
The Self-Sufficiency Standard for Pennsylvania

Selected Family Types

*by Diana Pearce, Ph.D.
and Jennifer Brooks
with the assistance
of Janice Hamilton Outtz*

*The Self-Sufficiency Standard was conceived and developed
by Dr. Diana Pearce, Director of The Women and Poverty Project
of Wider Opportunities for Women, Inc.*



Wider Opportunities for Women



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815 15th Street, NW, Suite 916 ■ Washington, DC 20005 ■ (202) 638-3143 ■ FAX (202) 638-4885



WOMEN'S ASSOCIATION FOR WOMEN'S ALTERNATIVES, INC.

The Pennsylvania Family Economic Self-Sufficiency Project

The Pennsylvania Family Economic Self-Sufficiency Project is a collaborative effort by government officials, state, and local organizations that are part of the economic development, social welfare, job training and education communities. The project's statewide leadership team meets in Harrisburg every six to eight weeks to promote discussion and foster state level policy, legislative and regulatory recommendations that will ensure the economic self-sufficiency of low-income women and their families. This project is convened by Women's Association for Women's Alternatives (W.A.W.A.), a social service organization devoted to family preservation and economic security.

The Pennsylvania Self-Sufficiency Standard

The Pennsylvania Family Economic Self-Sufficiency Project focuses on strategies for economic self-sufficiency that can be adopted in state policies and legislation. The Pennsylvania Self-Sufficiency Standard is the conceptual framework upon which strategies for helping individuals escape poverty rest.

- Documents the amount of money working adults in Pennsylvania need to meet their families' basic needs for housing, food, transportation, child care, medical care and taxes.
- Estimates the level of income necessary to meet all basic economic needs without public or private subsidies.
- Is intended to be used as a tool by professionals, policy makers and individuals to determine the multiple ways in which welfare recipients can eventually become economically self-sufficient.
- Demonstrates how subsidizing childcare, housing or medical care can impact the wages necessary for working families to become self-sufficient.
- Includes examples of various ways in which low-income Pennsylvanians have become economically self-sufficient.

Strategies for Self-Sufficiency

Targeting High Wage Jobs

A targeted high-wage job strategy identifies well-paying jobs in occupations that are experiencing increasing growth and have an insufficient number of trained workers available. Unique features of this strategy include: determining the self-sufficiency standard (the hourly wage needed by a worker to sustain his/her family) and analyzing both labor market supply and demand. Other key components are targeting training for specific jobs that pay higher wages and developing sensible outcome standards.

Education

Integrating literacy and basic skills with occupational skills and family support programs improves the efficiency and success of adult education investments. This may include combining education, whether Adult Basic Education (ABE) or GED or college, with work to assure the development of solid transferable skills for workforce participation and designing different educational paths to help lift low-income Pennsylvanians out of poverty.

Nontraditional Employment for Women

Nontraditional jobs for women are jobs in which less than 25 percent of the workforce is female. Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency, because they can provide better pay and benefits, greater career and training opportunities, high job satisfaction, and positive results for employers. In Pennsylvania, women's access to nontraditional jobs can be accomplished through nontraditional job training program capacity building and through educating caseworkers who work with welfare recipients about the prospects for self-sufficiency offered by nontraditional training and employment.

Microenterprise Development

Microenterprise development is a job-creating process, which assists low-income people interested in starting or expanding very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have lacked opportunity but who are highly motivated and have skills in a certain sector. Microenterprise as a supplement to one's income can serve as an integral tool in lifting people out of poverty. In Pennsylvania, an innovative microenterprise demonstration project comprised of two rural sites and two non-rural sites is planned. Microenterprise training for welfare recipients is an innovative concept because it would include intensive case management and adult education in order to ensure the success of microenterprise development as a supplement to a part-time or low-wage job.

Individual Development Accounts

Individual Development Accounts (IDAs), known in Pennsylvania as Family Savings Accounts (FSAs), are dedicated savings accounts targeted for purchasing a first home, for education and job training expenses or for capitalizing a small business. In Pennsylvania, contributions for eligible low-income participants are matched by the Department of Community and Economic Development's matched savings program. IDAs are managed by community organizations and held at local financial institutions. This innovative strategy is based on a fundamental truth – long-term economic security is achieved through savings and asset accumulation. This project helps to ensure creative utilization and expansion of FSAs.

Pennsylvania is one of seven states piloting this collaborative effort to analyze and implement strategies for economic self-sufficiency. Nationally, this project is overseen by Wider Opportunities for Women (WOW), with the assistance of the Corporation for Enterprise Development, the Ms. Foundation for Women, and the National Economic Development and Law Center.

Carol Goertzel, Executive Director of W.A.W.A., is the Statewide Project Coordinator in partnership with Linda Butler, President of Tradeswomen of Purpose/Women in Non-Traditional Work, Inc. (TOP/WIN). For more information about the Self-Sufficiency Standard, the project or the strategies for self-sufficiency, please contact Lise Reno, Project Coordinator at W.A.W.A. at (610) 543-5022.

Women's Association for Women's Alternatives, Inc.

225 South Chester Road, Suite 6 • Swarthmore, PA 19081 • (610) 543-5022

Five Case Studies of the Pennsylvania Self-Sufficiency Standard

Ruby Thompson: Ruby is 28 years old and is the mother of a five-year-old daughter. Ruby's mother is mentally ill and lives in a group home. Ruby was hired by the United States Post Office and was assigned to the graveyard shift (at 20 hours per week) at a depot located at the Philadelphia airport; her salary was close to \$10.00 per hour - close to her self-sufficiency wage of \$12.27 per hour (if she had been working full-time). However, after Ruby had been working for a week, she became increasingly concerned about her safety traveling to and from work on public transportation. She asked to be transferred to another location but neither Human Resources nor the unit supervisor was able to come up with a solution to Ruby's situation, and she decided to resign from that job. Her next position, at just \$6.00 per hour, for 15 hours per week, was a clerk at a local drugstore. Due to pressure from the Department of Public Welfare caseworker to obtain employment at least 20 hours per week, she enrolled in a nurses' aid training program. She will complete this six month training program in one week and will be looking for a job at that time. Because nurse's aids make just \$7.50 to \$10.00 per hour, she will still need some help with child care or other expenses, to make up the difference between that and her self-sufficiency standard; once her daughter is in school next year, her self-sufficiency standard will drop to just \$10.37, a salary she can probably obtain once she has some experience. With the benefit of six months of job training and some temporary subsidies for child care (about 50%), Ruby can expect to be fully self-sufficient in a year.

Alice Brady: Alice has twin boys aged five, one of whom is legally blind. Alice's mother is an active heroin user. While living in one of W.A.W.A.'s (Women's Association for Women's Alternatives) supervised residential independent living program for adolescent mothers and their children, she obtained her GED. Encouraged to continue her education, she did so, and obtained an Associate's Degree in Paralegal Studies at the Community College of Philadelphia while receiving cash assistance and child care subsidies. She is currently employed through a temporary agency as a paralegal at a wage of \$11.00 per hour. Because child care costs for two preschool boys in Philadelphia are almost \$1,000 per month (and in fact, are probably greater because of the special care needed for her son with very poor vision), her self-sufficiency wage is \$16.65 per hour. However, with the help of Section 8 subsidy to help cover her housing costs, her wages

are just about at the self-sufficiency level for her family, located in Philadelphia. She has applied for a permanent job as a paralegal which pays about \$24.00 per hour, at which point she will not only be off of welfare, but will be fully self-sufficient.

Sandra Hernandez: Sandra is 24 years old and has two young daughters. Fleeing a violent husband, she moved into Bucks County American Red Cross shelter. Lacking a job or employment experience, she applied for welfare. After a brief stay at the Red Cross shelter, she entered the Bucks County Housing Group's Morrisville Shelter and began to formulate a career plan. During the following five months she met regularly with a BCGH Case Manager, and began to formulate a career plan. Sandra decided to prepare for employment by taking a six-week course at Bucks County Community College. At the same time, she worked part time and saved enough money to buy her own car. During this transitional period, Sandra remained in the BCHG Morrisville Shelter and obtained child care and transportation through the Department of Public Welfare's RESET Program, then known as New Directions. A year and a half later, she entered the BCHG Bridge Housing Program, a one-year subsidized housing assistance program available to parents enrolled in a training program. She entered a seven-month paralegal course at the American Institute for Technical Arts and Sciences. She maintained a 4.0 GPA, was voted class president, and was chosen to speak at her graduation ceremony. Sandra soon obtained full-time employment as a paralegal, and with the help of transitional child care subsidies, was able to meet all of her costs. She has since been promoted numerous times and currently earns \$30,000 per year, with full benefits, which is approximately equal to her self-sufficiency wage of \$14.42 per hour. She no longer requires any assistance to meet her needs.

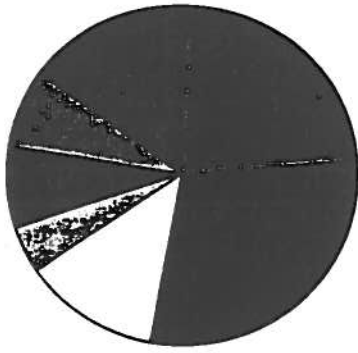
Delia Morris: When Delia entered the American Red Cross Shelter, she was only 21 years old, and was struggling to survive as a single parent with two young children aged four and two. She relied on welfare to provide cash assistance and medical benefits. However, with the help and support of the shelter she obtained her GED in just two months, and almost immediately started a new job at the Allied Bond Agency. While she was working and raising her children, she was determined to continue her education, so she took evening courses three days a week at the American Institute of Technical Arts and Sciences. This was possible with the help of her mother who watched the children during class hours. She graduated with high grades and positive evaluations, and began working part-time at the Bucks County Housing Group as a Mortgage Counselor. Within two

months, she received her mortgage certification from the Pennsylvania Housing Finance Agency. Today, she holds a full-time position with Center Mortgage Services, earning full benefits and an annual salary of \$25,000. Having learned well how to do mortgages, she recently bought a house of her own, and is now enjoying the challenges and pleasures of being a first-time homebuyer. Even with two of her children in school, her wage is below the self-sufficiency wage of \$20.41; however, with the special first-time homebuyer program, her housing costs are reduced, and she is able to meet all her needs with her earnings.

Anita Nelson: Anita entered Options for Independence, a combination Pre-Training/Job-Specific Skills Training program run by Women's Association for Women's Alternatives, when she was 36 years old. She was in recovery from drug addiction, about which she was very open. Her daughter and grandchild were at risk of entering foster care, and Anita felt an urgent desire to make up for time and talent she had lost during her addiction. She worked hard at the program to improve her skills and seemed to blossom under the attention, earning her Respite Care and CPR certification in a very short time. She obtained an internship at Inn Dwellings as an Administrative Assistant. Anita excelled in this position; she was well-liked, and her evaluations characterized her as reliable, articulate, and dependable. After completing her Human Services Training with Options for Independence, she obtained a job as a Respite Worker with the Women's Christian Alliance. At this time, she has already been promoted to Family Care Worker, and is hoping to complete college. She has been awarded the Mayoral Honor for her work in the community. She now makes more than \$8.50 per hour and is well on her way to self-sufficiency.

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The Self-Sufficiency Standard for Pennsylvania

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

Introduction

How much money does it take for a family of a given size and composition to be self-sufficient—to pay for their basic necessities without public or private assistance (e.g., AFDC, food stamps or child support)? How much money do adult family members need to earn? Which expenses make self-sufficiency difficult to attain?

These questions have taken on new urgency with the passage of the 1996 welfare legislation that ends the 60-year-old federal program, Aid to Families with Dependent Children (AFDC), and replaces it with a new state-level, time-limited program called Temporary Assistance for Needy Families (TANF). TANF emphasizes moving recipients off welfare rolls through rapid entry into the workforce. Program providers—both for-profit and non-profit—share the critical responsibility of helping participants become self-sufficient through steady employment.

The question of how to determine if and when there is success in achieving self-sufficiency is of critical interest to direct service providers, as well as foundations, charities, advocacy groups and state officials. The official poverty standard is available, but it provides the same standard to families in different circumstances—whether they live in rural Texas or New York City, whether the children are two years old or twelve, whether parents are working or not. By providing a measure that is customized to each family's circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency

Standard makes it possible to determine if a family's income is enough for them to be self-sufficient.

The Self-Sufficiency Standard was conceived and developed by Dr. Diana Pearce, Director of The Women and Poverty Project of Wider Opportunities for Women, Inc. It uses an original approach and innovative methodology to calculate how much money working adults need to meet their family's basic needs for housing, child care, food, transportation, medical care and taxes.

The Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular "marketplace" without public subsidies—such as public housing, food stamps, Medicaid or child care—or private/informal subsidies—such as free baby-sitting by a relative or friend, food provided by churches or local food banks, or housing shared with relatives or friends. The Standard, therefore, estimates the level of income necessary for a given family type to become independent of welfare or other public or private subsidies.

The Standard provides important guidance for policymakers and program providers regarding how to target their job training resources. It helps participants choose among occupations for work experience and educational training. The Standard also shows policymakers how subsidizing child care, housing, or medical care impacts the wages necessary for working families to become self-sufficient. The Standard

provides useful information on how low wages must be supplemented for families to meet their basic needs.

The Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, is not so low that it fails to adequately provide for a family. Rather, the Standard provides income sufficient to meet minimum nutrition standards, for example, or to obtain housing that would be neither substandard nor overcrowded. Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one's need for child care but not for nutrition; or housing but not medical care.

Self-sufficiency is not achieved through stopgap measures or short-term solutions. We advocate strategies for families that will create ladders out of poverty that will lead to self-sufficiency.

Self-sufficiency is not achieved through stopgap measures or short-term solutions. We recognize, however, that for many families, especially those who are moving from welfare to work, self-sufficiency cannot be achieved in a single step. We, therefore, advocate strategies for families that will create ladders out of poverty; that provide the assistance, guidance and time needed for families to become self-sufficient.

The Self-Sufficiency Standard is based on the real costs of needs, which vary depending upon a family's size, composition, age of children, and geographic location. Numbers used to calculate the Standard were obtained from federal, national and state data sources such as the U.S. Bureau of the Census, U.S. Department of Housing and Urban Development, U.S. Department of Agriculture, federally mandated state market surveys of child care costs, and national consumer price surveys.

