171	-216
Child Care Tax Credit (-)	0	-62	-75	-54	-16	-96	-79	-58
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.73	\$10.92	\$13.40	\$12.22	\$10.06	\$16.33	\$8.41 per adult	\$7.80 per adult
MONTHLY	\$1,361	\$1,923	\$2,359	\$2,151	\$1,771	\$2,873	\$2,961	\$2,747
ANNUAL	\$16,336	\$23,073	\$28,303	\$25,812	\$21,251	\$34,481	\$35,527	\$32,967

Table 7  
The Self-Sufficiency Standard for Calhoun County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	453	536	536	536	536	718	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	104	180	226	213	190	276	273	260
Taxes	195	273	346	301	221	463	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-133	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-109	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$10.86	\$13.34	\$12.16	\$10.00	\$16.90	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,305	\$1,912	\$2,347	\$2,140	\$1,760	\$2,974	\$2,939	\$2,725
ANNUAL	\$15,663	\$22,945	\$28,166	\$25,674	\$21,117	\$35,691	\$35,264	\$32,706

Table 8  
The Self-Sufficiency Standard for Carroll County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	406	536	536	536	536	711	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	123	323	337	345	374	359	401	409
Miscellaneous	98	177	223	210	187	272	270	257
Taxes	178	262	334	292	209	447	406	360
Earned Income Tax Credit (-)	0	-174	-224	-267	-347	-146	-187	-232
Child Care Tax Credit (-)	0	-56	-69	-48	-10	-100	-72	-51
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$6.98	\$10.59	\$13.03	\$11.87	\$9.70	\$16.54	\$8.20 per adult	\$7.59 per adult
MONTHLY	\$1,228	\$1,864	\$2,294	\$2,090	\$1,708	\$2,912	\$2,886	\$2,673
ANNUAL	\$14,738	\$22,365	\$27,530	\$25,079	\$20,496	\$34,943	\$34,627	\$32,076

Table 9  
The Self-Sufficiency Standard for Chickasaw County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	498	583	583	583	583	698	583	583
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	108	185	231	218	195	274	278	265
Taxes	209	290	365	320	242	456	437	391
Earned Income Tax Credit (-)	0	-155	-196	-240	-319	-140	-159	-204
Child Care Tax Credit (-)	0	-68	-82	-61	-23	-105	-85	-64
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.78	\$11.28	\$13.79	\$12.61	\$10.46	\$16.72	\$8.57 per adult	\$7.97 per adult
MONTHLY	\$1,369	\$1,985	\$2,426	\$2,219	\$1,841	\$2,943	\$3,018	\$2,805
ANNUAL	\$16,426	\$23,820	\$29,117	\$26,625	\$22,097	\$35,313	\$36,214	\$33,661

Table 10  
The Self-Sufficiency Standard for Choctaw County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	453	536	536	536	536	718	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	104	180	226	213	190	276	273	260
Taxes	195	273	346	301	221	463	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-133	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-109	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$10.86	\$13.34	\$12.16	\$10.00	\$16.90	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,305	\$1,912	\$2,347	\$2,140	\$1,760	\$2,974	\$2,939	\$2,725
ANNUAL	\$15,663	\$22,945	\$28,166	\$25,674	\$21,117	\$35,691	\$35,264	\$32,706

Table 11  
The Self-Sufficiency Standard for Claiborne County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	446	536	536	536	536	672	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	251	258	258	258	258	258	492	492
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	105	182	228	215	192	273	276	263
Taxes	197	280	354	309	228	452	430	383
Earned Income Tax Credit (-)	0	-162	-206	-250	-330	-142	-165	-210
Child Care Tax Credit (-)	0	-64	-77	-56	-18	-103	-82	-61
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.46	\$11.03	\$13.52	\$12.34	\$10.18	\$16.66	\$8.49 per adult	\$7.88 per adult
MONTHLY	\$1,313	\$1,942	\$2,379	\$2,172	\$1,791	\$2,931	\$2,989	\$2,775
ANNUAL	\$15,759	\$23,305	\$28,554	\$26,062	\$21,495	\$35,176	\$35,865	\$33,301

Table 12  
The Self-Sufficiency Standard for Clarke County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	496	570	570	570	570	746	570	570
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	108	184	230	217	194	279	277	264
Taxes	208	288	362	317	239	481	432	390
Earned Income Tax Credit (-)	0	-157	-199	-243	-322	-121	-164	-208
Child Care Tax Credit (-)	0	-67	-80	-60	-22	-118	-83	-62
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.73	\$11.21	\$13.71	\$12.53	\$10.39	\$17.23	\$8.51 per adult	\$7.92 per adult
MONTHLY	\$1,361	\$1,973	\$2,413	\$2,206	\$1,829	\$3,032	\$2,994	\$2,787
ANNUAL	\$16,333	\$23,679	\$28,959	\$26,467	\$21,943	\$36,381	\$35,930	\$33,440

Table 13  
The Self-Sufficiency Standard for Clay County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	446	536	536	536	536	781	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	103	180	226	213	190	282	273	260
Taxes	193	273	346	301	221	503	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-105	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-115	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.36	\$10.86	\$13.34	\$12.16	\$10.00	\$17.65	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,295	\$1,912	\$2,347	\$2,140	\$1,760	\$3,106	\$2,939	\$2,725
ANNUAL	\$15,545	\$22,945	\$28,166	\$25,674	\$21,117	\$37,270	\$35,264	\$32,706

Table 14  
The Self-Sufficiency Standard for Coahoma County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	472	623	623	623	623	744	623	623
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	247	254	254	254	254	254	484	484
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	106	190	235	223	199	279	283	270
Taxes	203	305	387	339	259	480	458	412
Earned Income Tax Credit (-)	0	-144	-179	-223	-303	-121	-141	-186
Child Care Tax Credit (-)	0	-75	-90	-69	-31	-118	-94	-73
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.62	\$11.68	\$14.25	\$13.05	\$10.90	\$17.21	\$8.82 per adult	\$8.22 per adult
MONTHLY	\$1,341	\$2,055	\$2,508	\$2,297	\$1,918	\$3,030	\$3,106	\$2,894
ANNUAL	\$16,091	\$24,660	\$30,092	\$27,560	\$23,013	\$36,357	\$37,276	\$34,723



Table 15  
The Self-Sufficiency Standard for Copiah County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	452	524	524	524	524	630	524	524
Child Care	0	420	836	592	171	1008	836	592
Food	207	313	411	468	542	552	588	643
Transportation	251	258	258	258	258	258	492	492
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	104	188	241	223	191	285	288	270
Taxes	196	298	406	337	222	515	473	408
Earned Income Tax Credit (-)	0	-148	-161	-224	-334	-96	-124	-187
Child Care Tax Credit (-)	0	-72	-98	-69	-16	-115	-102	-72
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.44	\$11.52	\$14.73	\$13.04	\$10.07	\$17.91	\$9.04 per adult	\$8.20 per adult
MONTHLY	\$1,310	\$2,027	\$2,593	\$2,294	\$1,773	\$3,153	\$3,184	\$2,886
ANNUAL	\$15,715	\$24,325	\$31,116	\$27,530	\$21,272	\$37,836	\$38,204	\$34,634

Table 16  
The Self-Sufficiency Standard for Covington County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	446	536	536	536	536	672	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	251	258	258	258	258	258	492	492
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	105	184	230	217	194	275	278	265
Taxes	198	288	362	317	239	460	438	392
Earned Income Tax Credit (-)	0	-157	-199	-243	-322	-136	-158	-203
Child Care Tax Credit (-)	0	-67	-80	-60	-22	-108	-86	-64
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.50	\$11.21	\$13.71	\$12.53	\$10.39	\$16.83	\$8.59 per adult	\$7.98 per adult
MONTHLY	\$1,320	\$1,973	\$2,413	\$2,206	\$1,829	\$2,963	\$3,022	\$2,810
ANNUAL	\$15,840	\$23,679	\$28,959	\$26,467	\$21,943	\$35,555	\$36,270	\$33,717

Table 17  
The Self-Sufficiency Standard for DeSoto County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	671	746	746	746	746	994	746	746
Child Care	0	420	836	592	171	1008	836	592
Food	215	325	426	486	563	573	611	668
Transportation	243	250	250	250	250	250	476	476
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	126	210	263	245	214	322	310	292
Taxes	275	400	519	425	309	718	612	493
Earned Income Tax Credit (-)	0	-82	-72	-146	-253	0	-22	-109
Child Care Tax Credit (-)	0	-68	-120	-109	-50	-100	-100	-109
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.25	\$13.86	\$17.14	\$15.15	\$12.25	\$22.00	\$10.42 per adult	\$9.25 per adult
MONTHLY	\$1,628	\$2,439	\$3,016	\$2,666	\$2,156	\$3,871	\$3,668	\$3,256
ANNUAL	\$19,533	\$29,273	\$36,197	\$31,988	\$25,871	\$46,455	\$44,017	\$39,068

