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***The Self-Sufficiency Standard  
for Pennsylvania***  

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**Summary Report**

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

*The Self-Sufficiency Standard for Pennsylvania*  
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## **Preface**

The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing for Family Economic Self-Sufficiency Project by Dr. Diana Pearce, who was at that time Director of The Women and Poverty Project at Wider Opportunities for Women. Funding for its original development was provided by the Ford Foundation. A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, and Seook Jeong. In Pennsylvania, Melanie Lavelle, Carol Goertzel, and Carolyn Haynes have all contributed important information and perspectives to this report, although any mistakes are the authors' responsibility.

Although this report is published in 1999, it is based on 1998 data, and therefore the Self-Sufficiency Standard presented here is the 1998 Self-Sufficiency Standard for Pennsylvania.



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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*

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

The Self-Sufficiency Standard measures how much income is needed, for a family of a given composition in a given place, to adequately meet its basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it is different from the official poverty standard; how it is calculated; what it looks like for Pennsylvania families; and how various public subsidies, child support and other available resources and public policies can help families move towards self-sufficiency. We conclude this report with a discussion of the varied ways the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

### **Measuring Income Adequacy: Problems with the Poverty Line**

How much is enough for a family to meet their needs, on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it, when asked to define her progress towards economic self-sufficiency:

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

Obviously, however, we cannot interview every person for their own assessments of income adequacy, as quoted above. Besides, such assessments would be subjective and inconsistent. The need for an objective standard to assess income adequacy has thus led most of us to the official federal poverty measure. Using the federal poverty measure, we can determine that a family is "poor" if its income is below the appropriate threshold, and "not poor" if it is above that threshold. However, the poverty measure has become increasingly problematic as a measure of income adequacy.

The most significant shortcoming of the federal poverty measure is that it is simply too low: for most families, in most places, it is simply not "enough." That is, there are many families with incomes above the federal poverty line who nonetheless still lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a *multiple* of the poverty standard to measure need: for example, eligibility for Medicaid is extended to families with incomes that are 150%, 185%, or 200% of the official poverty thresholds.

Not only government, but the public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where they live.<sup>2</sup>

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***True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time.***

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However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems. Since the official poverty measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation, and has not and *cannot* incorporate new needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, **food**. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc). This fixed ratio does not allow for some costs to rise faster than food, nor does it allow for the addition of new needs (such as child care). In fact, there is not even a way to increase the amount allotted for food to take into account new nutritional standards.

In sum, the demographic model (the two-parent family with a stay-at-home wife), the basic needs package, and the nutrition standards on which the poverty measure was based are outdated, having changed significantly since the measure's inception. Particularly for working single parents—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

Not only are the poverty thresholds too low, they are also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about four times as much as the same size units in the least expensive areas.

Once again, public programs have recognized the failure of the one-size-fits-all poverty measure to capture differences in need. Thus, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. The food stamps program also takes into account variations in costs of housing and child care between different localities.

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time of the inception of the poverty measure, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income, transportation was inexpensive, and most important, most workers with children had a non-working spouse who provided child care. Today, taxes even for low-income families are substantial, transportation can be costly, and many families do not have "free" child care available.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.<sup>3</sup> Others have gone further, creating new measures of income adequacy, such as "Basic Needs Budgets" or Living Wages.<sup>4</sup>

**The Concept of the Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure**

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As the editors of the *Boston Globe* put it: "Ask not where poverty ends, but where economic independence begins."<sup>5</sup> That is, at



what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of *income adequacy*, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular “marketplace” without public or private/informal subsidies. The Standard, therefore, determines the level of income necessary for a given family—whether working now or making the transition to work—to be independent of welfare and/or other public or private subsidies. By providing a measure that is customized to each family’s circumstances, i.e., taking account of where they live, and how old their children are, the Self-Sufficiency Standard makes it possible to determine if a family’s income is enough for them to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time<sup>6</sup>, and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.
- The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children. While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- The Standard incorporates regional and local variations in costs. This is particularly important for housing although regional variation also occurs for child care, health care and transportation, although to a lesser extent than for housing. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although, in general, rural

areas and small towns have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high, or higher, than in a state’s urban areas.

- The Standard includes the net effect of taxes and tax credits. It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and non-food, the Standard is based on the costs of each basic need, determined independently, which allows each cost to increase at its own rate. Thus the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, 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, and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not however, allow for longer term needs, such as retirement, purchase of major items such as a car, or emergency expenses (except possibly under the “miscellaneous” cost category). Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family sustaining wages.

#### **What the Self-Sufficiency Standard Is ...and Is Not**

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, it is essentially arbitrary, i.e., if a family’s income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate

income. Rather, we would urge users of the Standard to think in relative terms of “wage adequacy,” that is, one should ask how adequate is a given wage? How close is it to the Standard?

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$7.00 per hour, then the latter wage has a “wage adequacy” level of only 70%. At the same time, a penny above or below \$10.00 (\$9.99 versus \$10.01) is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus for many, the Self-Sufficiency Wage stands for a larger goal toward which they are striving, and is a process that they are engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”<sup>7</sup>

Central to these efforts are access to education and training, and access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income. For many if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require strategies that

create ladders out of poverty, by providing the needed assistance, guidance and the time necessary for families to become self-sufficient.

Although training and education do not have the same urgency needs such as food and shelter, true long-term self-sufficiency increasingly necessitates investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education that provides the flexibility to move into new jobs and careers, self-sufficiency is in danger of being at best but a fleeting accomplishment.

Finally, it is important to recognize that self-sufficiency does not imply that families should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence among families and community institutions such as schools and churches, as well as informal networks of friends, family, and neighbors, that many families are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well being, psychologically as well as materially, and should be strengthened.

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

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## *How the Self-Sufficiency Standard is Calculated*

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

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

Thus, costs that have little or no regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically specific level available.

In each county in Pennsylvania, the Self-Sufficiency Standard is calculated for seventy different family types—all one adult and two adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. Data for eight selected family types, for each of the counties in Pennsylvania, are included in the Appendix to this report. The costs of each basic need and the Self-Sufficiency Wages for all seventy family types for all geographic areas are found in the Full Report, available from the Women's Association for Women's Alternatives, Inc.

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

**Housing:** The Standard uses the 1998 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 (amounting to over 400 housing market areas), and are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.<sup>8</sup> The Fair Market Rents (which include utilities except telephone service) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the Fair Market Rent, while 60% would cost more than the Fair Market Rent).

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>9</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** We use the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the

survey of child care costs mandated by the Family Support Act,<sup>10</sup> which was last conducted in 1994 in Pennsylvania. This being the most recent and most detailed source of information on the costs of child care available statewide, we have updated these costs with the geographically specific Consumer Price Index calculated by the Bureau of Labor Statistics.<sup>11</sup>

Because it is more common for very young children to be in day care homes rather than centers, the Standard assumes that children less than three years of age (infants and toddlers, called "infants" here) receive full-time care in day care homes, while preschoolers (three to five years old) 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:** While the Thrifty Food Plan of the U.S. Department of Agriculture (USDA) is used as the basis of the federal poverty measure and to determine food stamp benefits, the Standard uses the USDA Low-Cost Food Plan, which costs about 25% more on the average than the Thrifty Food Plan. While both diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns.

The Standard uses the Low-Cost Food Plan for June 1998 to calculate food costs. (Because the USDA does not produce annual averages for food costs, we follow the Food Stamp Program and use the estimates for June as an annual average.) The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average.