The Self-Sufficiency Standard calculates the minimum amount of money necessary for a family to meet its basic needs. A family's income is deemed inadequate if it falls below this minimum amount. In these ways, the Standard is similar to the official measure of poverty calculated by the Census Bureau. The Standard, however, differs from the official poverty measure in several important ways:

- The Standard assumes that all adults work full-time, and therefore, includes costs associated with employment, specifically, transportation and taxes, and for families with young children, child care.
- The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and medical care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- The Standard accounts for regional variations in cost. This is particularly important for housing. Housing in the most expensive areas of the country costs four times as much as in the least expensive areas for equivalent size units. Regional variation also occurs for child care, health care and transportation, although to a lesser extent than for housing. Even within Pennsylvania, there is substantial variation in costs: thus, the most expensive area to obtain housing, the Newburg metropolitan area, is almost twice as expensive as the least expensive counties in rural Pennsylvania.
- The Standard includes the "cost" of taxes, and the "benefit" of tax credits. It provides for state sales taxes, as well as payroll (Social Security) taxes, and federal and state income taxes. Two credits available to working adults, the Child Care Tax Credit (CCTC) and the Earned Income Tax Credit (EITC) are "credited" against the income needed to meet basic needs—thus reducing the income needed to be self-sufficient.
- The Standard accounts for the fact that, over time, various costs increase at different rates. For example, food costs, on which the official poverty thresholds are based, have not increased as fast as housing costs: the official poverty thresholds, which are based on food costs and do not allow for differential inflation rates among other non-food basic needs, are no longer adequate to meet real needs.

By incorporating these factors, the Self-Sufficiency Standard moves beyond the poverty threshold approach in three important ways. First, the Standard reflects the changing needs of families resulting from two important demographic changes that have occurred over the

last three decades—the growth of single-parent families and the increased participation of mothers in the labor force. Second, the Standard allows for changes in net income resulting from changes in tax policy, particularly the much higher level of taxes paid by low-income families today, and the tax credits now avail-

able to these families. Third, it reflects the geographical differences in costs—especially housing and child care—not only between different regions and states, but also within states. The Standard defines needs at the most detailed level possible, depending upon data availability, which in Pennsylvania is the county level.

Calculating The Self-Sufficiency Standard

The Self-Sufficiency Standard is calculated using a market basket approach—pricing each component individually. (For detailed information on calculating the Standard, please see *Calculating The Self-Sufficiency Standard*, by Dr. Diana Pearce, et al. forthcoming from Wider Opportunities for Women, Inc.) This market basket approach allows each component to vary independently, so that over time, if some costs rise faster than others, the Standard will reflect the changes in the relative importance of each item and its individual cost or benefit. The market basket approach also allows for adjustments in the Standard if a subsidy becomes available.

Each component included in the Self-Sufficiency Standard is calculated using figures that are either collected and calculated by a single national source (such as the U.S. Bureau of the Census) or calculated by state government agencies using standardized methodology (such as child care costs). All costs presented in *The Self-Sufficiency Standard for Pennsylvania* are for 1996 or have been updated, using the Consumer Price Index (CPI), so that they are equivalent.

The costs for the Standard are as geographically specific as is possible with the data available, and based on knowledge of variations in costs. Thus, costs

that have little or no regional variation (such as food) are standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically specific level available, which in Pennsylvania is at the county level. The components of *The Self-Sufficiency Standard for Pennsylvania* and the assumptions included in the calculations are described below.

Housing: The Standard uses the 1996 Fair Market Rents for housing costs, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county.¹ These “rents” reflect the cost of a given size unit (including utilities but not including telephone) at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than this amount; 60% would be more expensive.) The Fair Market Rents are intended to reflect the costs of housing that meet minimum standards of decency. The Self-Sufficiency Standard adjusts for the size of the unit depending upon the size of the family. It assumes that parents and children should not share the same bedroom and that there should not be more than two children in a bedroom. Therefore, one parent and one child need a two-bedroom apartment, as do two parents with two children.

¹ Metropolitan areas are defined by the Office of Management and Budget. Generally, they contain a large population center and adjacent communities with which the core area has a high degree of social and economic integration. Non-metropolitan counties are those located outside metropolitan areas. A list of Pennsylvania's metropolitan and non-metropolitan counties is provided in Appendix I.

Child Care: We derived the 1996 child care costs from Pennsylvania's market survey of child care costs. (These surveys were mandated by the Family Support Act of 1988, to be conducted biennially.) The child care amounts provided in the market surveys allow access to 75% of the local child care market, and are based on the age of the child and the type of setting (e.g., whether the child is in a child care home, a center, or a before- and after-school program). Child care costs at the 75th percentile reflect care that allows for quality, long-term child development. We acknowledge the unfortunate reality that not all families will choose this type of care, however.

Since studies have shown that most families using out-of-home care choose a family day care home for infants and toddlers, and center-based care for children three to five years old, the Standard assumes that children less than three years of age receive care in registered or licensed day care homes full-time, while preschoolers go to day care centers full-time. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

Food: The Standard uses the U.S. Department of Agriculture's Low-Cost Food Plan for June 1996 to calculate food costs. (USDA does not produce annual averages for food costs. However, we follow the Food Stamp Program and use estimates for June as an annual average.) The amounts for food in the Low-Cost Food Plan are about 25% higher than in the Thrifty Food Plan, which the Census Bureau uses to calculate the official poverty thresholds. The Low-Cost Food Plan also allows for a nutritionally adequate diet and is based on more realistic assumptions about food preparation time and consumption patterns. The food costs in the Standard are varied according to the number and age of children and the number and sex of adults. Since there is little regional variation in these costs, the Standard uses the national average for all areas.

Although the Low-Cost Food Plan amounts are higher than the amounts used to calculate the official poverty thresholds, they are conservative estimates of food expenditures. Even though average American families spend about 39% of their food budget on food eaten away from home, according to the *Consumer Expenditure Survey*, the Low-Cost Food Plan does not allow for any fast-food or restaurant meals.

Transportation: Families living in cities with adequate public transportation—which, in effect, means a city with a rail as well as a bus system that is used by a substantial percentage of the population—are assumed to use public transportation to get to work. In Pennsylvania, both Philadelphia and Pittsburgh have such systems. For families who live in counties and cities that do not have adequate public transportation systems, it is assumed that each adult must own and operate a car. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same times.)

Private transportation costs are based on the costs of owning and operating an eight-year-old car, or cars. The Standard assumes the car(s) will be used to commute to work five days per week, plus one trip per week for shopping for food and other errands. The costs include monthly variable costs (e.g., gas, oil, tires, maintenance) and fixed costs (e.g., fire and theft insurance, property damage and liability, license, registration and taxes, finance charges). The costs do not, however, include the initial cost of purchasing a car.

The Standard adjusts transportation costs (including mileage) based on whether the family is headed by a single parent, two parents or a single adult with no children. One parent in each household with children is assumed to have a slightly longer weekday trip to allow for "linking" trips to the day care facility. The Standard also adjusts for differences in transportation costs by region of the country. Data for transportation costs were obtained from the American Automobile Manufacturers Association and the *Consumer Expenditure Survey*.

Medical Care: The Self-Sufficiency Standard assumes that a full-time worker has health insurance coverage provided by her/his employer. Health care costs included in the Standard are limited to the employee's share of insurance premiums plus additional out-of-pocket expenses, including co-payments, uncovered expenses (such as costs for dental care and prescriptions) and insurance deductibles. The Standard assumes that employees will pay one-third of the cost of health insurance.

Although workers who do not have employer-provided health insurance often "do without," we stress

that families cannot be truly self-sufficient without health insurance. Data for Pennsylvania's medical costs were obtained from the *National Medical Expenditure Survey* and the Families USA report, *Skyrocketing Health Inflation: 1980 - 1993 - 2000*.

Miscellaneous: This expense category includes items such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. Miscellaneous expenses are calculated by taking 10% of all other costs. In comparison to other measures (which usually recommend 15%), this percentage is a conservative estimate.

Taxes: Taxes include sales tax, federal and state income tax, and payroll tax. State tax rates are calculated using the 1996 Commerce Clearinghouse *State Tax Handbook* and information from the Pennsylvania Department of Revenue. In 1996, the Pennsylvania retail sales tax was 6%, with no tax on food. Sales taxes are calculated only on "miscellaneous" items. The state income tax rate is 2.8% for all individuals and families, with no deductions or exemptions. However, Pennsylvania provides "tax forgiveness" for families with low incomes, depending upon household size. For example, a one-person household does not pay any taxes if her/his income is less than \$6,300; a five-person family does not pay any state income tax if its income is less than \$18,300, but starts paying the full rate at incomes of \$19,200 or higher.

Payroll tax for OASDI and Medicare is calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate—15% of income for families in this range—exemptions and deductions are substantial, so that families do not start to pay income tax until their incomes reach \$10,000 to \$12,000 or higher, thus lowering the effective tax rate to 7% to 10%.

Earned Income Tax Credit (EITC): The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from taxes owed by working poor and near-poor families. The EITC is a "refundable" tax, i.e., working adults may receive the tax credit—a lump-sum payment—whether or not they owe any federal taxes. The EITC reduces the income needed for a family to be self-sufficient.

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the CCTC is not a "refundable" or "negative" tax. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little to the federal government in income taxes, receive little CCTC.

How Much Money Is Enough in Pennsylvania?

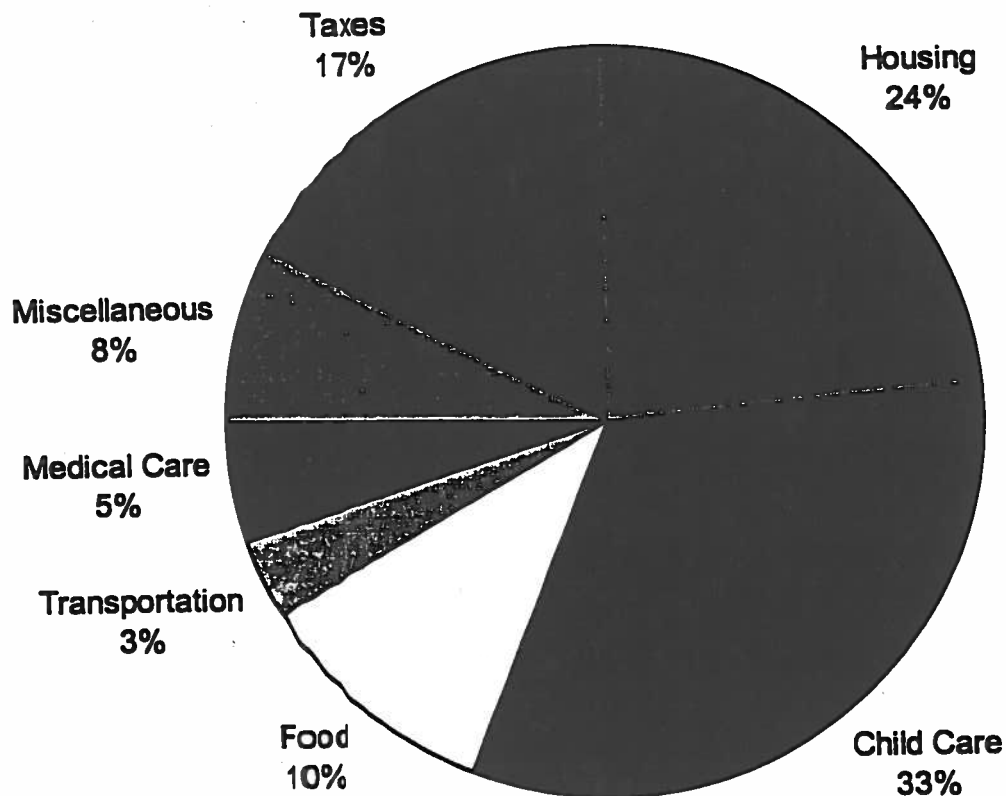
The amount of money that a family needs to be economically self-sufficient varies by family size, the age of children, and where they live. The Self-Sufficiency Standard provides the minimum amount of money needed to be self-sufficient for 70 different family types. Data for selected family types in all Pennsylvania metropolitan and non-metropolitan counties are included in Appendix III and IV. Data for all family types in all counties can be found in the full report: *The Self-Sufficiency Standard for Pennsylvania*.

(Contact Women's Association for Women's Alternatives, Inc. at (610) 543-5022 or WOW, for information.)

In general, Pennsylvania housing costs are lower than in other Northeastern and Western cities, but higher than most other parts of the country. For example, in 1996, two-bedroom apartments cost \$519 per month in Pennsylvania metropolitan areas, 24% less than in California metropolitan areas (where they cost an average of \$678 per month) and 20% less than in New York metropolitan areas (where they cost an

A family with one parent, one infant and one preschool-age child spends almost three-quarters of its monthly budget on taxes, housing and child care.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 1996
Family with One Parent, One Infant and One Preschool-Age Child
in the Philadelphia, PA-NJ PMSA—Philadelphia County



Note: The percentage of income needed for taxes, 20%, is net of the EITC and CCTC.

average of \$649 per month). In Pennsylvania's largest metropolitan area, Philadelphia, two-bedroom apartments cost \$678 per month, lower than in the New York metropolitan area (\$817 per month) or in the Washington, D.C. metropolitan area (\$779 per month).

Within Pennsylvania, housing costs average 21% more in metropolitan areas than in non-metropolitan areas. The cost for a two-bedroom housing unit in the Reading metropolitan area, for example, was \$511 per month in 1996. By contrast, the cost for a two-bedroom housing unit in non-metropolitan Bradford County was \$417 per month. For both urban and rural

areas, however, there is a strong tendency for costs to rise as one moves eastward. Thus, the costs for a two-bedroom housing unit increase from \$467 per month in the Pittsburgh metropolitan area, to \$541 in Harrisburg, to \$678 in Philadelphia. Similarly, in Clearfield and Warren counties, two-bedroom units cost \$410 per month, while the same size unit costs \$480 in Adams County, near Gettysburg and further east. Altogether, housing costs make up a large percentage of a family's total expenses in Pennsylvania—an average of one-fourth. (See Figure 1, above and Tables 1 and 2, on the following pages.)

Table 1
The Self-Sufficiency Standard for the Philadelphia, PA-NJ PMSA*—Philadelphia County, 1996
 Monthly Expenses and Shares of Total Budget, Selected Family Types

	One Adult		One Parent, One Infant		One Parent, One Infant, One Preschooler	
Monthly Expenses:	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$549.00	47.0	\$678.00	32.1	\$678.00	23.5
Child Care	NA	NA	\$450.78	21.4	\$940.50	32.6
Food	\$153.48	13.1	\$225.28	10.7	\$303.24	10.5
Transportation	\$93.10	8.0	\$93.10	4.4	\$93.10	3.2
Medical Care	\$66.53	5.7	\$139.90	6.6	\$153.89	5.3
Miscellaneous	\$86.21	7.4	\$158.71	7.5	\$216.87	7.5
Total Taxes (Taxes minus EITC and CCTC)	\$220.85	18.9	\$365.28	17.3	\$497.35	17.3
Earned Income Tax Credit (-)	\$0.00		\$0.00		\$0.00	
Child Care Tax Credit (-)	\$0.00		(\$44.00)		(\$80.00)	
Self-Sufficiency Wage— Monthly Hourly**	\$1,169.18 \$6.64	100.0	\$2,111.04 \$11.99	100.0	\$2,882.95 \$16.38	100.0

* PMSA = Primary Metropolitan Statistical Area

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

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

Note: Totals may not add exactly due to rounding.