Table 18  
The Self-Sufficiency Standard for Forrest County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	701	820	820	820	820	1068	820	820
Child Care	0	420	836	592	171	1008	836	592
Food	214	324	424	484	560	571	608	664
Transportation	247	253	253	253	253	253	483	483
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	130	220	273	255	224	332	321	303
Taxes	292	459	584	478	356	762	635	543
Earned Income Tax Credit (-)	0	-49	-23	-106	-210	0	0	-64
Child Care Tax Credit (-)	0	-65	-115	-125	-48	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.59	\$15.05	\$18.46	\$16.23	\$13.41	\$22.89	\$10.88 per adult	\$9.86 per adult
MONTHLY	\$1,688	\$2,648	\$3,249	\$2,857	\$2,361	\$4,029	\$3,830	\$3,472
ANNUAL	\$20,254	\$31,776	\$38,993	\$34,279	\$28,332	\$48,351	\$45,960	\$41,660

Table 19  
The Self-Sufficiency Standard for Franklin County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	536	536	536	536	648	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	467	467
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	107	181	227	214	191	270	274	261
Taxes	204	277	350	305	224	439	422	375
Earned Income Tax Credit (-)	0	-164	-209	-253	-333	-154	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-96	-78	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.65	\$10.95	\$13.43	\$12.25	\$10.09	\$16.34	\$8.38 per adult	\$7.78 per adult
MONTHLY	\$1,346	\$1,927	\$2,363	\$2,156	\$1,775	\$2,876	\$2,951	\$2,738
ANNUAL	\$16,152	\$23,125	\$28,359	\$25,867	\$21,305	\$34,516	\$35,417	\$32,858

Table 20  
The Self-Sufficiency Standard for George County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	536	643	643	643	643	886	643	643
Child Care	0	420	836	592	171	1008	836	592
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	138	386	399	408	437	422	464	472
Miscellaneous	112	202	255	237	206	313	301	283
Taxes	222	357	468	399	278	681	531	464
Earned Income Tax Credit (-)	0	-108	-110	-172	-283	0	-71	-139
Child Care Tax Credit (-)	0	-70	-125	-93	-41	-100	-105	-95
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.09	\$12.95	\$16.10	\$14.44	\$11.45	\$21.25	\$9.76 per adult	\$8.84 per adult
MONTHLY	\$1,424	\$2,280	\$2,834	\$2,541	\$2,016	\$3,740	\$3,435	\$3,113
ANNUAL	\$17,093	\$27,357	\$34,009	\$30,493	\$24,189	\$44,883	\$41,223	\$37,360

Table 21  
The Self-Sufficiency Standard for Greene County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	435	536	536	536	536	700	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	102	183	228	216	192	277	275	262
Taxes	190	281	355	310	229	465	425	378
Earned Income Tax Credit (-)	0	-161	-205	-249	-329	-132	-170	-215
Child Care Tax Credit (-)	0	-64	-78	-57	-19	-111	-80	-59
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.28	\$11.06	\$13.55	\$12.37	\$10.21	\$16.94	\$8.43 per adult	\$7.82 per adult
MONTHLY	\$1,281	\$1,947	\$2,385	\$2,177	\$1,796	\$2,982	\$2,966	\$2,752
ANNUAL	\$15,369	\$23,365	\$28,618	\$26,127	\$21,558	\$35,779	\$35,589	\$33,028

Table 22  
The Self-Sufficiency Standard for Grenada County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	458	536	536	536	536	755	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	104	180	226	213	190	280	273	260
Taxes	197	273	346	301	221	484	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-119	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-119	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.46	\$10.86	\$13.34	\$12.16	\$10.00	\$17.27	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,312	\$1,912	\$2,347	\$2,140	\$1,760	\$3,040	\$2,939	\$2,725
ANNUAL	\$15,748	\$22,945	\$28,166	\$25,674	\$21,117	\$36,480	\$35,264	\$32,706

Table 23  
The Self-Sufficiency Standard for Hancock County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	688	805	805	805	805	1049	805	805
Child Care	0	420	836	592	171	1008	836	592
Food	234	354	464	529	613	624	665	727
Transportation	245	252	252	252	252	252	479	479
Health Care	138	386	399	408	437	422	464	472
Miscellaneous	131	222	276	259	228	335	325	307
Taxes	297	471	606	505	380	782	659	618
Earned Income Tax Credit (-)	0	-43	-8	-88	-192	0	0	-29
Child Care Tax Credit (-)	0	-65	-110	-120	-46	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.65	\$15.25	\$18.87	\$16.71	\$13.90	\$23.23	\$11.08 per adult	\$10.34 per adult
MONTHLY	\$1,699	\$2,684	\$3,320	\$2,940	\$2,446	\$4,088	\$3,899	\$3,638
ANNUAL	\$20,388	\$32,206	\$39,844	\$35,285	\$29,358	\$49,056	\$46,783	\$43,656

Table 24  
The Self-Sufficiency Standard for Harrison County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	733	857	857	857	857	1116	857	857
Child Care	0	420	836	592	171	1008	836	592
Food	234	354	464	529	613	624	665	727
Transportation	245	252	252	252	252	252	479	479
Health Care	138	386	399	408	437	422	464	472
Miscellaneous	135	227	281	264	233	342	330	313
Taxes	316	501	634	536	403	811	681	624
Earned Income Tax Credit (-)	0	-26	0	-64	-170	0	0	-12
Child Care Tax Credit (-)	0	-63	-105	-120	-46	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.04	\$15.86	\$19.42	\$17.35	\$14.48	\$23.82	\$11.30 per adult	\$10.56 per adult
MONTHLY	\$1,767	\$2,791	\$3,418	\$3,053	\$2,549	\$4,192	\$3,978	\$3,718
ANNUAL	\$21,205	\$33,486	\$41,014	\$36,633	\$30,586	\$50,302	\$47,739	\$44,612

Table 25  
The Self-Sufficiency Standard for Hinds County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	644	747	747	747	747	898	747	747
Child Care	0	420	836	592	171	1008	836	592
Food	207	313	411	468	542	552	588	643
Transportation	248	255	255	255	255	255	485	485
Health Care	133	365	378	387	416	400	443	451
Miscellaneous	123	210	263	245	213	311	310	292
Taxes	262	401	517	422	305	672	610	489
Earned Income Tax Credit (-)	0	-81	-72	-147	-256	0	-23	-111
Child Care Tax Credit (-)	0	-68	-120	-108	-50	-100	-100	-108
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.00	\$13.90	\$17.13	\$15.12	\$12.18	\$21.10	\$10.41 per adult	\$9.22 per adult
MONTHLY	\$1,585	\$2,446	\$3,015	\$2,660	\$2,144	\$3,713	\$3,663	\$3,247
ANNUAL	\$19,015	\$29,349	\$36,177	\$31,925	\$25,725	\$44,560	\$43,956	\$38,960

Table 26  
The Self-Sufficiency Standard for Holmes County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	583	583	583	583	697	583	583
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	123	323	337	345	374	359	401	409
Miscellaneous	110	182	228	215	192	271	275	262
Taxes	215	279	353	308	226	442	425	378
Earned Income Tax Credit (-)	0	-163	-207	-251	-331	-151	-171	-215
Child Care Tax Credit (-)	0	-63	-77	-56	-18	-98	-80	-58
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.93	\$11.00	\$13.49	\$12.31	\$10.14	\$16.42	\$8.42 per adult	\$7.82 per adult
MONTHLY	\$1,395	\$1,936	\$2,373	\$2,166	\$1,785	\$2,890	\$2,965	\$2,751
ANNUAL	\$16,739	\$23,237	\$28,480	\$25,989	\$21,423	\$34,677	\$35,578	\$33,017



Table 27  
The Self-Sufficiency Standard for Humphreys County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	406	536	536	536	536	711	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	123	323	337	345	374	359	401	409
Miscellaneous	98	177	223	210	187	272	270	257
Taxes	178	262	334	292	209	447	406	360
Earned Income Tax Credit (-)	0	-174	-224	-267	-347	-146	-187	-232
Child Care Tax Credit (-)	0	-56	-69	-48	-10	-100	-72	-51
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$6.98	\$10.59	\$13.03	\$11.87	\$9.70	\$16.54	\$8.20 per adult	\$7.59 per adult
MONTHLY	\$1,228	\$1,864	\$2,294	\$2,090	\$1,708	\$2,912	\$2,886	\$2,673
ANNUAL	\$14,738	\$22,365	\$27,530	\$25,079	\$20,496	\$34,943	\$34,627	\$32,076

Table 28  
The Self-Sufficiency Standard for Issaquena County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	583	583	583	583	697	583	583
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	247	254	254	254	254	254	484	484
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	112	186	232	220	196	275	280	267
Taxes	220	294	371	326	247	460	446	399
Earned Income Tax Credit (-)	0	-152	-191	-235	-314	-135	-152	-197
Child Care Tax Credit (-)	0	-70	-84	-64	-26	-108	-89	-67
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.05	\$11.40	\$13.93	\$12.75	\$10.60	\$16.84	\$8.67 per adult	\$8.07 per adult
MONTHLY	\$1,417	\$2,007	\$2,451	\$2,244	\$1,866	\$2,964	\$3,053	\$2,841
ANNUAL	\$17,008	\$24,081	\$29,417	\$26,925	\$22,390	\$35,568	\$36,641	\$34,088