Although the Low-Cost Food Plan amounts are higher than the amounts used to calculate the official poverty thresholds, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 39% of their food budget on food eaten away from home. Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

**Transportation:** Families living in cities with an adequate public transportation system— i.e., a city with a rail as well as a bus system that is used by a substantial percentage of the population to get to work—are assumed to use public transportation to get to work. In Pennsylvania, only Pittsburgh and Philadelphia have such a system.

It is recognized, however, that many jobs, particularly new, entry-level jobs in expanding industries, are inaccessible to central city residents. For those who live in counties and cities that do not have adequate public transportation, including the suburbs, 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, if there are two adults). The costs include the fixed costs of owning a car (e.g., fire and theft insurance, property damage and liability, license, registration and taxes, finance charges)<sup>12</sup> as well as monthly variable costs (e.g., gas, oil, tires, and maintenance). For variable costs, the Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week per family for shopping for food and other errands.

In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to the day care facility. However, the costs of public transportation for school age children (which average about \$9.00 per week in Philadelphia) are not included.

Transportation costs are adjusted for regional differences, as well as the length of the commute: in Pennsylvania, the average commute is about 14 miles each way. Data for private transportation costs are obtained from the American Automobile Manufacturers Association and the Consumer Expenditure Survey.

**Health Care:** The Self-Sufficiency Standard assumes that health insurance coverage is provided by the employer.<sup>13</sup> Health care costs in the Standard include both the employee’s share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles. The Standard assumes that employees will pay one-third of the cost of the health insurance premium (which is the average

proportion nationally).

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 health 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. This percentage is a conservative estimate in comparison to estimates of in other basic needs budgets, which usually use 15%.<sup>14</sup>

**Taxes:** Taxes include state sales tax, federal and state income taxes, and payroll taxes. In 1998, the Pennsylvania retail sales tax was 6%, with no tax on food. Sales taxes are calculated only on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

The federal income tax is calculated using the federal tax forms and assuming the standard deduction (for the family type) and exemptions.

State taxes are calculated using the 1998 Commerce Clearinghouse State Tax Handbook as well as the tax form and other information from the Pennsylvania Department of Revenue. The state income tax calculation takes into account the Tax Forgiveness formulas, and the payroll tax calculation includes the Philadelphia payroll tax for those who are residents of Philadelphia proper, while those who live in surrounding counties are assumed to not be working in the city—and therefore do not pay the Philadelphia payroll tax.

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

effective tax rate to 7% to 10% for most taxpayers.

**Earned Income Tax Credit (EITC):** The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is a "refundable" tax credit, i.e., working adults may receive the tax credit whether or not they owe any federal taxes. Because it adds to income, the EITC sometimes makes it possible for even modest earnings to be enough 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" tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes, receive little or no CCTC.

**Child Tax Credit (CTC):** The CTC is a federal tax credit that allows parents to deduct up to \$400 per child (for children less than 17 years old) from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family may not take the CTC.

However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to \$400 per child), even if they do not owe any federal taxes, but only to the extent that the payroll taxes they have paid exceed the EITC which they have or will receive. In effect, given the high costs of child care, most families with young children who are paying market rate child care offset most or all of the federal tax deduction with their child care costs. However, those with older children are more likely to receive the Child Tax Credit.

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## *How Much Money Is Enough in Pennsylvania?*

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Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. Thus in Philadelphia a single person with no children needs to earn just **\$7.10** per hour (**\$1,250** per month) to be able to meet her/his basic needs. In contrast, a single parent with one preschooler and one school-age child needs to earn about twice as much, or **\$15.05** per hour (**\$2,653** per month) to meet the basic needs of her family.

Even in rural Warren County, the single parent with one preschooler and one school-age child would need **\$13.98** per hour, more than double what the single adult in that county would need, **\$6.16** per hour. (Compare costs in Tables 1 and 2).

Even though housing costs in Pennsylvania are generally higher in metropolitan areas compared to rural areas, there are exceptions. In Pennsylvania one of the most expensive areas for housing in Pennsylvania is rural Monroe County, where two-bedroom units cost \$654 per month. However, urban areas account for most of the higher-cost areas for housing, such as Pike County (part of the Newburgh, New York metropolitan area), Philadelphia, Allentown-Bethlehem-Easton and State College, all of which have housing costs over \$600 per month (for two-bedroom units). In contrast, the cost of housing in non-metropolitan areas is about \$400-450 for a two-bedroom unit.

Child care costs also vary by location. As with housing, child care generally costs less in western and/or rural Pennsylvania, and more in the eastern/urban

Table 1  
**The Self-Sufficiency Standard for Selected Family Types in Philadelphia, 1998\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults One Preschooler, One Schoolage</b>	
<b>Monthly Expenses:</b>	<b>Costs</b>	<b>% of total†</b>	<b>Costs</b>	<b>% of total†</b>	<b>Costs</b>	<b>% of total†</b>	<b>Costs</b>	<b>% of total†</b>
<i>Housing</i>	\$570	46	704	32	704	27	704	24
<i>Child Care</i>	NA	NA	\$425	18	\$678	26	\$678	23
<i>Food</i>	\$163	13	\$239	11	\$361	14	\$499	17
<i>Transportation</i>	\$64	5	\$64	3	\$64	2	\$128	4
<i>Health Care</i>	\$71	6	\$149	7	\$164	6	\$203	7
<i>Miscellaneous</i>	\$87	7	\$158	7	\$197	7	\$221	7
<b>Taxes</b>	<b>\$295</b>	<b>24</b>	<b>\$521</b>	<b>24</b>	<b>\$632</b>	<b>24</b>	<b>\$685</b>	<b>23</b>
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$4	0	\$0	0	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$42	-2	-\$80	-3	-\$80	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$33	-2	-\$67	-3	-\$97	-2
<b>Self-Sufficiency Wage— Monthly Hourly**</b>	<b>\$1,250 \$7.10</b>	<b>100</b>	<b>\$2,181 \$12.39</b>	<b>100</b>	<b>\$2,653 \$15.05</b>	<b>100</b>	<b>\$2,972 \$8.44 per adult</b>	<b>100</b>

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

† Percentages calculated before 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.

parts of the state. However, the costs, for example, of preschooler care are almost as high in rural Venango and Union counties (\$482 and \$446 per month, respectively) as they are in suburban Philadelphia (Montgomery county) and in the city of Philadelphia (\$530 and \$462, respectively). Also, the range is similar to that of housing, with the least expensive care for preschoolers being \$241 per month (Sullivan County). There is the least disparity among regions in the cost of school-age child care, with costs ranging from \$188 to \$312 for part-time care.

Housing and child care are by far the major expenses for working families with children. Single parent families with two children, one of whom is under school age, generally spend more than half their incomes on these two expenses alone (see Figure 1). Of course, even within a single state, such as Pennsylvania, the actual costs vary by where one lives.