Child care costs vary greatly by the age of the child, the number of children and location. Although infant care is more expensive than preschool care in the same setting, the cost of infant care in *day care homes* compared to *child care centers* varies depending on local market conditions. However, for families with either an infant or a preschool-age child, child care costs are substantial.

As with housing, child care costs are consistently higher in metropolitan than in non-metropolitan areas. The differential, however, is somewhat less, with urban areas costing about 10% more than rural areas. (If only

the larger cities are compared to rural counties, the differential is about 20%.) The average cost of infant child care in Pennsylvania non-metropolitan counties ranges from \$233 per month (Fulton and Sullivan counties) to \$466 (Indiana and Potter counties). The range is similar in Pennsylvania's metropolitan areas: \$319 per month in the Altoona metropolitan area to \$505 per month in the Philadelphia metropolitan area. There is considerable variation *within* metropolitan areas as well. For example, infant care in the Philadelphia metropolitan area ranges from \$451 per month in Philadelphia County to \$571 per month in suburban Chester County.

Table 2
The Self-Sufficiency Standard for Warren County, PA, 1996*
 Monthly Expenses and Shares of Total Budget, Selected Family Types

	One Adult		One Parent, One Infant		One Parent, One Infant, One Preschooler	
Monthly Expenses:	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$341.00	39.0	\$410.00	28.3	\$410.00	20.4
Child Care	NA	NA	\$357.50	24.7	\$683.98	34.0
Food	\$153.48	17.5	\$225.28	15.6	\$303.24	15.1
Transportation	\$102.99	11.8	\$106.78	7.4	\$106.78	5.3
Medical Care	\$66.53	7.6	\$139.90	9.7	\$153.89	7.6
Miscellaneous	\$66.40	7.6	\$123.95	8.6	\$165.79	8.2
Total Taxes (Taxes minus EITC and CCTC)	\$144.86	16.6	\$83.41	5.8	\$188.22	9.4
Earned Income Tax Credit (-)	\$0.00		(\$102.74)		(\$76.38)	
Child Care Tax Credit (-)	\$0.00		(\$52.00)		(\$88.00)	
Self-Sufficiency Wage— Monthly Hourly**	\$875.26 \$4.97	100.0	\$1,446.81 \$8.22	100.0	\$2,011.89 \$11.43	100.0

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

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

Note: Totals may not add exactly due to rounding.

For families with one preschool-age child receiving full-time care, costs range from about 70% to 100% of housing costs. Families with two children below school-age are likely to have child care costs between 140% and 200% of their housing costs. Overall, child care for Pennsylvania families with one child below school-age comprises about 21% to 25% of a family's total budget; for families with two children not yet in school, child care costs comprise 31% to 35% of their total budgets.

On the whole, child care costs on average were slightly higher than housing costs—about 28% to 29% of the budget. Although both housing and child care costs are higher in urban than in rural areas, the differential is somewhat higher for housing. Therefore, the *percentage* of a family budget that goes to housing—compared to child care—is somewhat higher in urban areas. (See Tables 1 and 2, page 7 and above.)

What are The Implications of The Self-Sufficiency Standard for Pennsylvania?

According to the Self-Sufficiency Standard for Philadelphia County, a single person with no children needs to earn \$6.64 per hour to be able to meet her/his basic needs (\$1,169 per month). A single parent with one infant and one preschool-age child, by contrast, needs to earn more than twice as much, about \$16.40 per hour (\$2,883 per month) to meet the basic needs of her family. In Clearfield County, the single adult would need less than the current minimum wage (\$4.97 per hour), while the single parent with one infant and one preschool-age child would need \$11.21 per hour.

Even in the non-metropolitan Clearfield County, the amount required to be self-sufficient, according to the Standard, is considerably higher than the official poverty level as defined by the U.S. Bureau of the Census. In 1996, a single adult would be considered poor with a monthly income of \$680 (\$8,163 annually), whereas a family consisting of one adult and two children would be considered not poor if this family had a monthly income of \$1,053 (\$12,641 annually) or more.¹ The official poverty level for a three person family is just 36% of the amount needed for a family with one adult, one infant and one preschool-age child to be self-sufficient in Philadelphia County and 53% of the amount needed in non-metropolitan Clearfield County, according to the Standard. With income at the poverty level, families cannot afford housing *and* food *and* child care, much less other basic needs—forcing families to choose between needs, or accepting substandard or inadequate child care, insufficient food, or substandard housing. By knowing what is required to meet *all* of a family's needs at a minimally adequate level, policymakers and others understand what is required for true self-sufficiency.

Although the official poverty threshold is artificially low and incomplete in covering a family's real needs, it is nonetheless used as a basis for eligibility for many assistance programs. Thus, families whose incomes are above the poverty level—but below self-sufficiency—do not qualify for food stamps, for example. This wage gap presents states with a challenge of how to aid families who are striving for self-sufficiency, but whose wages—although above the “poverty” level and/or assistance eligibility levels—fall below what is needed for self-sufficiency, given their geographic locations and family composition.

There are a number of areas in which Pennsylvania officials could address this gap, and help low-income families achieve self-sufficiency:

- **Taxes:** Although Pennsylvania does have a “tax forgiveness” schedule, it is based solely on the number of family members, and does not take into account the differential burden of single parents compared to married-couple families. Married couples are permitted to file separate tax returns, and divide their dependents (children) between them—in many instances effectively cutting their state taxes in half. Single parents do not have this option. And because they have fewer family members, they effectively pay higher taxes for the same number of children. Thus, in Philadelphia, a married couple with two children (an infant and a school-age child), pay only \$1,080 in state taxes, while a single parent with two children of the same age in that county, would pay \$968. Given that single-parent families have the same costs—in terms of housing and child care and only minor

¹ U.S. Department of Commerce, Bureau of the Census, “Poverty Thresholds in 1996, by Size of Family and Number of Related Children Under 18 Years,” *Current Population Survey*, Washington, DC, 1997.
Note: Official poverty thresholds are calculated by the number of adults and children, but not differentiated by the age of children or by place of residence.

differences in other expenses—but have only one adult to contribute to meeting those expenses, it would seem more equitable to reduce the tax burden of the single parent. Most states provide exemptions that treat single parents the same, or nearly the same, as married couples. A similar approach could be taken in Pennsylvania, to ease the burden of employed single parents who are encumbered by the high costs of children that they are raising alone.

- **Housing and Other Subsidies:** The Self-Sufficiency Standard gives the amount of income that families need to earn to meet all of their basic needs, without outside aid or subsidies. If a family receives subsidies, however, the amount of wages needed would be reduced. For example, a single parent with an infant and a school-age child would need \$678 per month for housing in Philadelphia County. However, if that parent received a housing subsidy worth \$250 per month, their housing costs would be reduced to \$428 per month, which would, in turn, reduce the total amount of income needed to meet expenses. Subsidies not only reduce the amount of wages required to cover that specific cost, but also decrease the taxes that would be owed, and may increase the Earned Income Tax Credit and/or the Child Care Tax Credit. Likewise, providing subsidies or vouchers for child care, health care, and/or transportation would all aid families as they make the transition to self-sufficiency wages.
- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Nationally, the average amount of child support per family is very roughly worth about \$1.00 per hour for full-time workers. In individual cases, of course, it can be more, or less. Whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.
- **Health Care Coverage:** While medical expenses are a relatively small cost item in most of these family type budgets (less than 10%), it is important to recognize the role that employer-provided health insurance plays in the calculation. The Standard

assumes—based on the average practice across industries—that employers will offer health insurance, and pay two-thirds of a family's health insurance costs. Thus, it is important that employers provide all employees with this important benefit of health care coverage, so that parents do not have the unattractive choice between health care coverage under welfare/Medicaid and employment without health care coverage for their families.

- **Training and Education:** For many adults, who have language difficulties, inadequate education or who lack job skills and/or experience, achieving wages at a self-sufficiency level cannot happen overnight. For such persons, training and education are often key to entering the kinds of occupations and workplaces that will pay, eventually if not immediately, self-sufficient wages. Thus, training and education are necessary, but often in conjunction with temporary subsidies—a short-term investment that will lead to the long-term payoff of true economic self-sufficiency.
- **Discrimination and Other Barriers:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. At the same time, many of these barriers are not matters of deliberate racism and sexism. Addressing these barriers therefore calls for all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner to address the various difficulties, myths and barriers that arise as more and more families seek to leave welfare and achieve economic self-sufficiency.

Table 3 (on the following page) shows a number of the options suggested above. They have been modeled for one family—a single parent with an infant and a preschooler, who lives in the Altoona metropolitan area. In the first column, the parent's expenses are those calculated by the Self-Sufficiency Standard. With child care expenses of \$669 per month and housing costs of \$412 per month, it is not surprising that the Self-Sufficiency hourly wage is \$11.23. In the second column, it is assumed that her child care costs have been fully subsidized. This subsidy not only reduces her expenses by \$669, but also decreases her taxes by

Table 3

Impact of Subsidies on the Self-Sufficiency Wage

Single Parent, with One Infant and One Preschool-Age Child, Altoona, PA MSA—Blair County, 1996

Subsidies:										
Monthly Expenses:	(1) Self-Sufficiency Standard	(2) Full Child Care	(3) 1/2 Child Care	(4) 1/2 Child Care, Transport.	(5) 1/2 Child Care, Child Support	(6) 1/2 Child Care, Child Support, Transport.	(7) 1/2 Child Care, Child Support, Tax Relief	(8) 1/2 Ch. Care, Ch. Sup., Tax Relief, Transp.	(9) Child Support Tax Relief, Transport.	(10) Child Support, Tax Relief, Transport.
Housing	\$412	\$412	\$412	\$412	\$412	\$412	\$412	\$412	\$412	\$412
Child Care	\$669	\$0	\$334	\$334	\$334	\$334	\$334	\$334	\$669	\$669
Food	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303	\$303
Transportation	\$107	\$107	\$107	\$0	\$107	\$0	\$107	\$0	\$0	\$0
Medical Care	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154
Miscellaneous*	\$164	\$164	\$164	\$164	\$164	\$164	\$164	\$164	\$164	\$164
Taxes	\$344	\$81	\$208	\$167	\$132	\$83	\$94	\$83	\$217	\$162
Earned Income Tax Credit (-)	(\$84)	(\$296)	(\$197)	(\$230)	(\$259)	(\$296)	(\$268)	(\$296)	(\$189)	(\$201)
Child Care Tax Credit (-)	(\$92)	\$0	(\$48)	(\$23)	(\$2)	\$0	\$0	\$0	(\$52)	(\$44)
Child Support (-)	\$0	\$0	\$0	\$0	(\$200)	(\$200)	(\$200)	(\$200)	(\$200)	(\$200)
Self-Sufficiency Wage—										
Monthly	\$1,977	\$925	\$1,437	\$1,281	\$1,145	\$954	\$1,100	\$954	\$1,478	\$1,419
Hourly**	\$11.23	\$5.25	\$8.17	\$7.28	\$6.51	\$5.42	\$6.25	\$5.42	\$8.39	\$8.07

* The amount of money needed for miscellaneous expenses is based on the total amount needed for expenses before subtracting in order to avoid penalizing families for miscellaneous expenses.

* The amount of money needed for miscellaneous expenses is based on the total amount needed for expenses before calculation of subsidies, in order to avoid penalizing families for receiving subsidies.

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

Note: Totals may not add exactly due to rounding. Numbers in bold type indicate a change in cost due to a subsidy.

about \$260, and increases her Earned Income Tax Credit by over \$200. Although she loses her Child Care Tax Credit, her Self-Sufficiency Wage is reduced by more than one-half, from \$11.23 per hour to \$5.25 per hour. Of course, such a subsidy is quite costly, so in the third column, we have modeled a scheme in which our single parent receives a subsidy worth one-half of her child care costs. While not as dramatic as a full subsidy, even a 50% subsidy of child care costs reduces the Self-Sufficiency Wage by more than one-quarter, to \$8.17 per hour.

Public policy choices can have a substantial impact on the ability of families to become self-sufficient—aiding them with temporary subsidies until they are able to earn wages sufficient to meet their basic needs.

In the fourth column of Table 3, the 50% child care subsidy is augmented with a transportation subsidy, which would consist of help acquiring, licensing and paying the operating expenses of an eight-year-old car, as is being done in Florida. The addition of a transportation subsidy reduces the Self-Sufficiency Wage by about one dollar, to \$7.28 per hour.

In the fifth column, it is assumed that, in addition to the 50% child care subsidy, the single parent begins receiving child support from the non-custodial parent in the amount of \$200 per month (the average amount of child support paid by absent parents). Because this income is not subject to taxes, it has a stronger impact on our family's income. It reduces the required Self-Sufficiency Wage by a little less than two dollars, to \$6.51 per hour. When the single parent receives a 50% child care subsidy, child support and a transportation

subsidy, the required Self-Sufficiency Wage is reduced to just \$5.42 per hour (see the sixth column of Table 3).

In the next column, the 50% child care subsidy and child support are supplemented with tax relief, in the form of treating single parents as if they were a married couple (in terms of household size). This tax relief decreases taxes by about \$40.00 per month (compare columns five and seven). When the transportation subsidy is again added, taxes are reduced by another \$11 per month—plus the parent has help with transportation (column eight). Because sales tax and federal payroll tax (Social Security) account for some of the total tax, this means that these measures reduce the state taxes to zero.

In columns nine and 10, it is assumed that there is no subsidy for child care costs. In column nine, it is assumed that the single parent is receiving child support, a transportation subsidy and tax relief—but not a child care subsidy. Even without subsidizing child care, these changes reduce the Self-Sufficiency Wage by about one-fourth. In the last column, additional tax relief is provided by counting pre-school and infant children as "two" rather than one child each (in lieu of a child care subsidy). This change reduces the Self-Sufficiency Wage by about 28% to \$8.07 per hour, and reduces the state income tax burden to zero.

The figures in Table 3 provide examples for one family type in one area. The impact of various subsidies and taxes would vary in different communities and family types, depending on cost levels and policy choices. The Self-Sufficiency Standard can be used to model these different choices to determine the impact they would have on families' Self-Sufficiency Wages. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient—aiding them with temporary subsidies until they are able to earn wages sufficient to meet their basic needs. Carefully targeted programs and tax policies can play an important role.

How The Self-Sufficiency Standard Can Be Used

With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping participants become self-sufficient through steady employment has become a top priority. The Self-Sufficiency Standard documents the costs of living that families of different sizes must meet to live independently. The Standard demonstrates that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare, are nevertheless far below what they need to meet their families' basic needs for food, shelter, clothing, and so forth. Thus, employment at part-time or minimum-wage jobs is, at best, a short-term solution; one that will often short-change the families—especially the children, who bear the brunt of incomes inadequate to meet minimum standards of nutrition, housing, and child care.

The Self-Sufficiency Standard can be used at the policymaking, program-delivery, public education and individual counseling levels to improve the likelihood that low-income individuals and families will become self-sufficient (see Table 4, next page). The Standard has many uses at a time when "block-granting" leaves decisions to the state and local levels about how to evaluate success within the restrictions of federal law, what to subsidize, and how to design and implement programs.