Table 29  
The Self-Sufficiency Standard for Itawamba County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	473	536	536	536	536	708	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	134	369	382	391	420	404	447	455
Miscellaneous	106	182	228	215	191	277	275	262
Taxes	202	278	352	307	226	465	424	377
Earned Income Tax Credit (-)	0	-163	-208	-252	-332	-132	-171	-216
Child Care Tax Credit (-)	0	-63	-76	-56	-17	-111	-80	-58
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.60	\$10.99	\$13.47	\$12.29	\$10.13	\$16.94	\$8.42 per adult	\$7.81 per adult
MONTHLY	\$1,338	\$1,935	\$2,371	\$2,164	\$1,783	\$2,982	\$2,963	\$2,749
ANNUAL	\$16,061	\$23,214	\$28,456	\$25,964	\$21,399	\$35,778	\$35,553	\$32,992

Table 30  
The Self-Sufficiency Standard for Jackson County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	654	784	784	784	784	1080	784	784
Child Care	0	420	836	592	171	1008	836	592
Food	215	325	426	486	563	573	611	668
Transportation	238	245	245	245	245	245	465	465
Health Care	138	386	399	408	437	422	464	472
Miscellaneous	124	216	269	252	220	333	316	298
Taxes	269	436	560	455	339	766	619	521
Earned Income Tax Credit (-)	0	-62	-40	-123	-226	0	-3	-85
Child Care Tax Credit (-)	0	-68	-115	-125	-48	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.12	\$14.58	\$17.99	\$15.76	\$12.99	\$22.97	\$10.68 per adult	\$9.58 per adult
MONTHLY	\$1,605	\$2,566	\$3,166	\$2,774	\$2,286	\$4,043	\$3,759	\$3,372
ANNUAL	\$19,257	\$30,797	\$37,989	\$33,283	\$27,433	\$48,516	\$45,107	\$40,464

Table 31  
The Self-Sufficiency Standard for Jasper County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	536	536	536	536	644	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	104	181	227	214	191	269	273	260
Taxes	195	275	349	304	223	436	418	371
Earned Income Tax Credit (-)	0	-165	-211	-255	-335	-157	-176	-221
Child Care Tax Credit (-)	0	-62	-75	-54	-16	-95	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.40	\$10.91	\$13.39	\$12.21	\$10.05	\$16.26	\$8.34 per adult	\$7.74 per adult
MONTHLY	\$1,303	\$1,920	\$2,356	\$2,148	\$1,768	\$2,862	\$2,937	\$2,724
ANNUAL	\$15,638	\$23,041	\$28,271	\$25,780	\$21,219	\$34,349	\$35,242	\$32,685

Table 32  
The Self-Sufficiency Standard for Jefferson County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	446	536	536	536	536	672	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	251	258	258	258	258	258	492	492
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	105	182	228	216	192	274	277	264
Taxes	197	281	355	310	229	454	432	384
Earned Income Tax Credit (-)	0	-161	-205	-249	-329	-141	-164	-209
Child Care Tax Credit (-)	0	-64	-78	-57	-19	-104	-83	-61
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.47	\$11.06	\$13.55	\$12.37	\$10.20	\$16.68	\$8.50 per adult	\$7.90 per adult
MONTHLY	\$1,314	\$1,947	\$2,384	\$2,177	\$1,796	\$2,936	\$2,994	\$2,780
ANNUAL	\$15,770	\$23,359	\$28,612	\$26,120	\$21,551	\$35,233	\$35,923	\$33,358

Table 33  
The Self-Sufficiency Standard for Jefferson Davis County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	446	536	536	536	536	672	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	467	467
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	104	183	229	216	193	274	276	263
Taxes	195	283	357	312	234	456	428	381
Earned Income Tax Credit (-)	0	-160	-203	-247	-326	-140	-167	-212
Child Care Tax Credit (-)	0	-65	-78	-58	-20	-105	-81	-60
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.40	\$11.10	\$13.59	\$12.41	\$10.27	\$16.73	\$8.47 per adult	\$7.86 per adult
MONTHLY	\$1,302	\$1,954	\$2,392	\$2,185	\$1,808	\$2,944	\$2,980	\$2,767
ANNUAL	\$15,628	\$23,446	\$28,706	\$26,214	\$21,696	\$35,327	\$35,764	\$33,202

Table 34  
The Self-Sufficiency Standard for Jones County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	421	536	536	536	536	706	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	101	183	228	216	192	277	275	262
Taxes	185	281	355	310	229	468	425	378
Earned Income Tax Credit (-)	0	-161	-205	-249	-329	-130	-170	-215
Child Care Tax Credit (-)	0	-64	-78	-57	-19	-112	-80	-59
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.16	\$11.06	\$13.55	\$12.37	\$10.21	\$17.00	\$8.43 per adult	\$7.82 per adult
MONTHLY	\$1,261	\$1,947	\$2,385	\$2,177	\$1,796	\$2,992	\$2,966	\$2,752
ANNUAL	\$15,131	\$23,365	\$28,618	\$26,127	\$21,558	\$35,900	\$35,589	\$33,028

Table 35  
The Self-Sufficiency Standard for Kemper County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	496	570	570	570	570	746	570	570
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	108	184	230	217	194	279	277	264
Taxes	208	288	362	317	239	481	432	390
Earned Income Tax Credit (-)	0	-157	-199	-243	-322	-121	-164	-208
Child Care Tax Credit (-)	0	-67	-80	-60	-22	-118	-83	-62
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.73	\$11.21	\$13.71	\$12.53	\$10.39	\$17.23	\$8.51 per adult	\$7.92 per adult
MONTHLY	\$1,361	\$1,973	\$2,413	\$2,206	\$1,829	\$3,032	\$2,994	\$2,787
ANNUAL	\$16,333	\$23,679	\$28,959	\$26,467	\$21,943	\$36,381	\$35,930	\$33,440

Table 36  
The Self-Sufficiency Standard for Lafayette County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	568	700	700	700	700	839	700	700
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	115	197	243	230	206	288	290	277
Taxes	231	335	415	367	281	538	481	438
Earned Income Tax Credit (-)	0	-123	-154	-198	-280	-79	-119	-163
Child Care Tax Credit (-)	0	-73	-103	-81	-42	-115	-104	-84
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.34	\$12.42	\$14.92	\$13.73	\$11.54	\$18.36	\$9.12 per adult	\$8.53 per adult
MONTHLY	\$1,468	\$2,187	\$2,625	\$2,416	\$2,030	\$3,231	\$3,211	\$3,002
ANNUAL	\$17,613	\$26,240	\$31,505	\$28,991	\$24,362	\$38,772	\$38,538	\$36,027

Table 37  
The Self-Sufficiency Standard for Lamar County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	837	979	979	979	979	1276	979	979
Child Care	0	420	836	592	171	1008	836	592
Food	214	324	424	484	560	571	608	664
Transportation	236	243	243	243	243	243	461	461
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	142	235	288	270	239	352	335	317
Taxes	346	543	660	573	429	846	695	623
Earned Income Tax Credit (-)	0	-1	0	-34	-146	0	0	-1
Child Care Tax Credit (-)	0	-60	-105	-115	-45	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.68	\$16.75	\$20.01	\$18.16	\$15.14	\$24.60	\$11.48 per adult	\$10.72 per adult
MONTHLY	\$1,880	\$2,948	\$3,522	\$3,197	\$2,664	\$4,330	\$4,041	\$3,772
ANNUAL	\$22,559	\$35,382	\$42,264	\$38,359	\$31,973	\$51,963	\$48,492	\$45,261

Table 38  
The Self-Sufficiency Standard for Lauderdale County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	507	594	594	594	594	816	594	594
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	468	468
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	109	187	233	220	197	287	280	267
Taxes	212	296	376	329	249	530	445	399
Earned Income Tax Credit (-)	0	-150	-188	-232	-312	-85	-152	-197
Child Care Tax Credit (-)	0	-71	-86	-65	-27	-115	-88	-67
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$11.45	\$14.00	\$12.81	\$10.66	\$18.20	\$8.67 per adult	\$8.06 per adult
MONTHLY	\$1,383	\$2,016	\$2,465	\$2,254	\$1,876	\$3,203	\$3,051	\$2,838
ANNUAL	\$16,601	\$24,192	\$29,578	\$27,049	\$22,511	\$38,435	\$36,609	\$34,056



Table 39  
The Self-Sufficiency Standard for Lawrence County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	446	536	536	536	536	672	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	467	467
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	104	183	229	216	193	274	276	263
Taxes	195	283	357	312	234	456	428	381
Earned Income Tax Credit (-)	0	-160	-203	-247	-326	-140	-167	-212
Child Care Tax Credit (-)	0	-65	-78	-58	-20	-105	-81	-60
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.40	\$11.10	\$13.59	\$12.41	\$10.27	\$16.73	\$8.47 per adult	\$7.86 per adult
MONTHLY	\$1,302	\$1,954	\$2,392	\$2,185	\$1,808	\$2,944	\$2,980	\$2,767
ANNUAL	\$15,628	\$23,446	\$28,706	\$26,214	\$21,696	\$35,327	\$35,764	\$33,202