For families with just one infant or preschool-age child, housing costs average about 15 to 25% more than child care. For families with two children below

Table 2  
**The Self-Sufficiency Standard for Selected Family Types Warren County, 1998\***  
 Monthly Expenses and Shares of Total Budget

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults One Preschooler, One Schoolage</b>	
<b>Monthly Expenses:</b>	<b>Costs</b>	<b>% of total†</b>	<b>Costs</b>	<b>% of total†</b>	<b>Costs</b>	<b>% of total†</b>	<b>Costs</b>	<b>% of total†</b>
<i>Housing</i>	\$353	36	\$423	29	\$423	20	\$423	16
<i>Child Care</i>	NA	NA	\$369	25	\$707	34	\$670	26
<i>Food</i>	\$163	17	\$239	16	\$322	16	\$499	19
<i>Transportation</i>	\$144	15	\$144	10	\$144	7	\$283	11
<i>Health Care</i>	\$71	7	\$149	10	\$164	8	\$203	8
<i>Miscellaneous</i>	\$80.53	7.4	\$156.46	7.4	\$188.88	7.4	\$218.31	7.5
<b>Taxes</b>	<b>\$164</b>	<b>17</b>	<b>\$192</b>	<b>13</b>	<b>\$358</b>	<b>17</b>	<b>\$447</b>	<b>17</b>
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$120	-8	\$92	-4	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$52	-4	-\$88	-4	-\$80	-3
<i>Child Tax Credit (-)</i>	0	0	-\$21	-1	-\$43	-2	-\$67	-3
<b>Self-Sufficiency Wage— Monthly Hourly** —</b>	<b>\$1,085 \$6.16</b>	<b>100.0</b>	<b>\$2,056 \$11.68</b>	<b>100.0</b>	<b>\$2,460 \$13.98</b>	<b>100.0</b>	<b>\$2,844 \$8.08 per adult</b>	<b>100.00</b>

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

† Percentages calculated before 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.

school-age, child care costs dwarf housing costs, with child care costing from 30% to 50% more than housing costs, depending upon the county. Overall, child care costs for Pennsylvania's families with one child below school-age comprise about 18% to 25% of a family's total budget. For families with two children not yet in school, child care costs comprise 25% to 38% of their total budgets. (See Tables 1 and 2 and Figure 1).

Although both housing and child care costs are higher in urban than in rural areas, the differential is

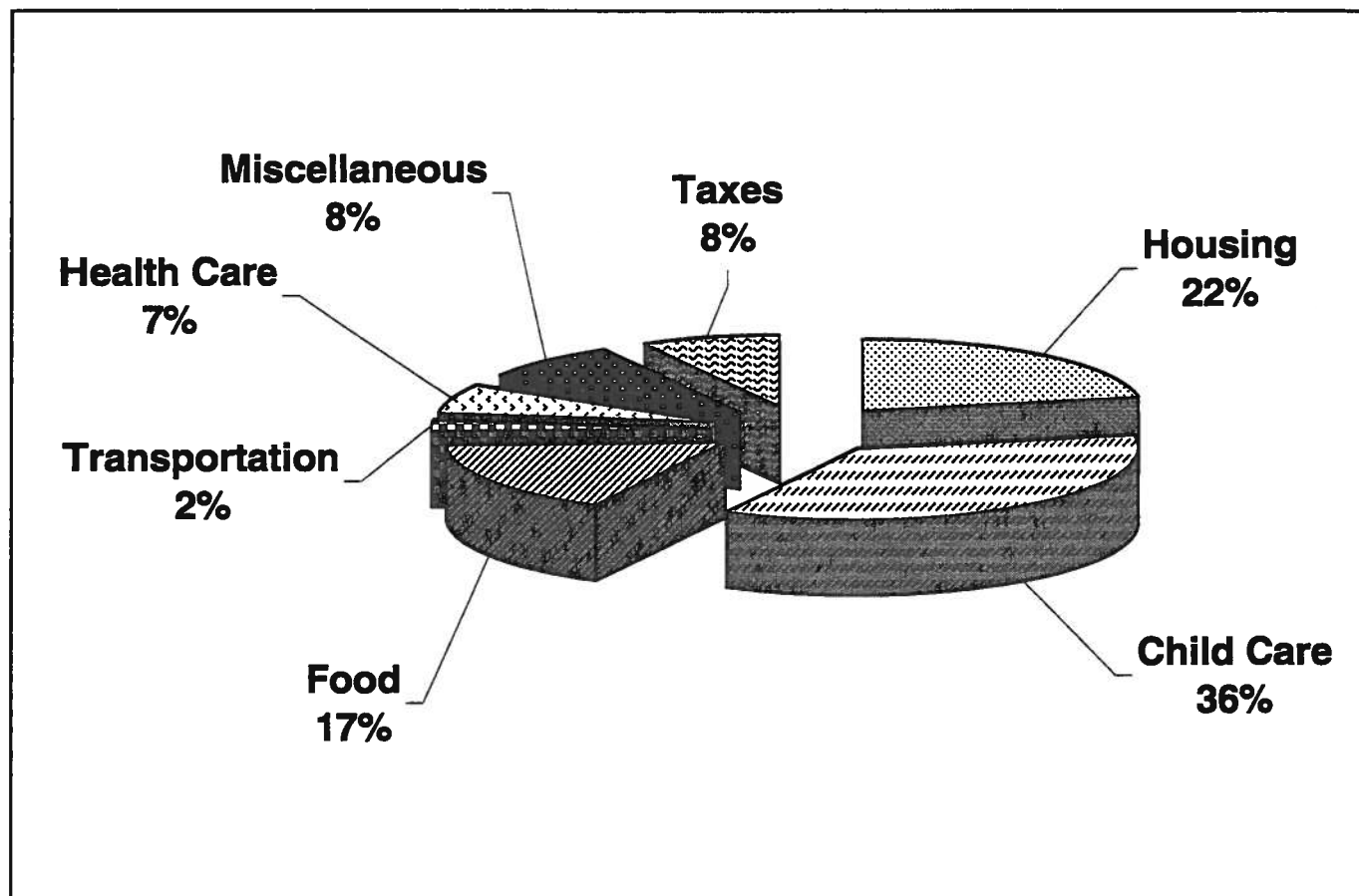
somewhat higher for housing. Therefore, the percentage of a family budget that goes to housing—compared to child care—is somewhat higher in urban areas. (See Tables 1 and 2.) Housing and child care costs combined account for a large percentage of a family's total expenses in Pennsylvania—well over one-half for families with children requiring full-day care. (See Figure 1).

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***A family with one parent, one preschool-age child and one school-age child spends more than half of its monthly budget on housing and child care.***

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Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 1998**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Pittsburgh-PMSA, Allegheny County*



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 18%, but with the three tax credits (EITC, CCTC, and CTC), the amount owed in taxes is reduced to 8%. Totals may not add exactly due to rounding.*

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## ***Comparing the Standard to Other Benchmarks of Income***