Pennsylvania legislators, policymakers in the Governor's office, the Department of Public Welfare, the Department of Labor and Industry, the Department of Community and Economic Development and other state agencies can use the Standard as an evaluation tool in state welfare and workforce development policy, including waivers or state-initiated plans and programs. Because the Standard is based on metropolitan area and non-metropolitan county-level costs, it can be used to compare and rank state efforts, local modifications and especially, county pilot programs. It may also be used to target jobs in sectors of the economy that pay Self-Sufficiency Standard Wages.

Social service departments and welfare advisory committees can use the Standard in developing a pilot program or modifying the state program to meet county-specific needs. For example, these groups can use the Standard to assess the amount of subsidies that families will need if they earn wages which fall below the Self-Sufficiency Standard. These subsidies can include child care, transportation, medical or housing assistance.

The Self-Sufficiency Standard can be used at the policymaking, program-delivery, public education and individual counseling levels to improve the likelihood that low-income individuals and families will become self-sufficient.

Policymakers can also use the Standard to design exemptions from program participation for participants whose costs would be too high in the short term, or for whom services are not available locally. The Standard can be used to determine what types of training or education programs will result in the level of wages required for families to be self-sufficient in a given community, and also as a benchmark for evaluating the wages obtained through job search and related programs.

In addition, the Standard can be used as a tool for Work First counselors; non-profit program providers, such as Women Work!; advocates; and participants. Work First staff can use it to counsel participants as to the amount of money needed to become independent and leave welfare permanently. They can use the Standard to help participants choose occupations or jobs, and create packages of earnings and subsidies for the short- and long-run.

Advocates can use the standard as a public education tool to show the disparity between state or county benefit levels, wages earned and the cost-of-living in specific counties—which may prevent a “race to the bottom” in benefit levels. It can also be used to help employers understand the importance of providing benefits—such as child care, medical care and transportation assistance—for entry-level workers who are moving from welfare to work.

The Standard is currently being used for these purposes in several states and in a number of community organizations. For further information about the Standard, or to learn about how to have Wider Opportunities for Women develop the Standard for your community or state, contact Wider Opportunities for Women, (202) 638-3143.

Table 4
How the Self-Sufficiency Standard Can Be Used

<i>Policymakers Can Use the Standard...</i>	<i>Program Providers, Counselors and Advocates Can Use the Standard...</i>
<ul style="list-style-type: none"> ■ <i>as an evaluation tool</i> in state welfare and workforce development policy, including waivers or state-initiated plans and programs. ■ <i>to compare and rank state and local efforts</i>, local modifications and especially, county pilot programs. ■ <i>to target high-wage jobs</i> in sectors of the economy that pay Self-Sufficiency Standard Wages. ■ <i>to develop a pilot program or modify the state program to meet county-specific needs.</i> ■ <i>to design exemptions from participation for participants whose costs would be too high in the short term.</i> 	<ul style="list-style-type: none"> ■ <i>to counsel participants as to the amount of money they will need to become independent and leave welfare permanently.</i> ■ <i>to help participants create packages of earnings and subsidies for the short- and long-run.</i> ■ <i>as a public education tool</i> to show the disparity between state or county benefit levels, wages earned and the cost-of-living in specific counties—which may prevent a “race to the bottom.” ■ <i>to help employers understand the importance of providing benefits for entry-level workers who are moving from welfare to work.</i>

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About the Authors

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

Jennifer Brooks is a research associate for Wider Opportunities for Women. She has worked on the Self-Sufficiency Standard for the Washington Metropolitan Area, Texas and North Carolina. She is currently conducting research on the impact that various methods of measuring poverty have on women, as well as other issues relating to women, poverty and work. Ms. Brooks received a Master's Degree in Public Policy with a Concentration in Women's Studies from The George Washington University.

Janice Hamilton Outtz is an independent research consultant and president of Hamilton Outtz Consultants, a demographic and survey research firm. Areas of expertise are in demographic data collection (particularly using federal data sources) and analyses, writing, program evaluation, and designing and administering questionnaires. In addition to Wider Opportunities for Women's Women and Poverty Project, her clients have included: the Institute for Educational Leadership's Center for Demographic Policy, where she was the Center's co-director (1990-1995), the DC Public Schools, Head Start and Early Childhood Development Office, the Institute for Women's Policy Research and the Institute for Workplace Learning at the American Society for Training and Development. Ms. Outtz was project director for development of WOW's Self-Sufficiency Standard for the Washington Metropolitan Area, Texas and North Carolina. She has been working in the demographic and survey research field since 1971. Ms. Outtz has written numerous research reports and articles on demographic issues including: Women in the Labor Force, The Year 2000 is Now; the Demographics of American Families; AFDC Update and Related Demographic Facts; and Hispanic Americans in the United States. She received a Master's Degree from Howard University and post-graduate training at the University of Maryland and the United States Department of Agriculture's Graduate School.

Appendix I: Pennsylvania Metropolitan and Non-Metropolitan Counties

Metropolitan Counties

Allentown-Bethlehem-Easton MSA

Carbon County

Lehigh County

Northampton County

Altoona MSA

Blair County

Erie MSA

Erie County

Harrisburg-Lebanon-

Carlisle MSA

Cumberland County

Dauphin County

Lebanon County

Perry County

Johnstown MSA

Cambria County

Somerset County

Lancaster MSA

Lancaster County

Newburg, NY-PA PMSA

Pike County

Philadelphia, PA-NJ PMSA

Bucks County

Chester County

Delaware County

Montgomery County

Philadelphia County

Pittsburgh PMSA

Allegheny County

Beaver County

Butler County

Fayette County

Washington County

Westmoreland County

Reading MSA

Berks County

Scranton—Wilkes-Barre—

Hazleton MSA

Columbia County

Lackawanna County

Luzerne County

Wyoming County

Sharon MSA

Mercer County

State College MSA

Centre County

Williamsport MSA

Lycoming County

York MSA

York County

Non-Metropolitan Counties

Adams County

Armstrong County

Bedford County

Bradford County

Cameron County

Clarion County

Clearfield County

Clinton County

Crawford County

Elk County

Forest County

Franklin County

Fulton County

Greene County

Huntingdon County

Indiana County

Jefferson County

Juniata County

Lawrence County

Mc Kean County

Mifflin County

Monroe County

Montour County

Northumberland County

Potter County

Schuylkill County

Snyder County

Sullivan County

Susquehanna County

Tioga County

Union County

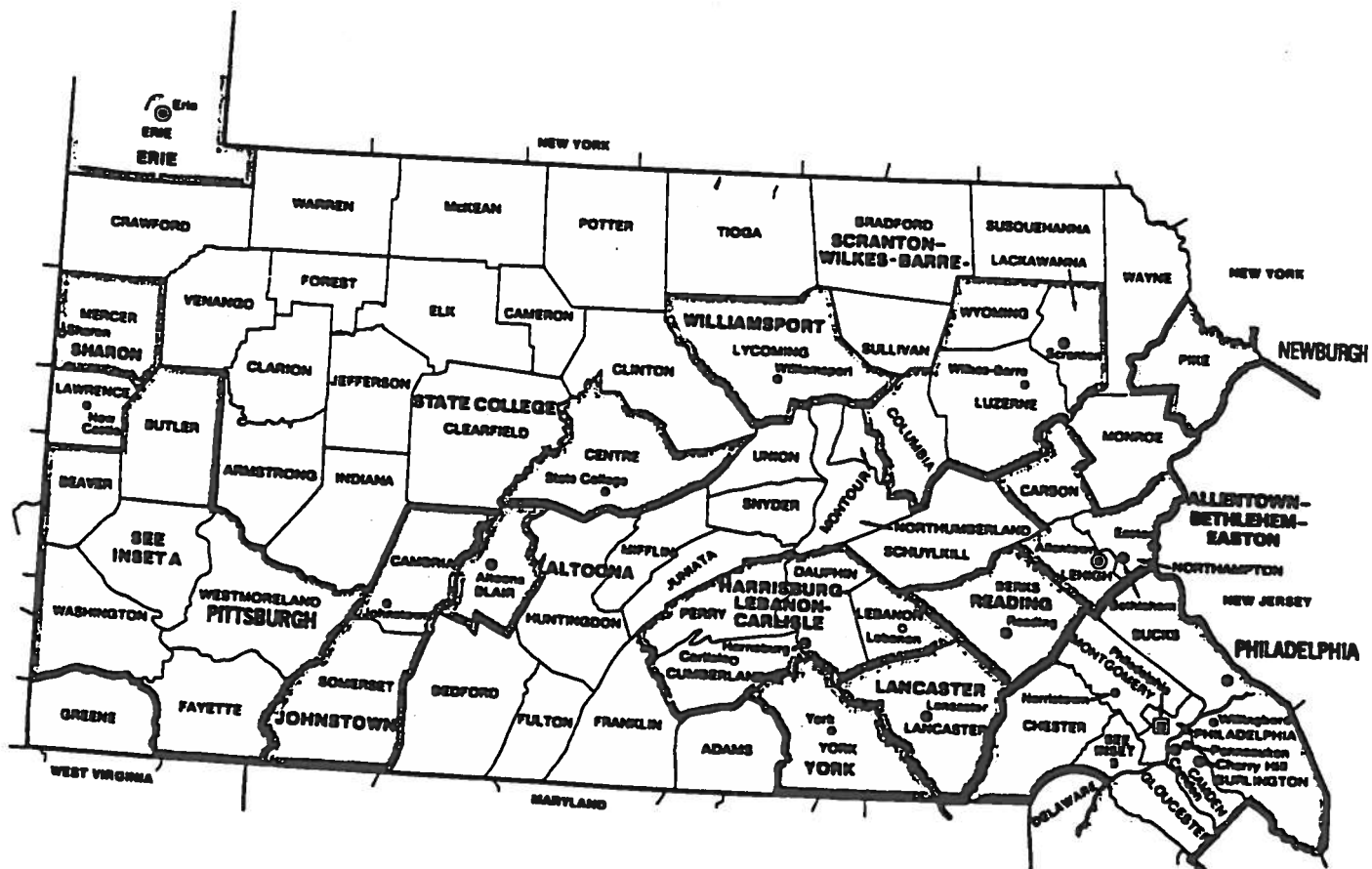
Venango County

Warren County

Wayne County

Appendix II:

Map of Pennsylvania Counties



Appendix III:
***The Self-Sufficiency Standard, Selected
Family Types, Metropolitan Counties***

**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA—
Carbon County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$528.00	\$629.00	\$629.00	\$629.00	\$629.00	\$819.00	\$629.00
Child Care	\$0.00	\$389.16	\$373.12	\$742.28	\$186.56	\$928.84	\$742.28
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$85.10	\$147.01	\$146.75	\$193.52	\$147.99	\$243.04	\$220.32
Taxes	\$216.59	\$352.99	\$351.74	\$487.77	\$278.42	\$634.96	\$534.39
Earned Income Tax Credit (-)	\$0.00	(\$31.50)	(\$32.27)	\$0.00	(\$136.88)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$46.00)	(\$46.00)	(\$80.00)	(\$44.77)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,152.69	\$1,892.62	\$1,887.77	\$2,536.48	\$1,724.64	\$3,228.41	\$2,877.90
Hourly Self-Sufficiency Wage	\$6.55	\$10.75	\$10.73	\$14.41	\$9.80	\$18.34	\$8.18 per adult

**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA—
Lehigh County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$528.00	\$629.00	\$629.00	\$629.00	\$629.00	\$819.00	\$629.00
Child Care	\$0.00	\$419.76	\$419.76	\$839.52	\$303.16	\$1,142.68	\$839.52
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$85.10	\$152.07	\$151.42	\$203.24	\$159.65	\$284.42	\$230.04
Taxes	\$216.59	\$377.62	\$374.44	\$525.07	\$339.90	\$716.99	\$571.69
Earned Income Tax Credit (-)	\$0.00	(\$16.23)	(\$16.20)	\$0.00	(\$86.59)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$46.00)	(\$46.00)	(\$80.00)	(\$46.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,152.69	\$1,988.18	\$1,975.85	\$2,680.75	\$1,963.44	\$3,545.66	\$3,022.17
Hourly Self-Sufficiency Wage	\$6.55	\$11.30	\$11.23	\$15.23	\$11.16	\$20.15	\$8.59 per adult

**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA
Northampton County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschool schoolage
Housing	\$528.00	\$629.00	\$629.00	\$629.00	\$629.00	\$819.00
Child Care	\$0.00	\$488.40	\$418.78	\$888.16	\$279.84	\$1,166.00
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.00
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.00
Medical Care	\$68.53	\$139.90	\$125.58	\$153.89	\$157.28	\$187.00
Miscellaneous	\$85.10	\$158.74	\$151.42	\$207.81	\$157.32	\$288.00
Taxes	\$218.59	\$401.18	\$374.44	\$542.98	\$327.49	\$725.00
Earned Income Tax Credit (-)	\$0.00	(\$1.81)	(\$18.20)	\$0.00	(\$98.74)	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$44.00)	(\$48.00)	(\$80.00)	(\$48.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,152.69	\$2,079.66	\$1,975.85	\$2,749.94	\$1,915.22	\$3,580.00
Hourly Self-Sufficiency Wage	\$6.55	\$11.82	\$11.23	\$15.62	\$10.88	\$20.00

**The Self-Sufficiency Standard for Altoona, PA MSA—Blair County
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschool schoolage
Housing	\$342.00	\$412.00	\$412.00	\$412.00	\$412.00	\$532.00
Child Care	\$0.00	\$318.78	\$349.80	\$888.58	\$282.35	\$888.00
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.00
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.00
Medical Care	\$68.53	\$139.90	\$125.58	\$153.89	\$157.28	\$187.00
Miscellaneous	\$68.50	\$120.27	\$122.72	\$164.45	\$133.87	\$288.00
Taxes	\$145.25	\$220.28	\$232.20	\$343.57	\$202.99	\$588.00
Earned Income Tax Credit (-)	\$0.00	(\$113.82)	(\$108.43)	(\$83.79)	(\$188.60)	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$82.00)	(\$45.38)	(\$80.00)
Monthly Self-Sufficiency Wage	\$876.75	\$1,377.49	\$1,423.72	\$1,978.73	\$1,431.57	\$2,888.00
Hourly Self-Sufficiency Wage	\$4.98	\$7.83	\$8.09	\$11.23	\$8.13	\$15.00

The Self-Sufficiency Standard for Erie, PA MSA—Erie County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$351.00	\$414.00	\$414.00	\$414.00	\$414.00	\$535.00	\$414.00
Child Care	\$0.00	\$412.06	\$396.44	\$808.50	\$233.20	\$1,041.70	\$808.50
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$67.40	\$129.80	\$127.59	\$178.64	\$131.15	\$225.93	\$205.44
Taxes	\$148.70	\$267.52	\$256.74	\$422.91	\$191.67	\$569.32	\$477.33
Earned Income Tax Credit (-)	\$0.00	(\$84.52)	(\$91.21)	(\$18.84)	(\$207.83)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$84.00)	(\$38.78)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$890.10	\$1,560.82	\$1,518.99	\$2,285.13	\$1,387.72	\$2,974.52	\$2,657.19
Hourly Self-Sufficiency Wage	\$5.06	\$8.87	\$8.63	\$12.98	\$7.88	\$16.90	\$7.55 per adult