Table 40  
The Self-Sufficiency Standard for Leake County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	536	536	536	536	644	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	104	181	227	214	191	270	274	261
Taxes	196	276	350	305	224	437	422	375
Earned Income Tax Credit (-)	0	-165	-210	-254	-334	-156	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-96	-79	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.45	\$10.94	\$13.42	\$12.24	\$10.08	\$16.30	\$8.39 per adult	\$7.78 per adult
MONTHLY	\$1,311	\$1,926	\$2,362	\$2,154	\$1,774	\$2,868	\$2,953	\$2,740
ANNUAL	\$15,732	\$23,107	\$28,340	\$25,848	\$21,286	\$34,417	\$35,437	\$32,878

Table 41  
The Self-Sufficiency Standard for Lee County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	508	586	586	586	586	800	586	586
Child Care	0	340	683	488	149	832	683	488
Food	205	310	407	463	536	547	582	637
Transportation	241	248	248	248	248	248	471	471
Health Care	134	369	382	391	420	404	447	455
Miscellaneous	109	185	231	218	194	283	277	264
Taxes	209	289	362	316	236	504	430	382
Earned Income Tax Credit (-)	0	-155	-198	-242	-323	-103	-164	-210
Child Care Tax Credit (-)	0	-68	-81	-60	-22	-115	-83	-61
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.80	\$11.29	\$13.75	\$12.54	\$10.36	\$17.71	\$8.51 per adult	\$7.89 per adult
MONTHLY	\$1,373	\$1,987	\$2,420	\$2,207	\$1,824	\$3,116	\$2,996	\$2,778
ANNUAL	\$16,474	\$23,842	\$29,040	\$26,488	\$21,888	\$37,397	\$35,952	\$33,331

Table 42  
The Self-Sufficiency Standard for Leflore County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	408	536	536	536	536	712	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	123	323	337	345	374	359	401	409
Miscellaneous	99	177	223	210	187	272	270	257
Taxes	179	262	334	292	209	447	406	360
Earned Income Tax Credit (-)	0	-174	-224	-267	-347	-146	-187	-232
Child Care Tax Credit (-)	0	-56	-69	-48	-10	-100	-72	-51
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$6.99	\$10.59	\$13.03	\$11.87	\$9.70	\$16.55	\$8.20 per adult	\$7.59 per adult
MONTHLY	\$1,231	\$1,864	\$2,294	\$2,090	\$1,708	\$2,914	\$2,886	\$2,673
ANNUAL	\$14,772	\$22,365	\$27,530	\$25,079	\$20,496	\$34,963	\$34,627	\$32,076

Table 43  
The Self-Sufficiency Standard for Lincoln County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	482	536	536	536	536	735	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	467	467
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	107	181	227	214	191	279	274	261
Taxes	204	277	350	305	224	476	422	375
Earned Income Tax Credit (-)	0	-164	-209	-253	-333	-124	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-116	-78	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.66	\$10.95	\$13.43	\$12.25	\$10.09	\$17.15	\$8.38 per adult	\$7.78 per adult
MONTHLY	\$1,347	\$1,927	\$2,363	\$2,156	\$1,775	\$3,019	\$2,951	\$2,738
ANNUAL	\$16,169	\$23,125	\$28,359	\$25,867	\$21,305	\$36,224	\$35,417	\$32,858

Table 44  
The Self-Sufficiency Standard for Lowndes County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	564	564	564	564	819	564	564
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	107	183	229	216	193	286	276	263
Taxes	204	284	358	313	235	526	430	383
Earned Income Tax Credit (-)	0	-160	-203	-247	-326	-88	-166	-211
Child Care Tax Credit (-)	0	-65	-79	-58	-20	-115	-82	-61
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.64	\$11.11	\$13.60	\$12.42	\$10.28	\$18.11	\$8.48 per adult	\$7.88 per adult
MONTHLY	\$1,345	\$1,956	\$2,394	\$2,187	\$1,810	\$3,188	\$2,986	\$2,772
ANNUAL	\$16,138	\$23,471	\$28,733	\$26,241	\$21,722	\$38,254	\$35,830	\$33,266

Table 45  
The Self-Sufficiency Standard for Madison County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	755	876	876	876	876	1054	876	876
Child Care	0	420	836	592	171	1008	836	592
Food	207	313	411	468	542	552	588	643
Transportation	239	246	246	246	246	246	467	467
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	133	222	275	257	225	326	321	303
Taxes	306	467	594	484	359	734	634	541
Earned Income Tax Credit (-)	0	-44	-14	-100	-206	0	0	-65
Child Care Tax Credit (-)	0	-65	-110	-125	-48	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.89	\$15.24	\$18.69	\$16.38	\$13.52	\$22.35	\$10.88 per adult	\$9.85 per adult
MONTHLY	\$1,740	\$2,682	\$3,289	\$2,882	\$2,379	\$3,934	\$3,830	\$3,468
ANNUAL	\$20,884	\$32,188	\$39,472	\$34,588	\$28,551	\$47,212	\$45,958	\$41,612

Table 46  
The Self-Sufficiency Standard for Marion County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	478	536	536	536	536	704	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	240	247	247	247	247	247	470	470
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	107	183	229	216	193	278	276	263
Taxes	205	284	358	313	235	470	430	382
Earned Income Tax Credit (-)	0	-160	-203	-247	-326	-128	-166	-211
Child Care Tax Credit (-)	0	-65	-79	-58	-20	-113	-82	-60
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.67	\$11.11	\$13.61	\$12.43	\$10.29	\$17.03	\$8.48 per adult	\$7.87 per adult
MONTHLY	\$1,350	\$1,956	\$2,395	\$2,187	\$1,810	\$2,998	\$2,985	\$2,772
ANNUAL	\$16,195	\$23,473	\$28,735	\$26,243	\$21,724	\$35,975	\$35,823	\$33,259

Table 47  
The Self-Sufficiency Standard for Marshall County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	438	541	541	541	541	790	541	541
Child Care	0	420	836	592	171	1008	836	592
Food	215	325	426	486	563	573	611	668
Transportation	243	250	250	250	250	250	476	476
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	103	189	242	225	193	301	290	272
Taxes	191	303	413	346	236	628	480	417
Earned Income Tax Credit (-)	0	-145	-155	-217	-325	0	-119	-181
Child Care Tax Credit (-)	0	-74	-102	-72	-21	-105	-104	-75
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.32	\$11.63	\$14.89	\$13.22	\$10.31	\$20.18	\$9.12 per adult	\$8.29 per adult
MONTHLY	\$1,287	\$2,047	\$2,620	\$2,327	\$1,814	\$3,552	\$3,210	\$2,917
ANNUAL	\$15,450	\$24,561	\$31,440	\$27,922	\$21,766	\$42,626	\$38,518	\$35,007

Table 48  
The Self-Sufficiency Standard for Monroe County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	474	536	536	536	536	671	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	106	180	226	213	190	271	273	260
Taxes	202	273	346	301	221	443	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-149	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-99	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.58	\$10.86	\$13.34	\$12.16	\$10.00	\$16.46	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,335	\$1,912	\$2,347	\$2,140	\$1,760	\$2,898	\$2,939	\$2,725
ANNUAL	\$16,019	\$22,945	\$28,166	\$25,674	\$21,117	\$34,772	\$35,264	\$32,706

Table 49  
The Self-Sufficiency Standard for Montgomery County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	453	536	536	536	536	718	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	104	180	226	213	190	276	273	260
Taxes	195	273	346	301	221	463	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-133	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-109	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$10.86	\$13.34	\$12.16	\$10.00	\$16.90	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,305	\$1,912	\$2,347	\$2,140	\$1,760	\$2,974	\$2,939	\$2,725
ANNUAL	\$15,663	\$22,945	\$28,166	\$25,674	\$21,117	\$35,691	\$35,264	\$32,706

Table 50  
The Self-Sufficiency Standard for Neshoba County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	468	536	536	536	536	638	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	105	181	227	214	191	269	273	260
Taxes	199	275	349	304	223	434	418	371
Earned Income Tax Credit (-)	0	-165	-211	-255	-335	-159	-176	-221
Child Care Tax Credit (-)	0	-62	-75	-54	-16	-94	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.51	\$10.91	\$13.39	\$12.21	\$10.05	\$16.21	\$8.34 per adult	\$7.74 per adult
MONTHLY	\$1,322	\$1,920	\$2,356	\$2,148	\$1,768	\$2,852	\$2,937	\$2,724
ANNUAL	\$15,858	\$23,041	\$28,271	\$25,780	\$21,219	\$34,229	\$35,242	\$32,685



Table 51  
The Self-Sufficiency Standard for Newton County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	496	570	570	570	570	746	570	570
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	108	184	230	217	194	279	277	264
Taxes	208	288	362	317	239	481	432	390
Earned Income Tax Credit (-)	0	-157	-199	-243	-322	-121	-164	-208
Child Care Tax Credit (-)	0	-67	-80	-60	-22	-118	-83	-62
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.73	\$11.21	\$13.71	\$12.53	\$10.39	\$17.23	\$8.51 per adult	\$7.92 per adult
MONTHLY	\$1,361	\$1,973	\$2,413	\$2,206	\$1,829	\$3,032	\$2,994	\$2,787
ANNUAL	\$16,333	\$23,679	\$28,959	\$26,467	\$21,943	\$36,381	\$35,930	\$33,440