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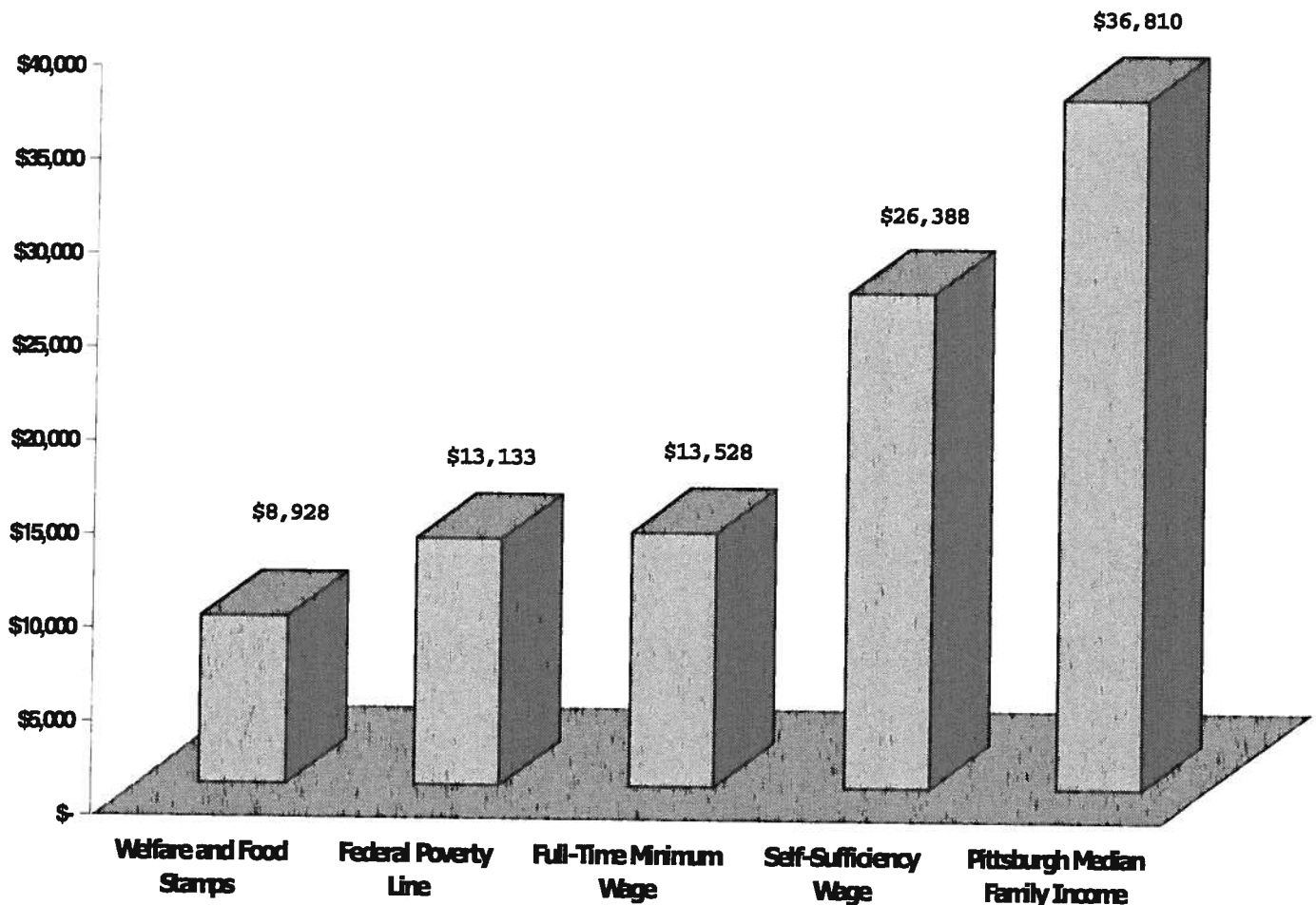
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Standard to four other benchmarks: the federal poverty

measure, the welfare grant package, the minimum wage, and median income.

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



Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 1998**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Pittsburgh, PA-Allegheny*



preschooler and one school-age child for Pittsburgh, which is cost-wise in the “middle” in Pennsylvania. (The other benchmarks presented are also for three-person families, where relevant, although none is as specific as the Standard in terms of age and number of children, and/or geographic location). The standard for this family type, in this place, is **\$26,388**.

**Federal Poverty Line:** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. Thus, a family consisting of one adult and two children would be considered “poor” according to federal thresholds if this family had a monthly income of \$1,094 (\$13,133 annually) or less—

regardless of where they live, or the age of their children. Thus the official poverty level for a three person family is just about half (49.8%) of the amount needed for a three-person family (with one adult, one preschooler and one school-age child) to be self-sufficient in Pittsburgh. Even in the less expensive rural areas, such as Sullivan County, the official poverty threshold is only about 70% of the amount needed to meet family needs according to the Standard.

**The Welfare (TANF) Grant and Food Stamps:** Including the cash value of food stamps as well as the cash TANF grant, the total welfare grant package is \$744 per month in Pittsburgh, Pennsylvania, or **\$8,928**

per year. This amount is just over one-third (34%) of the Self-Sufficiency Standard for our three-person family in Pittsburgh.

**Minimum Wage:** A full-time worker at the federal minimum wage of \$5.15 per hour earns about \$893 per month or \$10,712 per year. Taking into account taxes and tax credits (federal and state income taxes, and the child care, child, and earned income tax credits), this worker would have a cash income of \$1,127 per month, or \$13,528. This is more than the earnings alone because she qualifies for the maximum EITC benefit, which is more than taxes she owes. (At this income level, this worker only has to pay sales taxes and payroll taxes—her income is below the threshold for paying either federal or state income taxes. Even with the help of the EITC, however, a full-time job with minimum wage only provides about half (51%) of the amount needed to be self-sufficient.

**Median Family Income:** Median family income (half of an area's families have incomes above this

amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Pittsburgh is \$36,810. The Self-Sufficiency Standard for a single-parent family with one preschooler and one-schoolage child is 72% of the median family income for Pittsburgh.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance: those with incomes below 50% of the median area income are considered "Very Low Income," while those whose incomes are below 80% of the median are considered "Low Income." (Almost all assistance is limited to the 'Very Low Income' category, and even then, only about one-fourth of eligible families receive housing assistance). Thus, the Self-Sufficiency Standard for this Pittsburgh family falls within the HUD definition of "Low Income," but not "Very Low Income."

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

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Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, or live in high-cost areas. They therefore cannot afford their housing and food and child care, much less their other basic needs—forcing them to choose between needs, or to accept substandard or inadequate child care, insufficient food, or substandard housing. This wage gap presents states with a challenge of how to aid families who are striving for self-sufficiency, families whose wages are above the "poverty" level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency.

Two ways to approach this gap in income include raising wages and providing financial supports. On the one hand, there are a number of strategies that may be employed to raise the wages earned by an individual. On the other hand, families may be provided with other resources, in cash or in kind, in the form of subsidies or

other supports, that help fill the gap between their earnings and their families' needs. These two approaches are not mutually exclusive, but in fact can, and should, be used as appropriate, in tandem or sequentially. Thus, families may receive some education and training, followed by supports in initially low-wage jobs until wages reach self-sufficiency level. Alternatively, individual parents may combine work and study towards the goal of achieving the education/training necessary to earn a Self-Sufficiency Wage.

### **Raising Wages**

**Training and Education:** Adults who have language difficulties, inadequate education or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually if not immediately pay Self-Sufficiency Wages.

For increasing numbers, this may mean two-year college degrees, as proposed by President Clinton, or four-year degrees.

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

**Access to Nontraditional Jobs:** For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training yet provide wages at self-sufficiency levels. Working to enhance women's access to these jobs, or training positions leading to these jobs, requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Likewise, problems of sexual and racial harassment must be addressed in order for women and/or minorities to fully realize their potential.

**Labor Market Reforms:** As has been shown above in Tables 1 and 2, even two parents working at the federal minimum wage cannot earn enough to meet basic needs in many cases. Raising the minimum wage, particularly in high cost areas, is essential, because it raises the "floor" for wages, and therefore impacts many workers' earnings. Higher wages also

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

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have a positive impact on both workers and their employers, by reducing turnover, increasing experience, and saving on training and recruitment costs for both workers and employers.

**Removing Barriers to Employment.** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment

not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is the key issue. At the same time, this does not mean that individuals or institutions are engaging in deliberate racism and sexism. To address the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more seek to enter a workforce environment that is not always welcoming.

### **Meeting Basic Needs Through Supports**

There are a number of areas in which Pennsylvania could address the gap between wages and family needs, helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and then model the effects on the required wages of a family of adding these resources to their wages.