The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA—
Cumberland County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$422.00	\$541.00	\$541.00	\$541.00	\$541.00	\$683.00	\$541.00
Child Care	\$0.00	\$349.80	\$419.76	\$769.56	\$186.56	\$956.12	\$769.56
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$74.50	\$136.28	\$142.62	\$187.45	\$139.19	\$232.17	\$214.25
Taxes	\$175.93	\$299.89	\$330.75	\$464.48	\$230.70	\$593.26	\$511.11
Earned Income Tax Credit (-)	\$0.00	(\$84.44)	(\$45.30)	\$0.00	(\$175.93)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$48.00)	(\$80.00)	(\$46.64)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$995.43	\$1,686.48	\$1,806.26	\$2,446.40	\$1,539.19	\$3,067.12	\$2,787.82
Hourly Self-Sufficiency Wage	\$5.66	\$9.58	\$10.26	\$13.90	\$8.75	\$17.43	\$7.92 per adult

**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA—
Dauphin County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$422.00	\$541.00	\$541.00	\$541.00	\$541.00	\$683.00	\$541.00
Child Care	\$0.00	\$334.18	\$419.76	\$753.94	\$244.86	\$998.80	\$753.94
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$74.50	\$134.71	\$142.62	\$185.88	\$145.02	\$236.44	\$212.68
Taxes	\$175.93	\$291.41	\$330.75	\$458.49	\$280.13	\$609.63	\$505.11
Earned Income Tax Credit (-)	\$0.00	(\$69.70)	(\$45.30)	\$0.00	(\$151.87)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$48.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$995.43	\$1,853.56	\$1,806.26	\$2,423.22	\$1,853.46	\$3,130.43	\$2,764.64
Hourly Self-Sufficiency Wage	\$5.66	\$9.40	\$10.26	\$13.77	\$9.39	\$17.79	\$7.85 per adult

**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA—
Lebanon County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$422.00	\$541.00	\$541.00	\$541.00	\$541.00	\$683.00	\$541.00
Child Care	\$0.00	\$349.80	\$349.80	\$699.60	\$209.88	\$809.48	\$699.60
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$74.50	\$138.28	\$135.62	\$180.45	\$141.52	\$227.50	\$207.25
Taxes	\$175.93	\$299.89	\$296.71	\$432.54	\$241.51	\$575.37	\$484.27
Earned Income Tax Credit (-)	\$0.00	(\$64.44)	(\$66.41)	(\$10.96)	(\$167.10)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$48.00)	(\$84.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$995.43	\$1,686.48	\$1,674.15	\$2,322.54	\$1,581.13	\$2,997.93	\$2,684.03
Hourly Self-Sufficiency Wage	\$5.66	\$9.58	\$9.51	\$13.20	\$8.98	\$17.03	\$7.63 per adult

**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA—
Perry County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$422.00	\$541.00	\$541.00	\$541.00	\$541.00	\$683.00	\$541.00
Child Care	\$0.00	\$314.82	\$328.48	\$841.30	\$233.20	\$874.50	\$841.30
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$74.50	\$132.78	\$133.29	\$174.62	\$143.85	\$224.01	\$201.42
Taxes	\$175.93	\$282.00	\$284.49	\$401.51	\$253.93	\$561.96	\$461.91
Earned Income Tax Credit (-)	\$0.00	(\$75.54)	(\$73.99)	(\$38.35)	(\$156.95)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$84.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$995.43	\$1,617.01	\$1,626.70	\$2,202.00	\$1,629.35	\$2,946.03	\$2,597.54
Hourly Self-Sufficiency Wage	\$5.66	\$9.19	\$9.24	\$12.51	\$9.26	\$16.74	\$7.38 per adult

**The Self-Sufficiency Standard for Johnstown, PA MSA—Cambria County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$342.00	\$412.00	\$412.00	\$412.00	\$412.00	\$535.00	\$412.00
Child Care	\$0.00	\$345.84	\$373.12	\$718.96	\$233.20	\$952.16	\$718.96
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.50	\$122.98	\$125.05	\$189.49	\$130.95	\$216.97	\$196.29
Taxes	\$145.25	\$233.45	\$243.55	\$372.28	\$190.84	\$534.97	\$442.22
Earned Income Tax Credit (-)	\$0.00	(\$105.65)	(\$99.39)	(\$80.28)	(\$208.51)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$38.30)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$876.75	\$1,428.57	\$1,467.76	\$2,088.36	\$1,384.49	\$2,841.67	\$2,521.37
Hourly Self-Sufficiency Wage	\$4.98	\$8.12	\$8.34	\$11.87	\$7.87	\$16.15	\$7.16 per adult

The Self-Sufficiency Standard for Johnstown, PA MSA—Somerset County, 1996
Selected Family Types

Monthly Costs	Singl Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$42.00	\$412.00	\$412.00	\$412.00	\$412.00	\$535.00	\$412.00
Child Care	\$0.00	\$349.80	\$326.48	\$676.28	\$209.88	\$886.16	\$676.28
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$86.50	\$123.38	\$120.39	\$165.22	\$128.62	\$210.37	\$192.02
Taxes	\$145.25	\$235.38	\$220.85	\$348.57	\$181.11	\$509.68	\$425.85
Earned Income Tax Credit (-)	\$0.00	(\$104.46)	(\$113.47)	(\$78.86)	(\$216.45)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$32.65)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$176.75	\$1,436.05	\$1,379.69	\$2,000.12	\$1,346.84	\$2,743.76	\$2,458.06
Hourly Self-Sufficiency Wage	\$4.98	\$8.16	\$7.84	\$11.36	\$7.65	\$15.59	\$6.98 per adult

The Self-Sufficiency Standard for Lancaster, PA MSA—Lancaster County, 1996
Selected Family Types

Monthly Costs	Singl Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$435.00	\$542.00	\$542.00	\$542.00	\$542.00	\$707.00	\$542.00
Child Care	\$0.00	\$342.10	\$396.44	\$738.54	\$288.18	\$1,006.72	\$738.54
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$75.80	\$135.81	\$140.39	\$184.45	\$147.45	\$239.63	\$211.25
Taxes	\$180.92	\$296.63	\$319.89	\$452.97	\$274.03	\$621.88	\$499.59
Earned Income Tax Credit (-)	\$0.00	(\$66.46)	(\$52.04)	\$0.00	(\$140.49)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$48.00)	(\$80.00)	(\$48.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,014.72	\$1,673.84	\$1,764.11	\$2,401.87	\$1,707.48	\$3,177.80	\$2,743.29
Hourly Self-Sufficiency Wage	\$5.77	\$9.51	\$10.02	\$13.65	\$9.70	\$18.06	\$7.79 per adult

The Self-Sufficiency Standard for Newburg, NY-PA PMSA—Pike County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler
Housing	\$657.00	\$803.00	\$803.00	\$803.00	\$803.00	\$1,019.00	\$803.00
Child Care	\$0.00	\$439.12	\$466.40	\$905.52	\$262.35	\$1,167.87	\$905.52
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$98.00	\$171.41	\$173.48	\$227.24	\$172.97	\$286.94	\$254.04
Taxes	\$266.07	\$458.69	\$467.33	\$617.12	\$412.69	\$803.36	\$663.75
Earned Income Tax Credit (-)	\$0.00	\$0.00	\$0.00	\$0.00	(\$27.02)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$42.00)	(\$40.00)	(\$80.00)	(\$42.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,344.07	\$2,302.17	\$2,335.64	\$3,036.80	\$2,246.31	\$3,879.74	\$3,378.22
Hourly Self-Sufficiency Wage	\$7.64	\$13.08	\$13.27	\$17.25	\$12.76	\$22.04	\$9.60 per adult

The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—Bucks County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler
Housing	\$549.00	\$678.00	\$678.00	\$678.00	\$678.00	\$848.00	\$678.00
Child Care	\$0.00	\$482.02	\$513.04	\$995.06	\$320.65	\$1,315.71	\$995.06
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$87.20	\$163.20	\$165.65	\$223.70	\$166.30	\$284.63	\$250.50
Taxes	\$224.85	\$427.20	\$436.59	\$603.53	\$376.24	\$794.48	\$650.15
Earned Income Tax Credit (-)	\$0.00	\$0.00	\$0.00	\$0.00	(\$56.85)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$42.00)	(\$42.00)	(\$80.00)	(\$44.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,183.85	\$2,180.38	\$2,216.71	\$2,984.20	\$2,104.66	\$3,845.39	\$3,325.62
Hourly Self-Sufficiency Wage	\$6.73	\$12.39	\$12.59	\$16.96	\$11.96	\$21.85	\$9.45 per adult

***The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—
Chester County, 1996
Selected Family Types***

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$549.00	\$678.00	\$678.00	\$678.00	\$678.00	\$848.00	\$678.00
Child Care	\$0.00	\$571.34	\$489.72	\$1,061.06	\$303.16	\$1,364.22	\$1,061.06
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$87.20	\$172.13	\$163.31	\$230.30	\$164.55	\$289.48	\$257.10
Taxes	\$224.65	\$461.46	\$427.65	\$628.84	\$366.93	\$613.08	\$675.46
Earned Income Tax Credit (-)	\$0.00	\$0.00	\$0.00	\$0.00	(\$64.46)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$42.00)	(\$42.00)	(\$80.00)	(\$44.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,183.85	\$2,312.69	\$2,182.11	\$3,082.11	\$2,068.49	\$3,917.35	\$3,423.53
Hourly Self-Sufficiency Wage	\$6.73	\$13.14	\$12.40	\$17.51	\$11.75	\$22.26	\$9.73 per adult

***The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—
Delaware County, 1996
Selected Family Types***

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$549.00	\$678.00	\$678.00	\$678.00	\$678.00	\$848.00	\$678.00
Child Care	\$0.00	\$489.72	\$513.04	\$1,002.76	\$268.18	\$1,270.94	\$1,002.76
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$87.20	\$163.97	\$165.65	\$224.47	\$161.05	\$280.15	\$251.27
Taxes	\$224.65	\$430.15	\$436.59	\$606.48	\$347.36	\$777.31	\$653.10
Earned Income Tax Credit (-)	\$0.00	\$0.00	\$0.00	\$0.00	(\$80.48)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$42.00)	(\$42.00)	(\$80.00)	(\$46.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,183.85	\$2,191.80	\$2,216.71	\$2,995.62	\$1,992.43	\$3,778.96	\$3,337.04
Hourly Self-Sufficiency Wage	\$6.73	\$12.45	\$12.59	\$17.02	\$11.32	\$21.47	\$9.48 per adult

**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—
Montgomery County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$549.00	\$678.00	\$678.00	\$678.00	\$678.00	\$848.00	\$678.00
Child Care	\$0.00	\$528.66	\$513.04	\$1,041.70	\$349.80	\$1,391.50	\$1,041.70
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$67.20	\$167.86	\$165.65	\$228.38	\$169.21	\$292.21	\$255.16
Taxes	\$224.65	\$445.09	\$436.59	\$621.42	\$392.70	\$823.55	\$668.04
Earned Income Tax Credit (-)	\$0.00	\$0.00	\$0.00	\$0.00	(\$43.37)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$42.00)	(\$42.00)	(\$80.00)	(\$42.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,183.85	\$2,249.57	\$2,216.71	\$3,053.40	\$2,168.67	\$3,957.83	\$3,394.82
Hourly Self-Sufficiency Wage	\$6.73	\$12.78	\$12.59	\$17.35	\$12.32	\$22.49	\$9.64
							per adult