Table 52  
The Self-Sufficiency Standard for Noxubee County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	468	544	544	544	544	745	544	544
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	105	181	227	214	191	279	274	261
Taxes	200	276	350	305	224	476	422	375
Earned Income Tax Credit (-)	0	-165	-210	-254	-334	-124	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-54	-16	-116	-79	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.54	\$10.94	\$13.41	\$12.23	\$10.07	\$17.16	\$8.39 per adult	\$7.78 per adult
MONTHLY	\$1,326	\$1,925	\$2,361	\$2,153	\$1,773	\$3,019	\$2,952	\$2,739
ANNUAL	\$15,918	\$23,096	\$28,328	\$25,836	\$21,275	\$36,234	\$35,425	\$32,866

Table 53  
The Self-Sufficiency Standard for Oktibbeha County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	517	630	630	630	630	821	630	630
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	110	190	236	223	199	286	283	270
Taxes	215	305	387	339	259	527	456	410
Earned Income Tax Credit (-)	0	-144	-179	-223	-303	-87	-143	-187
Child Care Tax Credit (-)	0	-75	-90	-69	-31	-115	-93	-72
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.93	\$11.68	\$14.26	\$13.06	\$10.90	\$18.14	\$8.80 per adult	\$8.19 per adult
MONTHLY	\$1,396	\$2,056	\$2,509	\$2,298	\$1,919	\$3,192	\$3,097	\$2,884
ANNUAL	\$16,748	\$24,676	\$30,107	\$27,575	\$23,028	\$38,306	\$37,165	\$34,612

Table 54  
The Self-Sufficiency Standard for Panola County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	536	536	536	536	642	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	107	180	226	213	190	268	273	260
Taxes	204	273	346	301	221	433	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-159	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-94	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$10.86	\$13.34	\$12.16	\$10.00	\$16.20	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,345	\$1,912	\$2,347	\$2,140	\$1,760	\$2,850	\$2,939	\$2,725
ANNUAL	\$16,138	\$22,945	\$28,166	\$25,674	\$21,117	\$34,205	\$35,264	\$32,706

Table 55  
The Self-Sufficiency Standard for Pearl River County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	473	567	567	567	567	692	567	567
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	240	247	247	247	247	247	470	470
Health Care	138	386	400	408	437	422	464	472
Miscellaneous	107	186	232	220	196	277	279	267
Taxes	204	294	371	326	247	466	443	397
Earned Income Tax Credit (-)	0	-152	-191	-235	-314	-131	-154	-199
Child Care Tax Credit (-)	0	-70	-84	-64	-26	-111	-88	-66
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.63	\$11.40	\$13.93	\$12.75	\$10.60	\$16.95	\$8.64 per adult	\$8.04 per adult
MONTHLY	\$1,344	\$2,007	\$2,452	\$2,244	\$1,866	\$2,983	\$3,042	\$2,830
ANNUAL	\$16,123	\$24,085	\$29,421	\$26,930	\$22,395	\$35,793	\$36,509	\$33,956

Table 56  
The Self-Sufficiency Standard for Perry County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	496	580	580	580	580	756	580	580
Child Care	0	420	836	592	171	1008	836	592
Food	214	324	424	484	560	571	608	664
Transportation	235	241	241	241	241	241	459	459
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	108	195	248	230	199	299	294	276
Taxes	208	327	432	368	256	621	498	436
Earned Income Tax Credit (-)	0	-128	-137	-197	-306	0	-102	-164
Child Care Tax Credit (-)	0	-73	-115	-81	-30	-105	-110	-83
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.76	\$12.24	\$15.38	\$13.76	\$10.83	\$20.04	\$9.35 per adult	\$8.51 per adult
MONTHLY	\$1,366	\$2,154	\$2,706	\$2,422	\$1,907	\$3,526	\$3,290	\$2,996
ANNUAL	\$16,389	\$25,844	\$32,476	\$29,066	\$22,881	\$42,315	\$39,486	\$35,957

Table 57  
The Self-Sufficiency Standard for Pike County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	482	536	536	536	536	705	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	467	467
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	107	181	227	214	191	276	274	261
Taxes	204	277	350	305	224	462	422	375
Earned Income Tax Credit (-)	0	-164	-209	-253	-333	-134	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-109	-78	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.66	\$10.95	\$13.43	\$12.25	\$10.09	\$16.87	\$8.38 per adult	\$7.78 per adult
MONTHLY	\$1,347	\$1,927	\$2,363	\$2,156	\$1,775	\$2,968	\$2,951	\$2,738
ANNUAL	\$16,169	\$23,125	\$28,359	\$25,867	\$21,305	\$35,622	\$35,417	\$32,858

Table 58  
The Self-Sufficiency Standard for Pontotoc County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	536	536	536	536	729	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	103	180	226	213	190	277	273	260
Taxes	193	273	346	301	221	468	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-129	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-112	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.35	\$10.86	\$13.34	\$12.16	\$10.00	\$17.00	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,294	\$1,912	\$2,347	\$2,140	\$1,760	\$2,993	\$2,939	\$2,725
ANNUAL	\$15,528	\$22,945	\$28,166	\$25,674	\$21,117	\$35,912	\$35,264	\$32,706

Table 59  
The Self-Sufficiency Standard for Prentiss County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	406	536	536	536	536	643	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	99	180	226	213	190	269	273	260
Taxes	180	273	346	301	221	434	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-159	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-94	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.04	\$10.86	\$13.34	\$12.16	\$10.00	\$16.20	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,239	\$1,912	\$2,347	\$2,140	\$1,760	\$2,852	\$2,939	\$2,725
ANNUAL	\$14,866	\$22,945	\$28,166	\$25,674	\$21,117	\$34,225	\$35,264	\$32,706

Table 60  
The Self-Sufficiency Standard for Quitman County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	468	552	552	552	552	661	552	552
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	247	254	254	254	254	254	484	484
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	106	183	228	216	192	271	276	263
Taxes	202	281	355	310	229	443	430	383
Earned Income Tax Credit (-)	0	-161	-205	-249	-329	-150	-166	-211
Child Care Tax Credit (-)	0	-64	-78	-57	-19	-98	-82	-61
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.59	\$11.06	\$13.55	\$12.37	\$10.21	\$16.44	\$8.48 per adult	\$7.88 per adult
MONTHLY	\$1,335	\$1,947	\$2,385	\$2,177	\$1,796	\$2,893	\$2,987	\$2,773
ANNUAL	\$16,024	\$23,363	\$28,616	\$26,124	\$21,556	\$34,711	\$35,840	\$33,276

Table 61  
The Self-Sufficiency Standard for Rankin County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	737	855	855	855	855	1029	855	855
Child Care	0	420	836	592	171	1008	836	592
Food	207	313	411	468	542	552	588	643
Transportation	239	246	246	246	246	246	467	467
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	132	220	272	255	223	323	319	301
Taxes	299	456	579	472	350	723	589	531
Earned Income Tax Credit (-)	0	-50	-26	-110	-215	0	-3	-73
Child Care Tax Credit (-)	0	-65	-115	-125	-48	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.73	\$15.01	\$18.38	\$16.12	\$13.29	\$22.14	\$10.68 per adult	\$9.74 per adult
MONTHLY	\$1,713	\$2,641	\$3,235	\$2,837	\$2,338	\$3,896	\$3,759	\$3,427
ANNUAL	\$20,555	\$31,698	\$38,816	\$34,050	\$28,060	\$46,753	\$45,107	\$41,121

Table 62  
The Self-Sufficiency Standard for Scott County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	474	536	536	536	536	642	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	106	181	227	214	191	269	274	261
Taxes	202	276	350	305	224	437	422	375
Earned Income Tax Credit (-)	0	-165	-210	-254	-334	-156	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-95	-79	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.60	\$10.94	\$13.42	\$12.24	\$10.08	\$16.28	\$8.39 per adult	\$7.78 per adult
MONTHLY	\$1,338	\$1,926	\$2,362	\$2,154	\$1,774	\$2,865	\$2,953	\$2,740
ANNUAL	\$16,054	\$23,107	\$28,340	\$25,848	\$21,286	\$34,377	\$35,437	\$32,878



Table 63  
The Self-Sufficiency Standard for Sharkey County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	583	583	583	583	697	583	583
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	247	254	254	254	254	254	484	484
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	112	186	232	220	196	275	280	267
Taxes	220	294	371	326	247	460	446	399
Earned Income Tax Credit (-)	0	-152	-191	-235	-314	-135	-152	-197
Child Care Tax Credit (-)	0	-70	-84	-64	-26	-108	-89	-67
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.05</b>	<b>\$11.40</b>	<b>\$13.93</b>	<b>\$12.75</b>	<b>\$10.60</b>	<b>\$16.84</b>	<b>\$8.67</b> per adult	<b>\$8.07</b> per adult
MONTHLY	\$1,417	\$2,007	\$2,451	\$2,244	\$1,866	\$2,964	\$3,053	\$2,841
ANNUAL	\$17,008	\$24,081	\$29,417	\$26,925	\$22,390	\$35,568	\$36,641	\$34,088