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, 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 health expenses are a relatively small cost item in most of these family type budgets (less than 10%), it is important health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the unattractive choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families. However, with CHIP (Children's Health Insurance Program), many families now have the option of covering their children's health care needs, even if their employer does not offer family coverage. Alternatively, parents who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children, although this is limited to just one year in Pennsylvania.

Table 3

*Impact of Subsidies on the Self-Sufficiency Wage  
Single Parent with One Infant and One Preschool-Age Child, Philadelphia, PA-Philadelphia County, 1998*

	Subsidies						
	1	2	3	4	5	6	7
<b>Monthly Expenses</b>	<b>Self-Sufficiency Standard</b>	<b>Child Support</b>	<b>Child Care</b>	<b>Child Care, Health Care, Food Stamps</b>	<b>Child Care, Food Stamps</b>	<b>Child Care, Food Stamps, Housing</b>	<b>Child Care, Food Stamps, Child Support</b>
Housing	704	704	704	704	704	365	704
Child Care	887	887	252	126	252	105	105
Food	322	322	322	156	322	203	123
Transportation	64	64	64	64	64	64	64
Health Care	164	164	164	0	164	164	164
Miscellaneous*	214	168	168	168	168	168	168
Taxes	714	583	429	214	429	167	170
Earned Income Tax Credit (-)	0	**	**	**	**	**	**
Child Care Tax Credit (-)	(80)	(80)	(58)	(31)	(58)	(5)	(7)
Child Tax Credit (-)	(67)	(67)	(60)	0	(60)	0	0
Child Support (-)		(250)	0	0	0	0	(250)
<b>Self-Sufficiency Wage—</b>							
Monthly	\$2,923	\$2,495	\$1,984	\$1,401	\$1,984	\$1,231	\$1,241
Hourly***	\$16.61	\$14.18	\$11.27	\$7.96	\$11.27	\$6.99	\$7.05

\* The amount of money needed for miscellaneous expenses is based on the total amount needed for expenses before calculation of subsidies.

\*\* Because most people do not actually receive the EITC monthly, we do not include the EITC here. See text for wages when receiving monthly EITC payments.

\*\*\* 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 indicate a change in cost due to a subsidy.

- **Public Subsidies:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without subsidies, many families cannot achieve self-sufficiency immediately, but need the aid of temporary subsidies. Subsidies or vouchers such as housing (including Section 8, vouchers, and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such subsidies can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which, in turn, is a necessary condition for improving wages.

Subsidies or supports greatly reduce the amount of wages needed to adequately meet a family's basic needs. For example, a single parent with an infant and a school-age child would need \$704 per month for housing in Philadelphia. However, if that parent received a housing subsidy equal to one-half of their housing costs, their housing costs would be reduced to \$352 per month, which would, in turn, reduce the total amount of income needed to meet expenses. Subsidies reduce both the amount of income required to meet the basic need that has been subsidized, and also have the indirect effect of decreasing the amount of taxes that would be owed. Subsidies may also increase the Earned Income Tax Credit, the Child Care Tax Credit, and/or the Child Tax Credit.

### **Modeling the Impact of Other Resources and Subsidies on Wages Required to Meet Basic Needs**

Table 3 (on the previous page) shows a number of the options discussed above. They have been modeled for one family—a single parent with an infant and a preschooler—who lives in the city of Philadelphia. In the first column, the parent's expenses are those calculated by the Self-Sufficiency Standard. With child care expenses of \$887 per month and housing costs of \$704 per month, it is not surprising that the Self-Sufficiency hourly wage is **\$16.61**.

In the second column, the private "subsidy" of child support is added, reducing the amount needed to meet expenses by \$250 per month. The amount of \$250 per month was used because it is approximately the aver-

age amount of child support paid by absent parents per family, not per child. Because this income is not subject to taxes, it has a stronger impact on the family's income. It reduces the required Self-Sufficiency Wage by about \$1.50, to **\$14.18** per hour. It does so by lowering the income that must be earned directly, and also has an indirect effect of somewhat lowering the taxes that must be paid on earned income.

Next we turn to the effects of public subsidies. Although we have included the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, we do not show it together with subsidies because relatively few families receive the credit on a monthly basis. (Not all who qualify receive it, but of those that do, the great majority receive it as a lump sum payment the following year, when they file their tax returns, and use it to settle debts, for a deposit of first and last months' rent for housing, or as forced savings).

In the third column of Table 3, we begin our analysis of subsidies with child care. Instead of paying the full cost of child care, the family pays a smaller amount, a "co-pay" that is geared to their income and family size. This reduces the cost to the family of child care by almost three-fourths. By substantially lowering the income that must be earned to pay for child care, it also decreases the taxes owed. Although no longer receiving as much from the Child Care Tax Credit or Child Tax Credit, subsidizing child care reduces the Self-Sufficiency Wage by close to one-third, from \$16.61 per hour to **\$11.27** per hour. (With the addition of EITC on a monthly basis, the wage would be \$8.97).

In the fourth column of Table 3, we assume that this single parent is receiving a typical package of benefits available to those making the transition from welfare to work. This package includes child care, food stamps, and health care. The child care costs are partially subsidized, again with the single parent paying a sliding scale fee that is based on family size and family income.

This package reduces her health care costs to zero, her food costs to just \$156 per month, and her child care costs to just \$126 per month. Although this family is no longer receiving either the Child Care Tax Credit, or the Child Tax Credit, her taxes are decreased. Altogether, this lowers the wages required to meet basic needs to **\$7.96** per hour. (It should be noted that the EITC to which she is entitled is substantial at this

level, and if received on a monthly basis, would further lower the required wage to \$4.53, less than the minimum wage).

Since the Medicaid coverage available to those making the transition from welfare only lasts one year in Pennsylvania, we remove the subsidy for health care in the next column, column #5. With the loss of the health care subsidy, this parent must earn more to cover this added cost, and this puts her required income above the eligibility level for food stamps. Thus, once her Medicaid subsidy ends, her required wage, even with the help of a child care subsidy, jumps back up to **\$11.27**. (With EITC on a monthly basis, she would continue to qualify for food stamps, and her required wage would be just \$5.65 per hour).

In the next column, column #6, we add a subsidy for housing to the subsidies of child care and food stamps. We assume that the housing costs are reduced to 30% of her income—the amount families are required to pay under federal housing assistance programs (vouchers and Section 8). This is a large subsidy, reducing her housing costs by almost one-half. Like the child care subsidy, subsidizing housing has a dramatic effect, reducing the required wage—together with child care and food stamps—to just **\$6.99** per hour. (It would be just \$2.63 with monthly EITC supplements). Unfortunately, the high costs of housing, and housing subsidies per unit, means that few families

are able to have this kind of help. Only about one-fourth of those eligible actually receive housing aid.

In the last column, we have combined the public subsidies—child care and food stamps—with the private “subsidy” of child support. This combination reduces the required wage to **\$7.05** (or \$4.06 with EITC). With such a package of subsidies, a single parent would be able to support her family at an entry-level wage, and not have to sacrifice nutrition, decent child care, or adequate housing—or choose between them.

The figures in Table 3 provide examples for one family type in one area, that of a single parent with one infant and one preschool child, living in Philadelphia. The impact of various subsidies and taxes would vary in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient. By temporarily aiding families with subsidies until they are able to earn self-sufficiency-level wages, families with entry-level wages are able to meet their needs adequately at the outset, and achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving a steady position in the labor force. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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## *How the Self-Sufficiency Standard Can Be Used*

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The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings—from the welfare client choosing the best route out of poverty for herself and her family, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on tax policy, subsidies, welfare-to-work programs, economic development plans, education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The discussion below should be seen as a partial list, as new uses and applications of the Standard continue to emerge.