**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—
Philadelphia County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$549.00	\$678.00	\$678.00	\$678.00	\$678.00	\$848.00	\$678.00
Child Care	\$0.00	\$450.78	\$489.72	\$940.50	\$268.18	\$1,208.68	\$940.50
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$93.10	\$93.10	\$93.10	\$93.10	\$93.10	\$93.10	\$186.20
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.21	\$158.71	\$161.95	\$216.87	\$159.68	\$272.56	\$243.00
Taxes	\$220.85	\$409.28	\$421.72	\$577.35	\$340.08	\$748.18	\$621.39
Earned Income Tax Credit (-)	\$0.00	\$0.00	\$0.00	\$0.00	(\$88.44)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$44.00)	(\$44.00)	(\$80.00)	(\$46.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,169.18	\$2,111.04	\$2,159.13	\$2,882.95	\$1,964.14	\$3,666.30	\$3,214.40
Hourly Self-Sufficiency Wage	\$6.64	\$11.99	\$12.27	\$16.38	\$11.16	\$20.83	\$9.13
							per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Allegheny County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$387.00	\$487.00	\$487.00	\$487.00	\$487.00	\$585.00	\$487.00
Child Care	\$0.00	\$486.40	\$486.40	\$932.80	\$291.50	\$1,224.30	\$932.80
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$50.54	\$50.54	\$50.54	\$50.54	\$50.54	\$50.54	\$101.08
Medical Care	\$68.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$65.76	\$134.91	\$134.26	\$190.75	\$136.66	\$243.56	\$212.62
Taxes	\$142.39	\$292.38	\$289.20	\$477.14	\$214.69	\$636.97	\$504.86
Earned Income Tax Credit (-)	\$0.00	(\$69.10)	(\$71.07)	\$0.00	(\$189.06)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$80.00)	(\$52.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$865.70	\$1,657.31	\$1,644.98	\$2,495.36	\$1,476.86	\$3,236.16	\$2,763.67
Hourly Self-Sufficiency Wage	\$4.92	\$9.42	\$9.35	\$14.18	\$8.39	\$18.39	\$7.85 per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Beaver County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$387.00	\$487.00	\$487.00	\$487.00	\$487.00	\$585.00	\$487.00
Child Care	\$0.00	\$482.02	\$396.44	\$878.46	\$256.52	\$1,134.98	\$878.46
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$68.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$71.00	\$142.10	\$132.89	\$190.84	\$138.78	\$240.26	\$217.74
Taxes	\$162.51	\$328.22	\$282.53	\$477.87	\$228.95	\$624.28	\$524.49
Earned Income Tax Credit (-)	\$0.00	(\$48.87)	(\$75.21)	\$0.00	(\$179.02)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$50.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$943.51	\$1,796.43	\$1,619.07	\$2,498.18	\$1,524.56	\$3,187.09	\$2,839.61
Hourly Self-Sufficiency Wage	\$5.36	\$10.21	\$9.20	\$14.19	\$8.66	\$18.11	\$8.07 per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Butler County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler
Housing	\$387.00	\$467.00	\$467.00	\$467.00	\$467.00	\$585.00	\$467.00
Child Care	\$0.00	\$450.78	\$396.44	\$847.22	\$291.50	\$1,138.72	\$847.22
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$71.00	\$138.97	\$132.89	\$187.81	\$142.28	\$240.83	\$214.61
Taxes	\$162.51	\$313.01	\$282.53	\$465.88	\$245.57	\$625.71	\$512.51
Earned Income Tax Credit (-)	\$0.00	(\$56.30)	(\$75.21)	\$0.00	(\$163.78)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$50.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$943.51	\$1,737.42	\$1,619.07	\$2,451.83	\$1,596.89	\$3,192.62	\$2,793.25
Hourly Self-Sufficiency Wage	\$5.36	\$9.87	\$9.20	\$13.93	\$9.07	\$18.14	\$7.94
							per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Fayette County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler
Housing	\$387.00	\$467.00	\$467.00	\$467.00	\$467.00	\$585.00	\$467.00
Child Care	\$0.00	\$396.44	\$373.12	\$789.56	\$233.20	\$1,002.76	\$789.56
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$71.00	\$133.54	\$130.55	\$180.05	\$138.45	\$227.03	\$206.85
Taxes	\$162.51	\$285.70	\$271.18	\$430.39	\$213.77	\$573.58	\$482.72
Earned Income Tax Credit (-)	\$0.00	(\$73.24)	(\$82.25)	(\$12.72)	(\$189.81)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$84.00)	(\$51.62)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$943.51	\$1,631.40	\$1,575.03	\$2,314.19	\$1,473.31	\$2,990.92	\$2,678.04
Hourly Self-Sufficiency Wage	\$5.36	\$9.27	\$8.95	\$13.15	\$8.37	\$16.99	\$7.61
							per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Allegheny County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$387.00	\$487.00	\$487.00	\$487.00	\$487.00	\$585.00	\$487.00
Child Care	\$0.00	\$486.40	\$486.40	\$932.80	\$291.50	\$1,224.30	\$932.80
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$50.54	\$50.54	\$50.54	\$50.54	\$50.54	\$50.54	\$101.08
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$85.76	\$134.91	\$134.26	\$190.75	\$138.66	\$243.56	\$212.62
Taxes	\$142.39	\$292.38	\$289.20	\$477.14	\$214.69	\$636.97	\$504.86
Earned Income Tax Credit (-)	\$0.00	(\$89.10)	(\$71.07)	\$0.00	(\$189.06)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$80.00)	(\$52.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$865.70	\$1,657.31	\$1,644.98	\$2,495.36	\$1,476.86	\$3,236.16	\$2,763.67
Hourly Self-Sufficiency Wage	\$4.92	\$9.42	\$9.35	\$14.18	\$8.39	\$18.39	\$7.85 per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Beaver County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$387.00	\$487.00	\$487.00	\$487.00	\$487.00	\$585.00	\$487.00
Child Care	\$0.00	\$482.02	\$396.44	\$878.46	\$256.52	\$1,134.98	\$878.46
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$71.00	\$142.10	\$132.89	\$190.94	\$138.78	\$240.26	\$217.74
Taxes	\$162.51	\$328.22	\$282.53	\$477.87	\$226.95	\$624.28	\$524.49
Earned Income Tax Credit (-)	\$0.00	(\$46.87)	(\$75.21)	\$0.00	(\$179.02)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$50.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$943.51	\$1,796.43	\$1,619.07	\$2,498.18	\$1,524.56	\$3,187.09	\$2,839.61
Hourly Self-Sufficiency Wage	\$5.36	\$10.21	\$9.20	\$14.19	\$8.66	\$18.11	\$8.07 per adult

The Self-Sufficiency Standard for Reading, PA MSA—Berks County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$414.00	\$511.00	\$511.00	\$511.00	\$511.00	\$839.00	\$511.00
Child Care	\$0.00	\$392.48	\$396.44	\$788.92	\$233.20	\$1,022.12	\$788.92
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$73.70	\$137.54	\$137.29	\$186.38	\$140.85	\$234.37	\$213.18
Taxes	\$172.86	\$306.05	\$304.80	\$460.40	\$237.96	\$801.70	\$507.02
Earned Income Tax Credit (-)	\$0.00	(\$80.62)	(\$81.39)	\$0.00	(\$170.01)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$48.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$983.56	\$1,710.42	\$1,705.57	\$2,430.61	\$1,567.32	\$3,099.75	\$2,772.03
Hourly Self-Sufficiency Wage	\$5.59	\$9.72	\$9.69	\$13.81	\$8.91	\$17.61	\$7.88
							per adult

The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA—Columbia County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$377.00	\$451.00	\$451.00	\$451.00	\$451.00	\$563.00	\$451.00
Child Care	\$0.00	\$330.44	\$349.80	\$880.24	\$186.56	\$866.80	\$880.24
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$70.00	\$125.34	\$126.62	\$169.52	\$130.19	\$211.24	\$196.32
Taxes	\$158.87	\$244.94	\$252.05	\$372.43	\$187.65	\$512.98	\$442.33
Earned Income Tax Credit (-)	\$0.00	(\$98.53)	(\$94.11)	(\$80.18)	(\$211.11)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$50.00)	(\$88.00)	(\$36.45)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$928.67	\$1,473.15	\$1,500.78	\$2,088.95	\$1,372.16	\$2,756.58	\$2,521.80
Hourly Self-Sufficiency Wage	\$5.28	\$8.37	\$8.53	\$11.87	\$7.80	\$15.66	\$7.16
							per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Washington County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + Infant preschooler
Housing	\$387.00	\$487.00	\$487.00	\$487.00	\$487.00	\$585.00	\$487.00
Child Care	\$0.00	\$404.14	\$384.78	\$788.92	\$288.18	\$1,057.10	\$788.92
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$71.00	\$134.31	\$131.72	\$181.98	\$139.95	\$232.47	\$208.78
Taxes	\$182.51	\$289.45	\$278.85	\$442.59	\$233.16	\$594.40	\$490.15
Earned Income Tax Credit (-)	\$0.00	(\$70.92)	(\$78.73)	(\$2.72)	(\$173.94)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$943.51	\$1,645.93	\$1,597.05	\$2,361.69	\$1,548.67	\$3,071.53	\$2,706.75
Hourly Self-Sufficiency Wage	\$5.36	\$9.35	\$9.07	\$13.42	\$8.80	\$17.45	\$7.69 per adult

The Self-Sufficiency Standard for Pittsburgh, PA PMSA—
Westmoreland County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + Infant preschooler
Housing	\$387.00	\$487.00	\$487.00	\$487.00	\$487.00	\$585.00	\$487.00
Child Care	\$0.00	\$466.40	\$419.78	\$886.16	\$288.18	\$1,154.34	\$886.16
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$71.00	\$140.54	\$135.22	\$191.71	\$139.95	\$242.19	\$218.51
Taxes	\$182.51	\$320.81	\$293.87	\$480.82	\$233.16	\$631.70	\$527.45
Earned Income Tax Credit (-)	\$0.00	(\$51.59)	(\$68.18)	\$0.00	(\$173.94)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$50.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$943.51	\$1,766.92	\$1,663.11	\$2,509.60	\$1,548.67	\$3,215.80	\$2,851.02
Hourly Self-Sufficiency Wage	\$5.36	\$10.04	\$9.45	\$14.26	\$8.80	\$18.27	\$8.10 per adult

**The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA—
Wyoming County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$377.00	\$451.00	\$451.00	\$451.00	\$451.00	\$563.00	\$451.00
Child Care	\$0.00	\$373.12	\$349.80	\$722.92	\$233.20	\$956.12	\$722.92
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$70.00	\$129.61	\$126.82	\$173.78	\$134.85	\$220.17	\$200.58
Taxes	\$158.67	\$266.57	\$252.05	\$397.05	\$207.10	\$547.23	\$458.69
Earned Income Tax Credit (-)	\$0.00	(\$85.11)	(\$94.11)	(\$40.00)	(\$185.25)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$84.00)	(\$47.75)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$928.67	\$1,557.15	\$1,500.78	\$2,184.67	\$1,447.47	\$2,889.09	\$2,585.11
Hourly Self-Sufficiency Wage	\$5.28	\$8.85	\$8.53	\$12.41	\$8.22	\$16.42	\$7.34 per adult

**The Self-Sufficiency Standard for Sharon, PA MSA—Mercer County, 1996
Selected Family Types**

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$342.00	\$412.00	\$412.00	\$412.00	\$412.00	\$535.00	\$412.00
Child Care	\$0.00	\$404.14	\$384.76	\$788.92	\$291.50	\$1,080.42	\$788.92
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.50	\$128.81	\$126.22	\$176.48	\$136.78	\$229.80	\$203.28
Taxes	\$145.25	\$262.89	\$249.22	\$411.42	\$215.35	\$584.17	\$469.05
Earned Income Tax Credit (-)	\$0.00	(\$87.52)	(\$95.87)	(\$28.24)	(\$188.52)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$52.00)	(\$84.00)	(\$52.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$876.75	\$1,542.07	\$1,489.78	\$2,240.49	\$1,479.42	\$3,031.95	\$2,625.16
Hourly Self-Sufficiency Wage	\$4.98	\$8.76	\$8.46	\$12.73	\$8.41	\$17.23	\$7.46 per adult

***The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA—
Lackawanna County, 1996
Selected Family Types***

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$377.00	\$451.00	\$451.00	\$451.00	\$451.00	\$563.00	\$451.00
Child Care	\$0.00	\$349.80	\$398.44	\$746.24	\$328.48	\$1,072.72	\$746.24
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$187.89	\$190.41
Miscellaneous	\$70.00	\$127.28	\$131.29	\$176.12	\$144.18	\$231.83	\$202.91
Taxes	\$158.67	\$255.22	\$274.74	\$409.46	\$255.67	\$591.96	\$467.64
Earned Income Tax Credit (-)	\$0.00	(\$92.14)	(\$80.04)	(\$29.84)	(\$155.52)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$84.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$928.67	\$1,513.11	\$1,588.86	\$2,232.89	\$1,636.13	\$3,062.07	\$2,619.70
Hourly Self-Sufficiency Wage	\$5.28	\$8.60	\$9.03	\$12.69	\$9.30	\$17.40	\$7.44 per adult

***The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA—
Luzerne County, 1996
Selected Family Types***

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$377.00	\$451.00	\$451.00	\$451.00	\$451.00	\$563.00	\$451.00
Child Care	\$0.00	\$361.46	\$326.48	\$687.94	\$227.37	\$915.31	\$687.94
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$187.89	\$190.41
Miscellaneous	\$70.00	\$128.44	\$124.29	\$170.29	\$134.27	\$216.09	\$197.08
Taxes	\$158.67	\$280.90	\$239.83	\$376.53	\$204.67	\$531.58	\$445.28
Earned Income Tax Credit (-)	\$0.00	(\$88.63)	(\$101.70)	(\$56.80)	(\$197.23)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$52.00)	(\$88.00)	(\$46.33)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$928.67	\$1,535.13	\$1,453.33	\$2,104.86	\$1,438.06	\$2,828.55	\$2,533.21
Hourly Self-Sufficiency Wage	\$5.28	\$8.72	\$8.26	\$11.96	\$8.17	\$16.07	\$7.20 per adult

The Self-Sufficiency Standard for York, PA MSA—York County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler
Housing	\$412.00	\$511.00	\$511.00	\$511.00	\$511.00	\$638.00	\$511.00
Child Care	\$0.00	\$334.18	\$381.46	\$695.64	\$279.84	\$975.48	\$695.64
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$73.50	\$131.71	\$133.79	\$177.05	\$145.52	\$229.60	\$203.85
Taxes	\$172.10	\$276.82	\$286.92	\$414.46	\$283.73	\$583.43	\$471.24
Earned Income Tax Credit (-)	\$0.00	(\$78.75)	(\$72.49)	(\$25.75)	(\$148.91)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$84.00)	(\$48.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$980.60	\$1,596.91	\$1,636.10	\$2,252.32	\$1,667.49	\$3,029.07	\$2,633.64
Hourly Self-Sufficiency Wage	\$5.57	\$9.07	\$9.30	\$12.80	\$9.47	\$17.21	\$7.48 per adult

The Self-Sufficiency Standard for State College, PA MSA—Centre County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$474.00	\$587.00	\$587.00	\$587.00	\$587.00	\$789.00	\$587.00
Child Care	\$0.00	\$373.12	\$443.08	\$818.20	\$233.20	\$1,049.40	\$818.20
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.80
Medical Care	\$88.53	\$139.90	\$125.56	\$153.89	\$157.28	\$187.89	\$190.41
Miscellaneous	\$79.70	\$143.21	\$149.55	\$198.71	\$148.45	\$250.10	\$223.51
Taxes	\$195.88	\$333.62	\$385.35	\$500.01	\$279.36	\$862.03	\$546.64
Earned Income Tax Credit (-)	\$0.00	(\$43.52)	(\$23.84)	\$0.00	(\$138.13)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$48.00)	(\$80.00)	(\$48.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,072.58	\$1,817.38	\$1,940.57	\$2,583.84	\$1,728.20	\$3,333.09	\$2,925.26
Hourly Self-Sufficiency Wage	\$8.09	\$10.33	\$11.03	\$14.68	\$9.82	\$18.94	\$8.31 per adult

The Self-Sufficiency Standard for Williamsport, PA MSA—Lycoming County, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$344.00	\$414.00	\$414.00	\$414.00	\$414.00	\$535.00	\$414.00
Child Care	\$0.00	\$295.48	\$381.48	\$858.92	\$209.88	\$888.80	\$858.92
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.80
Medical Care	\$88.53	\$139.90	\$125.56	\$153.89	\$157.28	\$187.89	\$190.41
Miscellaneous	\$88.70	\$118.14	\$124.09	\$183.48	\$128.82	\$208.44	\$190.28
Taxes	\$148.01	\$209.91	\$238.85	\$338.43	\$181.95	\$502.24	\$419.19
Earned Income Tax Credit (-)	\$0.00	(\$120.25)	(\$102.31)	(\$88.00)	(\$215.77)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$82.00)	(\$33.13)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$879.72	\$1,337.23	\$1,449.52	\$1,956.75	\$1,350.07	\$2,715.05	\$2,432.31
Hourly Self-Sufficiency Wage	\$5.00	\$7.60	\$8.24	\$11.12	\$7.67	\$15.43	\$8.91 per adult

***Appendix IV:
The Self-Sufficiency Standard,
Selected Family Types,
Non-Metropolitan Counties***

The Self-Sufficiency Standard for Adams County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$361.00	\$480.00	\$480.00	\$480.00	\$480.00	\$621.00	\$480.00
Child Care	\$0.00	\$310.86	\$373.12	\$683.98	\$233.20	\$917.18	\$683.98
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.80	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$68.40	\$126.28	\$131.85	\$172.79	\$137.75	\$222.07	\$199.59
Taxes	\$152.54	\$249.52	\$277.50	\$389.85	\$221.48	\$554.54	\$454.88
Earned Income Tax Credit (-)	\$0.00	(\$95.69)	(\$78.33)	(\$45.90)	(\$183.51)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$50.00)	(\$88.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$904.94	\$1,490.92	\$1,599.58	\$2,156.63	\$1,503.22	\$2,917.36	\$2,570.35
Hourly Self-Sufficiency Wage	\$5.14	\$8.47	\$9.09	\$12.25	\$8.54	\$16.58	\$7.30 per adult