Table 64  
The Self-Sufficiency Standard for Simpson County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	493	564	564	564	564	676	564	564
Child Care	0	420	836	592	171	1008	836	592
Food	215	325	426	486	563	573	611	668
Transportation	251	258	258	258	258	258	492	492
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	109	193	246	229	197	291	294	276
Taxes	212	320	424	362	250	560	498	437
Earned Income Tax Credit (-)	0	-133	-143	-203	-311	-62	-102	-164
Child Care Tax Credit (-)	0	-73	-111	-79	-27	-110	-110	-83
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.84</b>	<b>\$12.06</b>	<b>\$15.22</b>	<b>\$13.60</b>	<b>\$10.68</b>	<b>\$18.81</b>	<b>\$9.35</b> per adult	<b>\$8.52</b> per adult
MONTHLY	\$1,380	\$2,122	\$2,678	\$2,394	\$1,879	\$3,310	\$3,292	\$2,998
ANNUAL	\$16,556	\$25,462	\$32,136	\$28,726	\$22,551	\$39,722	\$39,502	\$35,976

Table 65  
The Self-Sufficiency Standard for Smith County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	455	536	536	536	536	644	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	104	181	226	214	190	269	273	260
Taxes	194	274	347	302	222	435	417	370
Earned Income Tax Credit (-)	0	-166	-212	-256	-336	-158	-177	-222
Child Care Tax Credit (-)	0	-61	-74	-54	-16	-95	-77	-55
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.40	\$10.88	\$13.36	\$12.18	\$10.02	\$16.24	\$8.33 per adult	\$7.72 per adult
MONTHLY	\$1,302	\$1,916	\$2,351	\$2,143	\$1,764	\$2,858	\$2,932	\$2,719
ANNUAL	\$15,626	\$22,988	\$28,214	\$25,722	\$21,163	\$34,292	\$35,185	\$32,628

Table 66  
The Self-Sufficiency Standard for Stone County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	579	677	677	677	677	882	677	677
Child Care	0	420	836	592	171	1008	836	592
Food	234	354	464	529	613	624	665	727
Transportation	235	241	241	241	241	241	459	459
Health Care	138	386	399	408	437	422	464	472
Miscellaneous	119	208	262	245	214	318	310	293
Taxes	245	392	518	428	316	706	616	501
Earned Income Tax Credit (-)	0	-88	-75	-146	-250	0	-22	-106
Child Care Tax Credit (-)	0	-70	-120	-109	-50	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.62	\$13.66	\$17.06	\$15.14	\$12.33	\$21.69	\$10.43 per adult	\$9.29 per adult
MONTHLY	\$1,516	\$2,404	\$3,003	\$2,665	\$2,169	\$3,818	\$3,672	\$3,271
ANNUAL	\$18,197	\$28,851	\$36,039	\$31,979	\$26,031	\$45,813	\$44,066	\$39,253

Table 67  
The Self-Sufficiency Standard for Sunflower County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	479	536	536	536	536	764	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	123	323	337	345	374	359	401	409
Miscellaneous	106	177	223	210	187	278	270	257
Taxes	201	262	334	292	209	470	406	360
Earned Income Tax Credit (-)	0	-174	-224	-267	-347	-128	-187	-232
Child Care Tax Credit (-)	0	-56	-69	-48	-10	-113	-72	-51
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.56	\$10.59	\$13.03	\$11.87	\$9.70	\$17.04	\$8.20 per adult	\$7.59 per adult
MONTHLY	\$1,331	\$1,864	\$2,294	\$2,090	\$1,708	\$2,999	\$2,886	\$2,673
ANNUAL	\$15,976	\$22,365	\$27,530	\$25,079	\$20,496	\$35,983	\$34,627	\$32,076

Table 68  
The Self-Sufficiency Standard for Tallahatchie County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	406	536	536	536	536	711	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	99	180	226	213	190	275	273	260
Taxes	180	273	346	301	221	460	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-136	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-108	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.04	\$10.86	\$13.34	\$12.16	\$10.00	\$16.83	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,239	\$1,912	\$2,347	\$2,140	\$1,760	\$2,963	\$2,939	\$2,725
ANNUAL	\$14,866	\$22,945	\$28,166	\$25,674	\$21,117	\$35,551	\$35,264	\$32,706

Table 69  
The Self-Sufficiency Standard for Tate County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	516	574	574	574	574	804	574	574
Child Care	0	420	836	592	171	1008	836	592
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	110	192	245	228	196	302	292	275
Taxes	215	316	420	358	247	633	489	429
Earned Income Tax Credit (-)	0	-136	-146	-206	-315	0	-110	-171
Child Care Tax Credit (-)	0	-73	-108	-77	-26	-105	-109	-80
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.92	\$11.96	\$15.13	\$13.51	\$10.59	\$20.28	\$9.24 per adult	\$8.42 per adult
MONTHLY	\$1,394	\$2,105	\$2,663	\$2,378	\$1,864	\$3,570	\$3,254	\$2,965
ANNUAL	\$16,731	\$25,264	\$31,953	\$28,541	\$22,370	\$42,839	\$39,046	\$35,577

Table 70  
The Self-Sufficiency Standard for Tippah County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	536	536	536	536	698	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	107	180	226	213	190	274	273	260
Taxes	205	273	346	301	221	456	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-140	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-105	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.66	\$10.86	\$13.34	\$12.16	\$10.00	\$16.72	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,348	\$1,912	\$2,347	\$2,140	\$1,760	\$2,943	\$2,939	\$2,725
ANNUAL	\$16,172	\$22,945	\$28,166	\$25,674	\$21,117	\$35,313	\$35,264	\$32,706

Table 71  
The Self-Sufficiency Standard for Tishomingo County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	453	536	536	536	536	673	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	104	180	226	213	190	272	273	260
Taxes	195	273	346	301	221	444	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-149	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-99	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.42	\$10.86	\$13.34	\$12.16	\$10.00	\$16.48	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,305	\$1,912	\$2,347	\$2,140	\$1,760	\$2,901	\$2,939	\$2,725
ANNUAL	\$15,663	\$22,945	\$28,166	\$25,674	\$21,117	\$34,812	\$35,264	\$32,706

Table 72  
The Self-Sufficiency Standard for Tunica County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	587	752	752	752	752	903	752	752
Child Care	0	420	836	592	171	1008	836	592
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	117	210	263	245	214	312	310	292
Taxes	238	402	521	426	311	677	612	493
Earned Income Tax Credit (-)	0	-81	-70	-145	-252	0	-22	-109
Child Care Tax Credit (-)	0	-68	-120	-110	-50	-100	-100	-109
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.50	\$13.90	\$17.18	\$15.18	\$12.29	\$21.18	\$10.43 per adult	\$9.25 per adult
MONTHLY	\$1,496	\$2,446	\$3,024	\$2,672	\$2,163	\$3,728	\$3,670	\$3,258
ANNUAL	\$17,951	\$29,358	\$36,290	\$32,060	\$25,956	\$44,740	\$44,039	\$39,091

Table 73  
The Self-Sufficiency Standard for Union County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	506	561	561	561	561	672	561	561
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	109	183	229	216	193	271	276	263
Taxes	212	282	356	311	234	444	429	381
Earned Income Tax Credit (-)	0	-160	-204	-248	-327	-149	-167	-212
Child Care Tax Credit (-)	0	-65	-78	-57	-20	-99	-81	-60
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.84	\$11.09	\$13.58	\$12.40	\$10.26	\$16.47	\$8.47 per adult	\$7.86 per adult
MONTHLY	\$1,380	\$1,951	\$2,389	\$2,182	\$1,805	\$2,899	\$2,981	\$2,767
ANNUAL	\$16,562	\$23,415	\$28,672	\$26,180	\$21,663	\$34,792	\$35,769	\$33,206

Table 74  
The Self-Sufficiency Standard for Walthall County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	536	536	536	536	648	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	240	247	247	247	247	247	470	470
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	107	183	229	216	193	272	276	263
Taxes	206	284	358	313	235	445	430	382
Earned Income Tax Credit (-)	0	-160	-203	-247	-326	-147	-166	-211
Child Care Tax Credit (-)	0	-65	-79	-58	-20	-99	-82	-60
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.69	\$11.11	\$13.61	\$12.43	\$10.29	\$16.51	\$8.48 per adult	\$7.87 per adult
MONTHLY	\$1,354	\$1,956	\$2,395	\$2,187	\$1,810	\$2,906	\$2,985	\$2,772
ANNUAL	\$16,246	\$23,473	\$28,735	\$26,243	\$21,724	\$34,875	\$35,823	\$33,259



Table 75  
The Self-Sufficiency Standard for Warren County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	599	668	668	668	668	798	668	668
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	244	251	251	251	251	251	477	477
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	119	195	240	228	204	285	288	275
Taxes	245	327	407	359	274	520	475	431
Earned Income Tax Credit (-)	0	-129	-161	-206	-287	-93	-125	-169
Child Care Tax Credit (-)	0	-73	-98	-77	-39	-115	-102	-81
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.64	\$12.21	\$14.73	\$13.53	\$11.35	\$18.00	\$9.04 per adult	\$8.44 per adult
MONTHLY	\$1,522	\$2,150	\$2,593	\$2,381	\$1,997	\$3,167	\$3,183	\$2,973
ANNUAL	\$18,258	\$25,796	\$31,114	\$28,576	\$23,965	\$38,008	\$38,195	\$35,671