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

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in

different areas. The Standard is a key component, for example, in the **Targeted Jobs Strategy**. This strategy uses the Standard to assess the ability of various jobs, occupations, and sectors to provide self-sufficient wages for workers. When combined with analysis of the current local labor market supply and demand (to determine jobs that have expanding but unfilled openings), an assessment of the available job training and education infrastructure, and an evaluation of the skills and location of current/potential workers, it is possible to assess the jobs and sectors on which to target training and counseling resources.

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

The Standard has also been used to **Evaluate the Impact of Proposed Policy Changes**. As shown in this report (see Table 3 above), the Standard can be used to evaluate the impact of restructuring subsidy programs,

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***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 families will become self-sufficient.***

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changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible to not only show the direct impact on family incomes, but to model the interaction effects of taxes, tax credits, and, where applicable, subsidies. It can similarly be used to look at the impact of changing program rules, such as requiring parents to enter employment when their youngest child reaches the age of three months instead of the current twelve months, on both individual families and state budgets.

The Standard can be used to **Target Education and Job Training Investments**. Given the Self-Sufficiency Wages for most family types, the Standard can help make the case for investing various types of post-secondary

education. Education and training beyond high school provides access to a wide range of jobs paying Self-Sufficiency Wages, and the broad range of skills that enable workers to move into jobs created by rapidly developing new technologies.<sup>15</sup>

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

By determining the wages needed to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as community action agencies, to evaluate the adequacy of their own salary schedules.

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

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and placement programs, to programs providing extensive education and/or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness, for the failure of programs to achieve Self-Sufficiency Wages for participants impacts on the ability of these families to meet their needs adequately. Thus, such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

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

The Standard can be used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the **Self-Sufficiency Standard Worksheet** (available Fall 1999), which is a tool that counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages, which jobs would best provide the resources they need, and even what types of micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families. The worksheet



also provides both counselors and clients with information on available subsidies and supports, integrating in one place a wide range of possibilities not usually brought together—even though clients often must coordinate these various programs in their lives.

### **The Self-Sufficiency Standard as an Education Tool**

The Standard is an important public education tool. It helps not only counselors, but the public at large, understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demonstrating how the various components, and each basic need, fit together, it helps in the understanding of how each is necessary. Thus, it helps facilitate the coordination of various providers of services and supports, both public and private, such as food stamps, child care providers, and education and training organizations.

### **The Self-Sufficiency Standard as a Needs Analysis Tool**

The Standard provides for families of all different types and compositions a detailed, yet standardized, analysis of what their cost of living is, and what it costs for working parents to meet, at a minimally adequate

level, their basic needs for food, shelter, health care, and so forth. As such, it is being used in two court cases in order to document the minimum amount families need to meet their needs, and their ability to pay (or not pay) additional amounts for non-essentials. The Standard thus provides a specific benchmark that demonstrates the problematic nature of requiring additional payments (in one case, for housing refinancing, and the other, for loan repayments) on the ability of the family to meet their other needs without sacrificing nutrition, living in substandard or overcrowded housing, using inadequate child care, and so forth.

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

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

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## ***Conclusion***

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.

The Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving for self-sufficiency. It is being used by community organizations,

academic researchers, policy institutes, legal advocates, training providers, and state and local officials.

The Standard has been calculated for a number of other states, including California, Illinois, Iowa, Massachusetts, and Texas. It is anticipated that reports will be completed within the next few months for New York City, New York state, Indiana, and the Washington, D.C. metropolitan area. For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Wider Opportunities for Women at (202) 638-3143, or Dr. Diana Pearce at (206) 616-2850. For further information on the findings and implications of the Self-Sufficiency Standard for Pennsylvania, contact the Women’s Association for Women’s Alternatives at (610) 543-502



# Endnotes

<sup>1</sup> Anonymous quote in Elizabeth A. Gowdy and Susan R. Pearlmutter, "Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women", in Liane V. Davis, ed., *Building on Women's Strengths: A Social Work Agenda for the Twenty-First Century* (New York: The Haworth Press, 1994), p. 93.

<sup>2</sup> See for example, William O'Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

<sup>3</sup> One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds. *Measuring Poverty: A New Approach*, Washington, D.C.: National Academy Press, 1995.

<sup>4</sup> The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, "A Budget-Based Definition of Poverty: With an Application to Single-Parent Families," *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

<sup>5</sup> *Boston Globe*, 9/25/98.

<sup>6</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances, such as when the children are very young, or in need of special care, appropriate child care is not available or affordable, and so forth. For low-income mothers it is equally clear that economic necessity, as well as welfare reform rules, preclude this option for many.

<sup>7</sup> Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

<sup>8</sup> These costs are based on a survey of units that have been on the market within the last two years, and exclude both new housing (two years old or less), and substandard and public housing.

<sup>9</sup> Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

<sup>10</sup> Under the 1988 Family Support Act (which was super-

ceded by the Personal Responsibility and Welfare Reform Act, passed in 1996)), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75<sup>th</sup> percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies.

<sup>11</sup> The Bureau of Labor Statistics calculates separate indices for the Northeast region, as well as the Philadelphia and Pittsburgh metropolitan areas.

<sup>12</sup> The costs do not, however, include the initial cost of purchasing a car.

<sup>13</sup> According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance, the majority of which is employer-provided.

<sup>14</sup> See Citro and Michael, *op.cit.*



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## *About the Authors*

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

**Jennifer Brooks** is the Director of Research for Wider Opportunities for Women. Ms. Brooks has worked on the Self-Sufficiency Standards for the Washington Metropolitan Area, Texas, North Carolina and Pennsylvania. Through her work on WOW’s State Organizing Project for Family Economic Self-Sufficiency, Ms. Brooks is researching avenues for policy advocacy at the state and local levels to improve welfare recipients’ chances of achieving economic independence. Ms. Brooks received a Master’s Degree in Public Policy with a Concentration in Women’s Studies from The George Washington University.