The Self-Sufficiency Standard for Armstrong County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$360.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$373.12	\$431.42	\$804.54	\$384.78	\$1,189.32	\$804.54
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.80	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$68.30	\$125.51	\$130.66	\$177.85	\$145.91	\$240.59	\$204.64
Taxes	\$152.15	\$245.75	\$271.81	\$418.87	\$265.83	\$625.56	\$474.28
Earned Income Tax Credit (-)	\$0.00	(\$98.02)	(\$81.86)	(\$22.31)	(\$147.20)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$50.00)	(\$84.00)	(\$48.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$903.45	\$1,476.31	\$1,577.49	\$2,268.66	\$1,675.64	\$3,192.04	\$2,645.37
Hourly Self-Sufficiency Wage	\$5.13	\$8.39	\$8.96	\$12.89	\$9.52	\$18.14	\$7.52 per adult

The Self-Sufficiency Standard for Cameron County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$349.80	\$349.80	\$899.60	\$221.54	\$921.14	\$899.60
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$123.18	\$122.52	\$167.35	\$129.59	\$213.77	\$194.15
Taxes	\$144.86	\$234.41	\$231.23	\$360.91	\$185.14	\$522.89	\$434.02
Earned Income Tax Credit (-)	\$0.00	(\$105.06)	(\$107.03)	(\$69.58)	(\$213.16)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$34.99)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,432.28	\$1,419.95	\$2,044.20	\$1,362.43	\$2,794.17	\$2,489.68
Hourly Self-Sufficiency Wage	\$4.97	\$8.14	\$8.07	\$11.61	\$7.74	\$15.88	\$7.07 per adult

The Self-Sufficiency Standard for Clarion County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$388.74	\$466.40	\$855.14	\$163.24	\$1,018.38	\$855.14
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$127.07	\$134.18	\$182.91	\$123.76	\$223.50	\$209.71
Taxes	\$144.86	\$254.22	\$268.83	\$447.08	\$160.83	\$559.99	\$493.89
Earned Income Tax Credit (-)	\$0.00	(\$92.76)	(\$71.30)	\$0.00	(\$232.99)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$80.00)	(\$20.87)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,509.23	\$1,643.54	\$2,379.02	\$1,288.29	\$2,938.44	\$2,720.45
Hourly Self-Sufficiency Wage	\$4.97	\$8.58	\$9.34	\$13.52	\$7.21	\$16.70	\$7.73 per adult

The Self-Sufficiency Standard for Bedford County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$279.84	\$328.48	\$808.32	\$233.20	\$839.52	\$806.32
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$208.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$116.18	\$120.19	\$158.02	\$130.75	\$205.81	\$184.82
Taxes	\$144.86	\$199.49	\$219.88	\$309.37	\$190.00	\$491.39	\$395.91
Earned Income Tax Credit (-)	\$0.00	(\$126.72)	(\$114.07)	(\$111.77)	(\$209.19)	\$0.00	(\$6.84)
Child Care Tax Credit (-)	\$0.00	(\$54.00)	(\$52.00)	(\$92.00)	(\$37.81)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,296.76	\$1,375.91	\$1,843.85	\$1,381.26	\$2,673.08	\$2,342.13
Hourly Self-Sufficiency Wage	\$4.97	\$7.37	\$7.82	\$10.48	\$7.85	\$15.19	\$6.85 per adult

The Self-Sufficiency Standard for Bradford County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$417.00	\$417.00	\$417.00	\$417.00	\$544.00	\$417.00
Child Care	\$0.00	\$342.10	\$348.80	\$891.90	\$188.56	\$878.48	\$891.90
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$208.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$123.11	\$123.22	\$167.28	\$128.79	\$210.50	\$194.08
Taxes	\$144.86	\$234.07	\$234.83	\$380.54	\$173.47	\$510.16	\$433.76
Earned Income Tax Credit (-)	\$0.00	(\$105.27)	(\$104.92)	(\$69.88)	(\$222.68)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$28.21)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,430.96	\$1,433.17	\$2,042.76	\$1,317.25	\$2,745.70	\$2,488.65
Hourly Self-Sufficiency Wage	\$4.97	\$8.13	\$8.14	\$11.61	\$7.48	\$15.60	\$7.07 per adult

The Self-Sufficiency Standard for Crawford County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$348.80	\$466.40	\$816.20	\$288.18	\$1,084.38	\$816.20
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$123.18	\$134.18	\$178.01	\$134.25	\$230.09	\$205.81
Taxes	\$144.86	\$234.41	\$288.83	\$424.88	\$204.59	\$585.31	\$478.75
Earned Income Tax Credit (-)	\$0.00	(\$105.06)	(\$71.30)	(\$17.23)	(\$197.30)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$50.00)	(\$84.00)	(\$46.29)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,432.28	\$1,643.54	\$2,292.77	\$1,437.75	\$3,036.35	\$2,662.67
Hourly Self-Sufficiency Wage	\$4.97	\$8.14	\$9.34	\$13.03	\$8.17	\$17.25	\$7.56 per adult

The Self-Sufficiency Standard for Elk County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$388.74	\$384.78	\$773.52	\$186.56	\$960.08	\$773.52
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$127.07	\$126.02	\$174.74	\$126.09	\$217.67	\$201.54
Taxes	\$144.86	\$254.22	\$248.25	\$402.16	\$170.55	\$537.63	\$462.38
Earned Income Tax Credit (-)	\$0.00	(\$92.76)	(\$96.48)	(\$35.82)	(\$225.06)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$52.00)	(\$84.00)	(\$26.52)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,509.23	\$1,486.00	\$2,204.53	\$1,305.95	\$2,851.95	\$2,599.36
Hourly Self-Sufficiency Wage	\$4.97	\$8.58	\$8.44	\$12.53	\$7.42	\$16.20	\$7.38 per adult

The Self-Sufficiency Standard for Clearfield County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$295.46	\$373.12	\$688.58	\$244.86	\$913.44	\$688.58
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$117.74	\$124.85	\$164.25	\$131.92	\$213.00	\$181.05
Taxes	\$144.86	\$207.10	\$242.58	\$342.50	\$194.86	\$519.74	\$422.13
Earned Income Tax Credit (-)	\$0.00	(\$122.00)	(\$100.00)	(\$84.66)	(\$205.23)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$54.00)	(\$52.00)	(\$92.00)	(\$40.64)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,326.26	\$1,463.98	\$1,972.59	\$1,400.09	\$2,782.76	\$2,443.67
Hourly Self-Sufficiency Wage	\$4.97	\$7.54	\$8.32	\$11.21	\$7.96	\$15.81	\$6.94 per adult

The Self-Sufficiency Standard for Clinton County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$283.80	\$349.80	\$633.60	\$233.20	\$868.80	\$633.60
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$116.58	\$122.52	\$180.75	\$130.75	\$208.34	\$167.55
Taxes	\$144.86	\$201.42	\$231.23	\$323.89	\$190.00	\$501.85	\$408.71
Earned Income Tax Credit (-)	\$0.00	(\$125.52)	(\$107.03)	(\$99.89)	(\$209.19)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$54.00)	(\$52.00)	(\$92.00)	(\$37.81)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,304.24	\$1,419.95	\$1,900.26	\$1,381.26	\$2,713.56	\$2,391.78
Hourly Self-Sufficiency Wage	\$4.97	\$7.41	\$8.07	\$10.80	\$7.85	\$15.42	\$6.79 per adult

The Self-Sufficiency Standard for Fulton County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$233.20	\$303.16	\$536.36	\$139.92	\$676.28	\$536.36
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$111.52	\$117.86	\$151.03	\$121.42	\$189.28	\$177.83
Taxes	\$144.86	\$180.33	\$207.66	\$274.55	\$151.11	\$428.77	\$352.26
Earned Income Tax Credit (-)	\$0.00	(\$138.58)	(\$121.65)	(\$140.24)	(\$240.92)	\$0.00	(\$40.08)
Child Care Tax Credit (-)	\$0.00	(\$45.88)	(\$54.00)	(\$86.93)	(\$15.22)	(\$80.00)	(\$84.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,222.54	\$1,328.46	\$1,708.68	\$1,230.63	\$2,430.91	\$2,184.28
Hourly Self-Sufficiency Wage	\$4.97	\$6.95	\$7.55	\$9.71	\$6.99	\$13.81	\$8.21 per adult

The Self-Sufficiency Standard for Greene County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$314.82	\$349.80	\$664.62	\$139.92	\$804.54	\$664.62
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$119.68	\$122.52	\$163.85	\$121.42	\$202.11	\$190.65
Taxes	\$144.86	\$217.38	\$231.23	\$340.39	\$151.11	\$477.97	\$420.61
Earned Income Tax Credit (-)	\$0.00	(\$115.62)	(\$107.03)	(\$86.39)	(\$240.92)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$92.00)	(\$15.22)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,366.22	\$1,419.95	\$1,964.39	\$1,230.63	\$2,621.19	\$2,437.79
Hourly Self-Sufficiency Wage	\$4.97	\$7.76	\$8.07	\$11.16	\$6.99	\$14.89	\$8.93 per adult

The Self-Sufficiency Standard for Forest County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$408.10	\$328.48	\$734.58	\$291.50	\$1,028.08	\$734.58
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.60
Medical Care	\$88.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$86.40	\$129.01	\$120.19	\$170.85	\$136.58	\$224.28	\$197.65
Taxes	\$144.88	\$283.64	\$219.88	\$379.53	\$214.31	\$562.94	\$447.44
Earned Income Tax Credit (-)	\$0.00	(\$88.92)	(\$114.07)	(\$54.35)	(\$189.37)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$52.00)	(\$88.00)	(\$51.94)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,545.78	\$1,375.91	\$2,116.53	\$1,475.41	\$2,949.86	\$2,541.58
Hourly Self-Sufficiency Wage	\$4.97	\$8.78	\$7.82	\$12.03	\$8.38	\$16.76	\$7.22 per adult

The Self-Sufficiency Standard for Franklin County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$415.00	\$415.00	\$415.00	\$415.00	\$571.00	\$415.00
Child Care	\$0.00	\$303.16	\$349.80	\$852.96	\$233.20	\$886.16	\$852.96
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.60
Medical Care	\$88.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$86.40	\$119.01	\$123.02	\$183.19	\$131.25	\$213.97	\$189.99
Taxes	\$144.88	\$214.14	\$233.66	\$338.85	\$192.09	\$523.47	\$418.05
Earned Income Tax Credit (-)	\$0.00	(\$117.63)	(\$105.52)	(\$89.29)	(\$207.49)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$92.00)	(\$39.03)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,353.65	\$1,429.39	\$1,950.62	\$1,389.34	\$2,797.17	\$2,427.91
Hourly Self-Sufficiency Wage	\$4.97	\$7.69	\$8.12	\$11.08	\$7.89	\$15.89	\$8.90 per adult

The Self-Sufficiency Standard for Jefferson County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$349.80	\$349.80	\$689.60	\$186.56	\$886.16	\$689.60
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$123.18	\$122.52	\$167.35	\$126.09	\$210.27	\$194.15
Taxes	\$144.86	\$234.41	\$231.23	\$360.91	\$170.55	\$509.28	\$434.02
Earned Income Tax Credit (-)	\$0.00	(\$105.06)	(\$107.03)	(\$69.58)	(\$225.06)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$26.52)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,432.28	\$1,419.95	\$2,044.20	\$1,305.95	\$2,742.28	\$2,489.68
Hourly Self-Sufficiency Wage	\$4.97	\$8.14	\$8.07	\$11.61	\$7.42	\$15.58	\$7.07 per adult

The Self-Sufficiency Standard for Juniata County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$279.84	\$326.48	\$606.32	\$186.56	\$792.88	\$606.32
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$116.18	\$120.19	\$156.02	\$126.09	\$200.94	\$184.82
Taxes	\$144.86	\$199.49	\$219.88	\$309.37	\$170.55	\$473.50	\$395.91
Earned Income Tax Credit (-)	\$0.00	(\$126.72)	(\$114.07)	(\$111.77)	(\$225.06)	\$0.00	(\$6.84)
Child Care Tax Credit (-)	\$0.00	(\$54.00)	(\$52.00)	(\$92.00)	(\$26.52)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,296.76	\$1,375.91	\$1,843.85	\$1,305.95	\$2,603.89	\$2,342.13
Hourly Self-Sufficiency Wage	\$4.97	\$7.37	\$7.82	\$10.48	\$7.42	\$14.79	\$6.65 per adult

The Self-Sufficiency Standard for Huntingdon County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$287.54	\$486.40	\$753.94	\$244.88	\$998.80	\$753.94
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$187.89	\$190.41
Miscellaneous	\$66.40	\$116.95	\$134.18	\$172.78	\$131.92	\$221.54	\$199.58
Taxes	\$144.86	\$203.24	\$288.83	\$389.83	\$194.86	\$552.48	\$454.87
Earned Income Tax Credit (-)	\$0.00	(\$124.40)	(\$71.30)	(\$45.92)	(\$205.23)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$54.00)	(\$50.00)	(\$88.00)	(\$40.64)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,311.29	\$1,643.54	\$2,156.55	\$1,400.09	\$2,909.38	\$2,570.30
Hourly Self-Sufficiency Wage	\$4.97	\$7.45	\$9.34	\$12.25	\$7.96	\$16.53	\$7.30 per adult

The Self-Sufficiency Standard for Indiana County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$343.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$466.40	\$419.76	\$886.16	\$349.80	\$1,235.96	\$886.16
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$187.89	\$190.41
Miscellaneous	\$66.60	\$134.84	\$129.52	\$186.01	\$142.41	\$245.25	\$212.81
Taxes	\$145.63	\$292.01	\$288.14	\$458.96	\$246.28	\$643.45	\$505.58
Earned Income Tax Credit (-)	\$0.00	(\$69.33)	(\$85.38)	\$0.00	(\$163.22)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$878.23	\$1,655.87	\$1,555.47	\$2,425.04	\$1,599.57	\$3,261.23	\$2,766.46
Hourly Self-Sufficiency Wage	\$4.99	\$9.41	\$8.84	\$13.78	\$9.09	\$18.53	\$7.86 per adult