Table 76  
The Self-Sufficiency Standard for Washington County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	482	568	568	568	568	737	568	568
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	247	254	254	254	254	254	484	484
Health Care	123	323	337	345	374	359	401	409
Miscellaneous	107	181	227	214	191	275	275	262
Taxes	204	276	349	304	223	460	424	377
Earned Income Tax Credit (-)	0	-165	-210	-254	-334	-135	-171	-216
Child Care Tax Credit (-)	0	-62	-75	-54	-16	-108	-79	-58
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.64	\$10.92	\$13.40	\$12.22	\$10.06	\$16.84	\$8.41 per adult	\$7.80 per adult
MONTHLY	\$1,344	\$1,923	\$2,359	\$2,151	\$1,771	\$2,964	\$2,961	\$2,747
ANNUAL	\$16,133	\$23,073	\$28,303	\$25,812	\$21,251	\$35,567	\$35,527	\$32,967

Table 77  
The Self-Sufficiency Standard for Wayne County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	435	536	536	536	536	700	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	235	241	241	241	241	241	459	459
Health Care	138	383	397	405	434	419	461	469
Miscellaneous	102	183	228	216	192	277	275	262
Taxes	190	281	355	310	229	465	425	378
Earned Income Tax Credit (-)	0	-161	-205	-249	-329	-132	-170	-215
Child Care Tax Credit (-)	0	-64	-78	-57	-19	-111	-80	-59
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.28	\$11.06	\$13.55	\$12.37	\$10.21	\$16.94	\$8.43 per adult	\$7.82 per adult
MONTHLY	\$1,281	\$1,947	\$2,385	\$2,177	\$1,796	\$2,982	\$2,966	\$2,752
ANNUAL	\$15,369	\$23,365	\$28,618	\$26,127	\$21,558	\$35,779	\$35,589	\$33,028

Table 78  
The Self-Sufficiency Standard for Webster County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	453	536	536	536	536	718	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	104	180	226	213	190	276	273	260
Taxes	195	273	346	301	221	463	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-133	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-109	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$10.86	\$13.34	\$12.16	\$10.00	\$16.90	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,305	\$1,912	\$2,347	\$2,140	\$1,760	\$2,974	\$2,939	\$2,725
ANNUAL	\$15,663	\$22,945	\$28,166	\$25,674	\$21,117	\$35,691	\$35,264	\$32,706

Table 79  
The Self-Sufficiency Standard for Wilkinson County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	536	536	536	536	648	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	239	246	246	246	246	246	467	467
Health Care	134	366	379	388	417	401	444	452
Miscellaneous	107	181	227	214	191	270	274	261
Taxes	204	277	350	305	224	439	422	375
Earned Income Tax Credit (-)	0	-164	-209	-253	-333	-154	-173	-218
Child Care Tax Credit (-)	0	-62	-75	-55	-17	-96	-78	-57
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.65	\$10.95	\$13.43	\$12.25	\$10.09	\$16.34	\$8.38 per adult	\$7.78 per adult
MONTHLY	\$1,346	\$1,927	\$2,363	\$2,156	\$1,775	\$2,876	\$2,951	\$2,738
ANNUAL	\$16,152	\$23,125	\$28,359	\$25,867	\$21,305	\$34,516	\$35,417	\$32,858

Table 80  
The Self-Sufficiency Standard for Winston County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	498	583	583	583	583	698	583	583
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	108	185	231	218	195	274	278	265
Taxes	209	290	365	320	242	456	437	391
Earned Income Tax Credit (-)	0	-155	-196	-240	-319	-140	-159	-204
Child Care Tax Credit (-)	0	-68	-82	-61	-23	-105	-85	-64
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.78	\$11.28	\$13.79	\$12.61	\$10.46	\$16.72	\$8.57 per adult	\$7.97 per adult
MONTHLY	\$1,369	\$1,985	\$2,426	\$2,219	\$1,841	\$2,943	\$3,018	\$2,805
ANNUAL	\$16,426	\$23,820	\$29,117	\$26,625	\$22,097	\$35,313	\$36,214	\$33,661

Table 81  
The Self-Sufficiency Standard for Yalobusha County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	453	536	536	536	536	718	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	241	248	248	248	248	248	471	471
Health Care	131	354	368	376	406	390	432	441
Miscellaneous	104	180	226	213	190	276	273	260
Taxes	195	273	346	301	221	463	419	372
Earned Income Tax Credit (-)	0	-167	-213	-257	-337	-133	-176	-221
Child Care Tax Credit (-)	0	-61	-74	-53	-15	-109	-77	-56
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.42	\$10.86	\$13.34	\$12.16	\$10.00	\$16.90	\$8.35 per adult	\$7.74 per adult
MONTHLY	\$1,305	\$1,912	\$2,347	\$2,140	\$1,760	\$2,974	\$2,939	\$2,725
ANNUAL	\$15,663	\$22,945	\$28,166	\$25,674	\$21,117	\$35,691	\$35,264	\$32,706

Table 82  
The Self-Sufficiency Standard for Yazoo County, MS 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	471	536	536	536	536	640	536	536
Child Care	0	340	683	488	149	832	683	488
Food	215	325	426	486	563	573	611	668
Transportation	247	254	254	254	254	254	484	484
Health Care	133	363	377	385	414	399	441	449
Miscellaneous	107	182	228	215	192	270	275	262
Taxes	203	279	352	307	226	438	427	380
Earned Income Tax Credit (-)	0	-163	-208	-251	-331	-155	-169	-214
Child Care Tax Credit (-)	0	-63	-76	-56	-18	-96	-81	-59
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.63	\$11.00	\$13.48	\$12.30	\$10.14	\$16.32	\$8.45 per adult	\$7.84 per adult
MONTHLY	\$1,342	\$1,935	\$2,372	\$2,165	\$1,784	\$2,872	\$2,974	\$2,761
ANNUAL	\$16,109	\$23,224	\$28,466	\$25,974	\$21,409	\$34,462	\$35,690	\$33,128

**Appendix D. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2009**  
*Three Family Types, All Mississippi Counties*

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adams	\$23,939	164%	\$26,767	146%	\$34,017	154%
Alcorn	\$23,108	159%	\$25,850	141%	\$32,879	149%
Amite	\$23,125	159%	\$25,867	141%	\$32,858	149%
Attala	\$23,107	159%	\$25,848	141%	\$32,878	149%
Benton	\$24,386	167%	\$27,265	149%	\$34,302	156%
Bolivar	\$23,073	158%	\$25,812	141%	\$32,967	150%
Calhoun	\$22,945	157%	\$25,674	140%	\$32,706	148%
Carroll	\$22,365	153%	\$25,079	137%	\$32,076	145%
Chickasaw	\$23,820	163%	\$26,625	145%	\$33,661	153%
Choctaw	\$22,945	157%	\$25,674	140%	\$32,706	148%
Claiborne	\$23,305	160%	\$26,062	142%	\$33,301	151%
Clarke	\$23,679	163%	\$26,467	145%	\$33,440	152%
Clay	\$22,945	157%	\$25,674	140%	\$32,706	148%
Coahoma	\$24,660	169%	\$27,560	151%	\$34,723	157%
Copiah	\$24,325	167%	\$27,530	150%	\$34,634	157%
Covington	\$23,679	163%	\$26,467	145%	\$33,717	153%
DeSoto	\$29,273	201%	\$31,988	175%	\$39,068	177%
Forrest	\$31,776	218%	\$34,279	187%	\$41,660	189%
Franklin	\$23,125	159%	\$25,867	141%	\$32,858	149%
George	\$27,357	188%	\$30,493	167%	\$37,360	169%
Greene	\$23,365	160%	\$26,127	143%	\$33,028	150%
Grenada	\$22,945	157%	\$25,674	140%	\$32,706	148%
Hancock	\$32,206	221%	\$35,285	193%	\$43,656	198%
Harrison	\$33,486	230%	\$36,633	200%	\$44,612	202%
Hinds	\$29,349	201%	\$31,925	174%	\$38,960	177%
Holmes	\$23,237	159%	\$25,989	142%	\$33,017	150%
Humphreys	\$22,365	153%	\$25,079	137%	\$32,076	145%
Issaquena	\$24,081	165%	\$26,925	147%	\$34,088	155%
Itawamba	\$23,214	159%	\$25,964	142%	\$32,992	150%
Jackson	\$30,797	211%	\$33,283	182%	\$40,464	184%
Jasper	\$23,041	158%	\$25,780	141%	\$32,685	148%
Jefferson	\$23,359	160%	\$26,120	143%	\$33,358	151%
Jefferson Davis	\$23,446	161%	\$26,214	143%	\$33,202	151%
Jones	\$23,365	160%	\$26,127	143%	\$33,028	150%
Kemper	\$23,679	163%	\$26,467	145%	\$33,440	152%
Lafayette	\$26,240	180%	\$28,991	158%	\$36,027	163%
Lamar	\$35,382	243%	\$38,359	209%	\$45,261	205%
Lauderdale	\$24,192	166%	\$27,049	148%	\$34,056	154%
Lawrence	\$23,446	161%	\$26,214	143%	\$33,202	151%
Leake	\$23,107	159%	\$25,848	141%	\$32,878	149%
Lee	\$23,842	164%	\$26,488	145%	\$33,331	151%

The 2009 FPL for a family of two is \$14,570 annually, for a family of three is \$18,310, and for a family of four is \$22,050.