# ***Appendix:***

## ***Selected Family Types, Pennsylvania Metropolitan Areas 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*

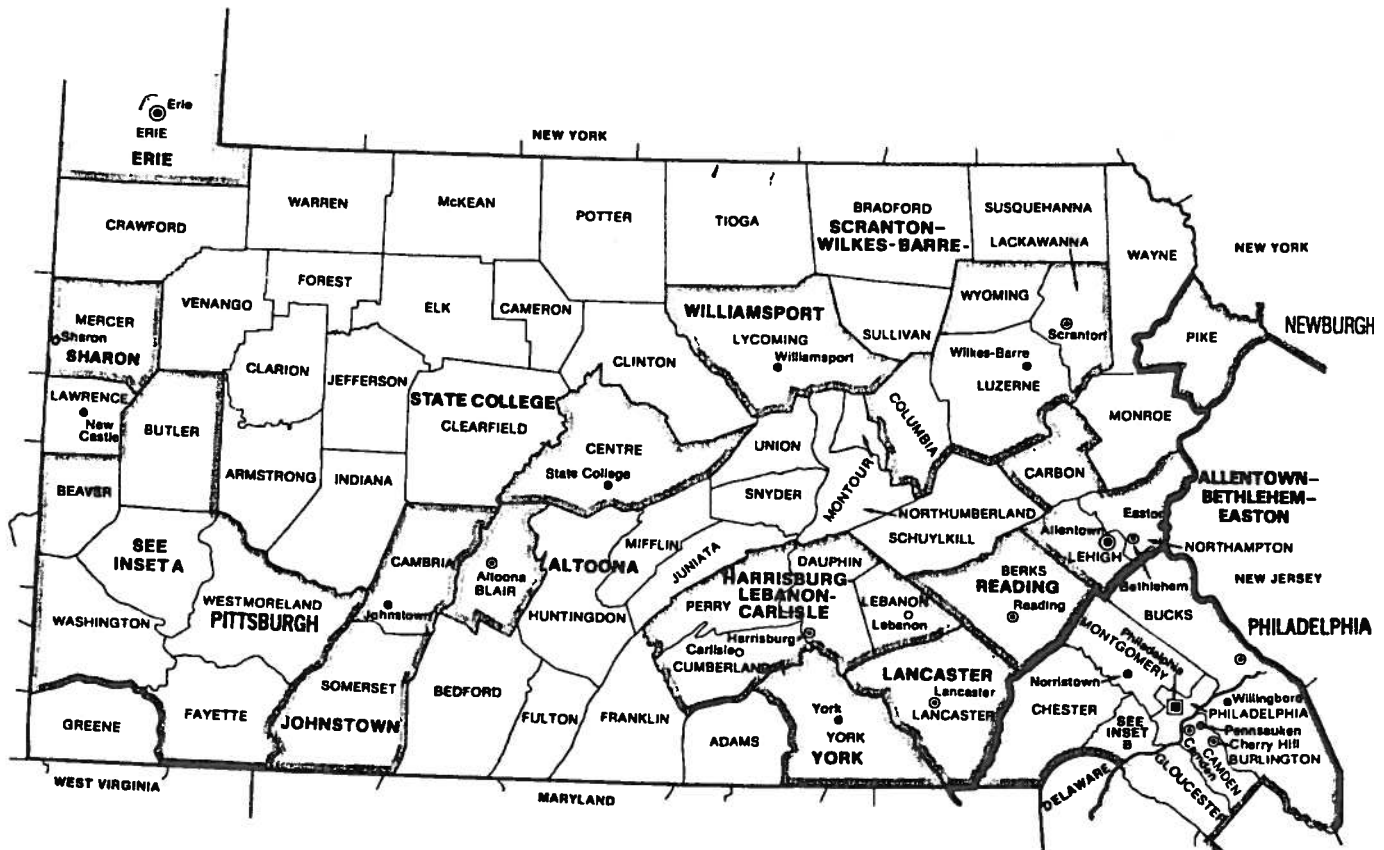
*Warren County*

*Wayne County*





# Map of Pennsylvania Counties





**\*\*\* Metropolitan Counties \*\*\***

**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA— Carbon County, 1998**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	552	657	657	657	657	856	657	657
<b>Child Care</b>	0	381	385	767	193	960	767	578
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	93	157	157	205	159	257	237	221
<b>Taxes</b>	240	367	366	497	286	639	559	499
<b>Earned Income Tax Credit (-)</b>	0	(36)	(37)	0	(151)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(46)	(46)	(80)	(46)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(43)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	\$1,263	\$1,979	\$1,975	\$2,609	\$1,790	\$3,287	\$3,021	\$2,786
<b>Hourly Self-Sufficiency Wage</b>	\$7.18	\$11.24	\$11.22	\$14.82	\$10.17	\$18.67	\$8.58 per adult	\$7.92 per adult

**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA— Lehigh County, 1998**

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	552	657	657	657	657	856	657	657
<b>Child Care</b>	0	434	434	867	313	1180	867	747
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	93	162	162	215	171	279	247	238
<b>Taxes</b>	240	394	391	535	339	724	598	563
<b>Earned Income Tax Credit (-)</b>	0	(20)	(22)	0	(108)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(44)	(44)	(80)	(46)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	\$1,263	\$2,081	\$2,069	\$2,758	\$1,995	\$3,614	\$3,170	\$3,036
<b>Hourly Self-Sufficiency Wage</b>	\$7.18	\$11.82	\$11.76	\$15.67	\$11.34	\$20.54	\$9.01 per adult	\$8.63 per adult

***The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA— Northampton County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	552	657	657	657	657	856	657	657
<b>Child Care</b>	0	482	434	915	289	1205	915	723
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	93	167	162	220	168	282	252	236
<b>Taxes</b>	240	418	391	554	326	733	616	554
<b>Earned Income Tax Credit (-)</b>	0	(5)	(22)	0	(118)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(42)	(44)	(80)	(46)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(66)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,263</b>	<b>\$2,175</b>	<b>\$2,069</b>	<b>\$2,829</b>	<b>\$1,946</b>	<b>\$3,650</b>	<b>\$3,242</b>	<b>\$3,001</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.18</b>	<b>\$12.36</b>	<b>\$11.76</b>	<b>\$16.07</b>	<b>\$11.05</b>	<b>\$20.74</b>	<b>\$9.21 per adult</b>	<b>\$8.52 per adult</b>

***The Self-Sufficiency Standard for Altoona, PA MSA— Blair County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	329	361	690	289	979	690	650
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	128	131	174	145	229	206	205
<b>Taxes</b>	164	179	241	351	170	530	440	437
<b>Earned Income Tax Credit (-)</b>	0	(129)	(114)	(98)	(211)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(52)	(52)	(88)	(47)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(12)	(26)	(39)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,397</b>	<b>\$1,490</b>	<b>\$2,043</b>	<b>\$1,506</b>	<b>\$2,865</b>	<b>\$2,561</b>	<b>\$2,546</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.94</b>	<b>\$8.47</b>	<b>\$11.61</b>	<b>\$8.56</b>	<b>\$16.28</b>	<b>\$7.28 per adult</b>	<b>\$7.23 per adult</b>

***The Self-Sufficiency Standard for Erie, PA MSA— Erie County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	367	433	433	433	433	559	433	433
<b>Child Care</b>	0	425	410	835	265	1100	835	675
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	74	139	137	190	143	241	222	209
<b>Taxes</b>	169	278	267	422	165	579	500	450
<b>Earned Income Tax Credit (-)</b>	0	(92)	(98)	(40)	(215)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(50)	(50)	(84)	(43)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$989</b>	<b>\$1,632</b>	<b>\$1,590</b>	<b>\$2,319</b>	<b>\$1,484</b>	<b>\$3,054</b>	<b>\$2,790</b>	<b>\$2,597</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.62</b>	<b>\$9.27</b>	<b>\$9.04</b>	<b>\$13.17</b>	<b>\$8.43</b>	<b>\$17.36</b>	<b>\$7.93 per adult</b>	<b>\$7.38 per adult</b>

***The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA— Cumberland County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	428	549	549	549	549	692	549	549
<b>Child Care</b>	0	361	434	795	193	988	795	626
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	81	144	151	197	148	244	229	215
<b>Taxes</b>	193	304	337	464	181	587	529	476
<b>Earned Income Tax Credit (-)</b>	0	(75)	(55)	(5)	(201)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(46)	(80)	(48)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(5)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,079</b>	<b>\$1,733</b>	<b>\$1,862</b>	<b>\$2,483</b>	<b>\$1,552</b>	<b>\$3,085</b>	<b>\$2,903</b>	<b>\$2,698</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.13</b>	<b>\$9.85</b>	<b>\$10.58</b>	<b>\$14.11</b>	<b>\$8.82</b>	<b>\$17.53</b>	<b>\$8.25 per adult</b>	<b>\$7.66 per adult</b>