The Self-Sufficiency Standard for Mifflin County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$349.80	\$384.78	\$734.58	\$288.18	\$1,002.78	\$734.58
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.80	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.80
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$86.40	\$123.18	\$128.02	\$170.85	\$134.25	\$221.93	\$197.65
Taxes	\$144.86	\$234.41	\$248.25	\$379.53	\$204.59	\$554.00	\$447.44
Earned Income Tax Credit (-)	\$0.00	(\$105.08)	(\$96.48)	(\$54.35)	(\$187.30)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$46.29)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,432.28	\$1,486.00	\$2,116.53	\$1,437.75	\$2,915.26	\$2,541.58
Hourly Self-Sufficiency Wage	\$4.97	\$8.14	\$8.44	\$12.03	\$8.17	\$16.56	\$7.22 per adult

The Self-Sufficiency Standard for Monroe County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$512.00	\$632.00	\$632.00	\$632.00	\$632.00	\$865.00	\$632.00
Child Care	\$0.00	\$349.80	\$398.44	\$746.24	\$291.50	\$1,037.74	\$746.24
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.80	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.80
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$83.50	\$145.38	\$149.39	\$194.22	\$158.78	\$258.53	\$221.01
Taxes	\$210.45	\$345.03	\$384.55	\$490.44	\$335.29	\$694.38	\$537.07
Earned Income Tax Credit (-)	\$0.00	(\$36.43)	(\$24.33)	\$0.00	(\$90.38)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$48.00)	(\$48.00)	(\$80.00)	(\$48.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,128.95	\$1,861.73	\$1,837.47	\$2,546.81	\$1,945.53	\$3,458.22	\$2,888.23
Hourly Self-Sufficiency Wage	\$8.41	\$10.58	\$11.01	\$14.47	\$11.05	\$19.65	\$8.21 per adult

The Self-Sufficiency Standard for Lawrence County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$408.10	\$373.12	\$781.22	\$328.48	\$1,107.70	\$781.22
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$86.40	\$129.01	\$124.85	\$175.51	\$140.08	\$232.43	\$202.31
Taxes	\$144.86	\$263.84	\$242.58	\$406.26	\$233.85	\$594.25	\$485.33
Earned Income Tax Credit (-)	\$0.00	(\$86.92)	(\$100.00)	(\$32.46)	(\$173.37)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$52.00)	(\$84.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,545.78	\$1,463.98	\$2,220.44	\$1,551.36	\$3,070.95	\$2,610.77
Hourly Self-Sufficiency Wage	\$4.97	\$8.78	\$8.32	\$12.62	\$8.81	\$17.45	\$7.42 per adult

The Self-Sufficiency Standard for Mc Kean County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$343.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$342.10	\$303.16	\$645.26	\$198.22	\$843.48	\$645.26
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.80
Medical Care	\$86.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$86.60	\$122.41	\$117.86	\$161.92	\$127.25	\$206.01	\$188.72
Taxes	\$145.63	\$230.86	\$207.86	\$330.09	\$175.42	\$492.91	\$413.18
Earned Income Tax Credit (-)	\$0.00	(\$107.38)	(\$121.65)	(\$94.82)	(\$221.09)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$54.00)	(\$92.00)	(\$29.34)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$878.23	\$1,417.75	\$1,328.46	\$1,924.37	\$1,324.78	\$2,678.96	\$2,409.07
Hourly Self-Sufficiency Wage	\$4.99	\$8.06	\$7.55	\$10.93	\$7.53	\$15.22	\$6.84 per adult

The Self-Sufficiency Standard for Potter County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$466.40	\$349.80	\$816.20	\$221.54	\$1,037.74	\$816.20
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$134.84	\$122.52	\$179.01	\$129.59	\$225.43	\$205.81
Taxes	\$144.86	\$292.01	\$231.23	\$424.88	\$185.14	\$567.42	\$478.75
Earned Income Tax Credit (-)	\$0.00	(\$69.33)	(\$107.03)	(\$17.23)	(\$213.16)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$52.00)	(\$84.00)	(\$34.99)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,655.87	\$1,419.95	\$2,292.77	\$1,362.43	\$2,967.16	\$2,662.67
Hourly Self-Sufficiency Wage	\$4.97	\$9.41	\$8.07	\$13.03	\$7.74	\$16.86	\$7.56
							per adult

The Self-Sufficiency Standard for Schuylkill County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$425.00	\$425.00	\$425.00	\$425.00	\$534.00	\$425.00
Child Care	\$0.00	\$314.82	\$396.44	\$711.26	\$279.84	\$991.10	\$711.26
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$121.18	\$126.69	\$170.02	\$136.92	\$220.77	\$196.82
Taxes	\$144.86	\$224.68	\$262.09	\$375.10	\$216.06	\$549.53	\$444.25
Earned Income Tax Credit (-)	\$0.00	(\$111.09)	(\$87.89)	(\$57.97)	(\$187.94)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$50.00)	(\$88.00)	(\$52.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,394.55	\$1,539.76	\$2,099.32	\$1,482.20	\$2,897.96	\$2,529.24
Hourly Self-Sufficiency Wage	\$4.97	\$7.92	\$8.75	\$11.93	\$8.42	\$16.47	\$7.19
							per adult

The Self-Sufficiency Standard for Montour County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$429.00	\$429.00	\$429.00	\$429.00	\$597.00	\$429.00
Child Care	\$0.00	\$373.12	\$381.48	\$734.58	\$288.18	\$1,002.78	\$734.58
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.58	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$88.40	\$127.41	\$125.59	\$172.75	\$138.15	\$228.23	\$199.55
Taxes	\$144.86	\$255.87	\$246.15	\$389.84	\$212.51	\$578.16	\$454.73
Earned Income Tax Credit (-)	\$0.00	(\$91.75)	(\$97.78)	(\$46.07)	(\$190.84)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$52.00)	(\$88.00)	(\$50.89)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,515.61	\$1,477.84	\$2,155.81	\$1,488.43	\$3,008.73	\$2,569.77
Hourly Self-Sufficiency Wage	\$4.97	\$8.61	\$8.40	\$12.25	\$8.34	\$17.10	\$7.30 per adult

The Self-Sufficiency Standard for Northumberland County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$359.00	\$438.00	\$438.00	\$438.00	\$438.00	\$583.00	\$438.00
Child Care	\$0.00	\$307.12	\$326.48	\$633.60	\$256.52	\$890.12	\$633.60
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$86.53	\$139.90	\$125.58	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$88.20	\$121.71	\$122.99	\$163.55	\$135.88	\$215.57	\$190.35
Taxes	\$151.77	\$227.28	\$233.51	\$338.79	\$211.40	\$529.59	\$419.45
Earned Income Tax Credit (-)	\$0.00	(\$109.49)	(\$105.82)	(\$87.70)	(\$191.74)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$92.00)	(\$50.25)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$901.97	\$1,404.57	\$1,428.78	\$1,958.16	\$1,464.14	\$2,820.85	\$2,433.32
Hourly Self-Sufficiency Wage	\$5.12	\$7.98	\$8.12	\$11.13	\$8.32	\$16.03	\$6.91 per adult

The Self-Sufficiency Standard for Susquehanna County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$272.14	\$373.12	\$645.26	\$279.84	\$925.10	\$645.26
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$115.41	\$124.85	\$161.92	\$135.42	\$214.17	\$188.72
Taxes	\$144.86	\$195.75	\$242.58	\$330.09	\$209.45	\$524.21	\$413.18
Earned Income Tax Credit (-)	\$0.00	(\$129.04)	(\$100.00)	(\$94.82)	(\$193.33)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$54.00)	(\$52.00)	(\$82.00)	(\$49.11)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,282.22	\$1,463.98	\$1,924.37	\$1,456.58	\$2,800.05	\$2,409.07
Hourly Self-Sufficiency Wage	\$4.97	\$7.29	\$8.32	\$10.93	\$8.28	\$15.91	\$8.84 per adult

The Self-Sufficiency Standard for Tioga County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$349.80	\$338.14	\$687.94	\$233.20	\$921.14	\$687.94
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$123.18	\$121.38	\$166.19	\$130.75	\$213.77	\$182.98
Taxes	\$144.86	\$234.41	\$225.55	\$354.71	\$190.00	\$522.69	\$429.55
Earned Income Tax Credit (-)	\$0.00	(\$105.06)	(\$110.55)	(\$74.66)	(\$209.19)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$37.81)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,432.28	\$1,397.93	\$2,020.09	\$1,381.26	\$2,794.17	\$2,472.39
Hourly Self-Sufficiency Wage	\$4.97	\$8.14	\$7.94	\$11.48	\$7.85	\$15.88	\$7.02 per adult

The Self-Sufficiency Standard for Snyder County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$411.00	\$411.00	\$411.00	\$411.00	\$534.00	\$411.00
Child Care	\$0.00	\$334.18	\$381.48	\$695.64	\$233.20	\$928.84	\$695.64
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$121.71	\$123.79	\$167.05	\$130.85	\$214.54	\$183.85
Taxes	\$144.86	\$227.29	\$237.39	\$359.34	\$190.42	\$525.64	\$432.89
Earned Income Tax Credit (-)	\$0.00	(\$109.47)	(\$103.21)	(\$70.87)	(\$208.85)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$38.06)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,404.66	\$1,443.85	\$2,038.07	\$1,382.88	\$2,805.59	\$2,485.29
Hourly Self-Sufficiency Wage	\$4.97	\$7.98	\$8.20	\$11.58	\$7.86	\$15.94	\$7.06 per adult

The Self-Sufficiency Standard for Sullivan County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$233.20	\$233.20	\$486.40	\$151.58	\$617.98	\$486.40
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$108.78	\$108.78	\$108.78	\$108.78	\$108.78	\$208.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$111.52	\$110.88	\$144.03	\$122.59	\$183.45	\$170.83
Taxes	\$144.86	\$180.33	\$177.79	\$245.37	\$155.97	\$401.48	\$275.24
Earned Income Tax Credit (-)	\$0.00	(\$138.58)	(\$140.15)	(\$164.03)	(\$236.95)	(\$10.43)	(\$81.86)
Child Care Tax Credit (-)	\$0.00	(\$45.88)	(\$44.41)	(\$69.98)	(\$18.04)	(\$84.00)	(\$86.63)
Monthly Self-Sufficiency Wage	\$875.26	\$1,222.54	\$1,212.73	\$1,595.70	\$1,249.46	\$2,325.05	\$1,985.88
Hourly Self-Sufficiency Wage	\$4.97	\$6.95	\$6.89	\$9.07	\$7.10	\$13.21	\$5.64 per adult

The Self-Sufficiency Standard for Warren County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$357.50	\$326.48	\$683.98	\$291.50	\$975.48	\$683.98
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$180.41
Miscellaneous	\$66.40	\$123.95	\$120.19	\$165.79	\$136.58	\$219.20	\$192.59
Taxes	\$144.86	\$238.15	\$219.88	\$352.60	\$214.31	\$543.53	\$428.03
Earned Income Tax Credit (-)	\$0.00	(\$102.74)	(\$114.07)	(\$76.38)	(\$189.37)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$52.00)	(\$88.00)	(\$51.94)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.28	\$1,446.81	\$1,375.91	\$2,011.89	\$1,475.41	\$2,874.78	\$2,466.50
Hourly Self-Sufficiency Wage	\$4.97	\$8.22	\$7.82	\$11.43	\$8.38	\$16.33	\$7.01 per adult

The Self-Sufficiency Standard for Wayne County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$417.00	\$491.00	\$491.00	\$491.00	\$491.00	\$625.00	\$491.00
Child Care	\$0.00	\$291.50	\$373.12	\$684.62	\$279.84	\$944.48	\$684.62
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.28	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$180.41
Miscellaneous	\$74.00	\$125.45	\$132.95	\$171.95	\$143.52	\$225.20	\$198.75
Taxes	\$174.01	\$245.45	\$282.86	\$385.41	\$252.14	\$566.54	\$451.68
Earned Income Tax Credit (-)	\$0.00	(\$98.21)	(\$75.01)	(\$49.54)	(\$158.41)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$52.00)	(\$50.00)	(\$88.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$988.02	\$1,475.14	\$1,620.35	\$2,139.35	\$1,622.40	\$2,983.77	\$2,557.96
Hourly Self-Sufficiency Wage	\$5.61	\$8.38	\$9.21	\$12.16	\$9.22	\$16.84	\$7.27 per adult

The Self-Sufficiency Standard for Union County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$430.00	\$538.00	\$538.00	\$538.00	\$538.00	\$673.00	\$538.00
Child Care	\$0.00	\$326.48	\$431.42	\$757.90	\$233.20	\$991.10	\$757.90
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$75.30	\$133.64	\$143.48	\$185.98	\$143.55	\$234.67	\$212.78
Taxes	\$179.00	\$286.21	\$334.96	\$458.86	\$252.33	\$602.84	\$505.48
Earned Income Tax Credit (-)	\$0.00	(\$72.93)	(\$42.69)	\$0.00	(\$158.25)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$48.00)	(\$80.00)	(\$50.00)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$1,007.30	\$1,633.36	\$1,822.61	\$2,424.65	\$1,623.15	\$3,104.18	\$2,766.07
Hourly Self-Sufficiency Wage	\$5.72	\$9.28	\$10.36	\$13.78	\$9.22	\$17.64	\$7.86 per adult

The Self-Sufficiency Standard for Venango County, PA, 1996
Selected Family Types

Monthly Costs	Single Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Adult + Infant preschooler schoolage	2 Adults + Infant preschooler
Housing	\$341.00	\$410.00	\$410.00	\$410.00	\$410.00	\$534.00	\$410.00
Child Care	\$0.00	\$447.04	\$466.40	\$913.44	\$163.24	\$1,076.68	\$913.44
Food	\$153.48	\$225.28	\$233.09	\$303.24	\$400.26	\$407.90	\$434.90
Transportation	\$102.99	\$106.78	\$106.78	\$106.78	\$106.78	\$106.78	\$206.60
Medical Care	\$66.53	\$139.90	\$125.56	\$153.89	\$157.28	\$167.89	\$190.41
Miscellaneous	\$66.40	\$132.90	\$134.18	\$188.74	\$123.76	\$229.33	\$215.54
Taxes	\$144.86	\$282.59	\$288.83	\$469.42	\$160.83	\$582.35	\$516.05
Earned Income Tax Credit (-)	\$0.00	(\$75.17)	(\$71.30)	\$0.00	(\$232.99)	\$0.00	\$0.00
Child Care Tax Credit (-)	\$0.00	(\$50.00)	(\$50.00)	(\$80.00)	(\$20.87)	(\$80.00)	(\$80.00)
Monthly Self-Sufficiency Wage	\$875.26	\$1,619.32	\$1,643.54	\$2,465.52	\$1,268.29	\$3,024.93	\$2,806.94
Hourly Self-Sufficiency Wage	\$4.97	\$9.20	\$9.34	\$14.01	\$7.21	\$17.19	\$7.97 per adult



Wider Opportunities for Women

WOW is a 32-year-old national women's employment organization that works to achieve economic independence and equality of opportunity for women and girls. WOW coordinates the Workforce Network—a network of women's service and training organizations in all 50 states—that reaches more than one million women and girls every year. WOW has been a leader in the areas of nontraditional employment, literacy and welfare-to-work strategies for more than three decades.