Appendix D, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2009**  
*Three Family Types, All Mississippi Counties*

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Leflore	\$22,365	153%	\$25,079	137%	\$32,076	145%
Lincoln	\$23,125	159%	\$25,867	141%	\$32,858	149%
Lowndes	\$23,471	161%	\$26,241	143%	\$33,266	151%
Madison	\$32,188	221%	\$34,588	189%	\$41,612	189%
Marion	\$23,473	161%	\$26,243	143%	\$33,259	151%
Marshall	\$24,561	169%	\$27,922	152%	\$35,007	159%
Monroe	\$22,945	157%	\$25,674	140%	\$32,706	148%
Montgomery	\$22,945	157%	\$25,674	140%	\$32,706	148%
Neshoba	\$23,041	158%	\$25,780	141%	\$32,685	148%
Newton	\$23,679	163%	\$26,467	145%	\$33,440	152%
Noxubee	\$23,096	159%	\$25,836	141%	\$32,866	149%
Oktibbeha	\$24,676	169%	\$27,575	151%	\$34,612	157%
Panola	\$22,945	157%	\$25,674	140%	\$32,706	148%
Pearl River	\$24,085	165%	\$26,930	147%	\$33,956	154%
Perry	\$25,844	177%	\$29,066	159%	\$35,957	163%
Pike	\$23,125	159%	\$25,867	141%	\$32,858	149%
Pontotoc	\$22,945	157%	\$25,674	140%	\$32,706	148%
Prentiss	\$22,945	157%	\$25,674	140%	\$32,706	148%
Quitman	\$23,363	160%	\$26,124	143%	\$33,276	151%
Rankin	\$31,698	218%	\$34,050	186%	\$41,121	186%
Scott	\$23,107	159%	\$25,848	141%	\$32,878	149%
Sharkey	\$24,081	165%	\$26,925	147%	\$34,088	155%
Simpson	\$25,462	175%	\$28,726	157%	\$35,976	163%
Smith	\$22,988	158%	\$25,722	140%	\$32,628	148%
Stone	\$28,851	198%	\$31,979	175%	\$39,253	178%
Sunflower	\$22,365	153%	\$25,079	137%	\$32,076	145%
Tallahatchie	\$22,945	157%	\$25,674	140%	\$32,706	148%
Tate	\$25,264	173%	\$28,541	156%	\$35,577	161%
Tippah	\$22,945	157%	\$25,674	140%	\$32,706	148%
Tishomingo	\$22,945	157%	\$25,674	140%	\$32,706	148%
Tunica	\$29,358	201%	\$32,060	175%	\$39,091	177%
Union	\$23,415	161%	\$26,180	143%	\$33,206	151%
Walthall	\$23,473	161%	\$26,243	143%	\$33,259	151%
Warren	\$25,796	177%	\$28,576	156%	\$35,671	162%
Washington	\$23,073	158%	\$25,812	141%	\$32,967	150%
Wayne	\$23,365	160%	\$26,127	143%	\$33,028	150%
Webster	\$22,945	157%	\$25,674	140%	\$32,706	148%
Wilkinson	\$23,125	159%	\$25,867	141%	\$32,858	149%
Winston	\$23,820	163%	\$26,625	145%	\$33,661	153%
Yalobusha	\$22,945	157%	\$25,674	140%	\$32,706	148%
Yazoo	\$23,224	159%	\$25,974	142%	\$33,128	150%

The 2009 FPL for a family of two is \$14,570 annually, a family of three is \$18,310, and a family of four is \$22,050.



## Appendix E. Impact of Work Supports on Wage Adequacy

One Adult with One Preschooler and One Schoolage Child, Hinds County, MS 2009

	#1	#2	#3	#4
	FEDERAL MINIMUM WAGE (2009)	MEDIAN HOURLY WAGE OF SELECT JACKSON, MISSISSIPPI OCCUPATIONS*		
		Nursing Aides, Orderlies, and Attendants	Bank Tellers	Customer Service Representatives
HOURLY WAGE:	\$7.25	\$9.03	\$10.88	\$12.37
TOTAL MONTHLY INCOME:	\$1,276	\$1,589	\$1,915	\$2,177
<b>PANEL A: NO WORK SUPPORTS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$747	\$747	\$747	\$747
Child Care	\$592	\$592	\$592	\$592
Food	\$468	\$468	\$468	\$468
Transportation	\$255	\$255	\$255	\$255
Health Care	\$387	\$387	\$387	\$387
Miscellaneous	\$245	\$245	\$245	\$245
Taxes	\$150	\$183	\$251	\$310
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$31)	(\$57)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
May Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,843	\$2,876	\$2,914	\$2,946
SHORTFALL (-) OR SURPLUS	(\$1,567)	(\$1,287)	(\$999)	(\$769)
WAGE ADEQUACY Total Income/Total Expenses	45%	55%	66%	74%
<b>PANEL B: CHILD CARE</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$747	\$747	\$747	\$747
Child Care	\$65	\$98	\$123	\$157
Food	\$468	\$468	\$468	\$468
Transportation	\$255	\$255	\$255	\$255
Health Care	\$387	\$387	\$387	\$387
Miscellaneous	\$245	\$245	\$245	\$245
Taxes	\$150	\$183	\$251	\$310
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$31)	(\$57)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,316	\$2,383	\$2,445	\$2,511
SHORTFALL (-) OR SURPLUS	(\$1,040)	(\$793)	(\$530)	(\$334)
WAGE ADEQUACY Total Income/Total Expenses	55%	67%	78%	87%
Total Federal EITC (annual refundable)**	\$5,028	\$4,470	\$3,647	\$2,984
Total Federal CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$2,000
Total Making Work Pay TC (annual refundable)**	\$400	\$400	\$400	\$400

\* U.S. Department of Labor, Bureau of Labor Statistics. May 2008 Metropolitan and nonmetropolitan area occupational employment and wage estimates: Jackson, Mississippi. Retrieved May 29, 2009 from [http://www.bls.gov/oes/2008/may/oes\\_27140.htm](http://www.bls.gov/oes/2008/may/oes_27140.htm); Occupational wages are adjusted for deflation using the South region April 2009 Consumer Price Index from the Bureau of Labor Statistics.

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

Appendix E. (Continued). **Impact of Work Supports on Wage Adequacy**  
*One Adult with One Preschooler and One Schoolage Child, Hinds County, MS 2009*

	#1	#2	#3	#4
	FEDERAL MINIMUM WAGE (2009)	MEDIAN HOURLY WAGE OF SELECT JACKSON, MISSISSIPPI OCCUPATIONS*		
		Nursing Aides, Orderlies, and Attendants	Bank Tellers	Customer Service Representatives
HOURLY WAGE:	\$7.25	\$9.03	\$10.88	\$12.37
TOTAL MONTHLY INCOME:	\$1,276	\$1,589	\$1,915	\$2,177
<b>PANEL C: CHILD CARE, SNAP/WIC, CHIP</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$747	\$747	\$747	\$747
Child Care	\$65	\$98	\$123	\$157
Food	\$35	\$133	\$239	\$420
Transportation	\$255	\$255	\$255	\$255
Health Care	\$133	\$133	\$133	\$133
Miscellaneous	\$245	\$245	\$245	\$245
Taxes	\$150	\$183	\$251	\$310
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$31)	(\$57)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,630	\$1,794	\$1,963	\$2,209
SHORTFALL (-) OR SURPLUS	(\$354)	(\$205)	(\$48)	(\$32)
WAGE ADEQUACY Total Income/Total Expenses	78%	89%	98%	99%
<b>PANEL D: HOUSING, CHILD CARE, SNAP/WIC, CHIP</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$383	\$477	\$574	\$653
Child Care	\$65	\$98	\$123	\$157
Food	\$35	\$133	\$239	\$420
Transportation	\$255	\$255	\$255	\$255
Health Care	\$133	\$133	\$133	\$133
Miscellaneous	\$245	\$245	\$245	\$245
Taxes	\$150	\$183	\$251	\$310
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$31)	(\$57)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,266	\$1,524	\$1,790	\$2,116
SHORTFALL (-) OR SURPLUS	\$10	\$65	\$125	\$61
WAGE ADEQUACY Total Income/Total Expenses	101%	104%	107%	103%
Total Federal EITC (annual refundable)**	\$5,028	\$4,470	\$3,647	\$2,984
Total Federal CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$2,000
Total Making Work Pay TC (annual refundable)**	\$400	\$400	\$400	\$400

\* U.S. Department of Labor, Bureau of Labor Statistics. May 2008 Metropolitan and nonmetropolitan area occupational employment and wage estimates: Jackson, Mississippi. Retrieved May 29, 2009 from [http://www.bls.gov/oes/2008/may/oes\\_27140.htm](http://www.bls.gov/oes/2008/may/oes_27140.htm); Occupational wages are adjusted for inflation using the South region April 2009 Consumer Price Index from the Bureau of Labor Statistics.

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

## About the Author

Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

### THE FAMILY ECONOMIC SELF-SUFFICIENCY PROJECT (FESS)

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 37 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the FESS Project, visit the website: [www.wowonline.org/ourprograms/fess](http://www.wowonline.org/ourprograms/fess)



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