***The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA— Dauphin County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	428	549	549	549	549	692	549	549
<b>Child Care</b>	0	345	434	779	253	1032	779	687
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	81	143	151	196	154	248	228	221
<b>Taxes</b>	193	296	337	456	246	604	523	499
<b>Earned Income Tax Credit (-)</b>	0	(80)	(55)	(12)	(172)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(46)	(80)	(48)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(26)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,079</b>	<b>\$1,703</b>	<b>\$1,862</b>	<b>\$2,450</b>	<b>\$1,692</b>	<b>\$3,151</b>	<b>\$2,879</b>	<b>\$2,787</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.13</b>	<b>\$9.68</b>	<b>\$10.58</b>	<b>\$13.92</b>	<b>\$9.61</b>	<b>\$17.90</b>	<b>\$8.18</b> per adult	<b>\$7.92</b> per adult

***The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA— Lebanon County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	428	549	549	549	549	692	549	549
<b>Child Care</b>	0	361	361	723	217	940	723	578
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	81	144	144	190	150	239	222	211
<b>Taxes</b>	193	304	301	426	196	568	501	457
<b>Earned Income Tax Credit (-)</b>	0	(75)	(77)	(36)	(192)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(48)	(80)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(10)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,079</b>	<b>\$1,733</b>	<b>\$1,722</b>	<b>\$2,334</b>	<b>\$1,596</b>	<b>\$3,014</b>	<b>\$2,796</b>	<b>\$2,626</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.13</b>	<b>\$9.85</b>	<b>\$9.78</b>	<b>\$13.26</b>	<b>\$9.07</b>	<b>\$17.12</b>	<b>\$7.94</b> per adult	<b>\$7.46</b> per adult

***The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA—Perry County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	428	549	549	549	549	692	549	549
<b>Child Care</b>	0	325	337	662	241	903	662	578
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	81	141	141	184	153	235	216	211
<b>Taxes</b>	193	286	289	392	235	554	478	457
<b>Earned Income Tax Credit (-)</b>	0	(87)	(84)	(64)	(177)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(50)	(48)	(84)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(21)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	\$1,079	\$1,662	\$1,676	\$2,202	\$1,666	\$2,960	\$2,706	\$2,626
<b>Hourly Self-Sufficiency Wage</b>	\$6.13	\$9.44	\$9.52	\$12.51	\$9.47	\$16.82	\$7.69 per adult	\$7.46 per adult

***The Self-Sufficiency Standard for Johnstown, PA MSA—Cambria County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	358	431	431	431	431	559	431	431
<b>Child Care</b>	0	357	385	743	241	984	743	626
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	74	132	134	180	141	230	212	204
<b>Taxes</b>	166	191	255	376	156	534	463	430
<b>Earned Income Tax Credit (-)</b>	0	(121)	(106)	(77)	(224)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(52)	(50)	(88)	(37)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(20)	(33)	(54)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	\$975	\$1,450	\$1,541	\$2,141	\$1,444	\$2,882	\$2,650	\$2,523
<b>Hourly Self-Sufficiency Wage</b>	\$5.54	\$8.24	\$8.76	\$12.16	\$8.20	\$16.37	\$7.53 per adult	\$7.17 per adult

***The Self-Sufficiency Standard for Johnstown, PA MSA—Somerset County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	358	431	431	431	431	559	431	431
<b>Child Care</b>	0	369	337	707	217	923	707	554
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	74	133	129	177	138	224	209	196
<b>Taxes</b>	166	195	235	361	147	511	450	399
<b>Earned Income Tax Credit (-)</b>	0	(118)	(118)	(89)	(232)	0	0	(23)
<b>Child Care Tax Credit (-)</b>	0	(52)	(52)	(88)	(32)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(22)	(22)	(45)	0	(100)	(67)	(56)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$975</b>	<b>\$1,467</b>	<b>\$1,466</b>	<b>\$2,082</b>	<b>\$1,406</b>	<b>\$2,793</b>	<b>\$2,597</b>	<b>\$2,399</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.54</b>	<b>\$8.34</b>	<b>\$8.33</b>	<b>\$11.83</b>	<b>\$7.99</b>	<b>\$15.87</b>	<b>\$7.38 per adult</b>	<b>\$6.82 per adult</b>

***The Self-Sufficiency Standard for Lancaster, PA MSA—Lancaster County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	454	566	566	566	566	739	566	566
<b>Child Care</b>	0	353	410	763	289	1052	763	699
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	83	145	150	196	159	255	228	224
<b>Taxes</b>	203	308	334	456	288	629	523	510
<b>Earned Income Tax Credit (-)</b>	0	(73)	(57)	(12)	(149)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(46)	(80)	(48)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(42)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,118</b>	<b>\$1,750</b>	<b>\$1,848</b>	<b>\$2,452</b>	<b>\$1,799</b>	<b>\$3,250</b>	<b>\$2,880</b>	<b>\$2,830</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.35</b>	<b>\$9.94</b>	<b>\$10.50</b>	<b>\$13.93</b>	<b>\$10.22</b>	<b>\$18.47</b>	<b>\$8.18 per adult</b>	<b>\$8.04 per adult</b>



***The Self-Sufficiency Standard for Newburg, NY-PA PMSA—Pike County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	693	848	848	848	848	1075	848	848
<b>Child Care</b>	0	454	482	935	277	1212	935	759
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	107	183	186	241	186	304	273	258
<b>Taxes</b>	294	483	491	635	423	820	697	641
<b>Earned Income Tax Credit (-)</b>	0	0	0	0	(39)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(40)	(40)	(80)	(42)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,472</b>	<b>\$2,426</b>	<b>\$2,458</b>	<b>\$3,142</b>	<b>\$2,323</b>	<b>\$3,987</b>	<b>\$3,555</b>	<b>\$3,338</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$8.36</b>	<b>\$13.78</b>	<b>\$13.97</b>	<b>\$17.85</b>	<b>\$13.20</b>	<b>\$22.65</b>	<b>\$10.10 per adult</b>	<b>\$9.48 per adult</b>

***The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—Bucks County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	570	704	704	704	704	881	704	704
<b>Child Care</b>	0	498	530	1028	349	1377	1028	879
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	95	173	176	236	179	301	268	256
<b>Taxes</b>	247	444	454	615	385	809	678	632
<b>Earned Income Tax Credit (-)</b>	0	0	0	0	(70)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(42)	(42)	(80)	(42)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,290</b>	<b>\$2,275</b>	<b>\$2,314</b>	<b>\$3,065</b>	<b>\$2,174</b>	<b>\$3,943</b>	<b>\$3,478</b>	<b>\$3,303</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.33</b>	<b>\$12.93</b>	<b>\$13.15</b>	<b>\$17.42</b>	<b>\$12.35</b>	<b>\$22.40</b>	<b>\$9.88 per adult</b>	<b>\$9.38 per adult</b>

***The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—Chester County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	570	704	704	704	704	881	704	704
<b>Child Care</b>	0	590	506	1096	313	1409	1096	819
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	95	183	174	243	175	305	275	250
<b>Taxes</b>	247	480	445	641	365	821	704	609
<b>Earned Income Tax Credit (-)</b>	0	0	0	0	(87)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(40)	(42)	(80)	(44)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,290</b>	<b>\$2,415</b>	<b>\$2,278</b>	<b>\$3,167</b>	<b>\$2,096</b>	<b>\$3,991</b>	<b>\$3,580</b>	<b>\$3,213</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.33</b>	<b>\$13.72</b>	<b>\$12.94</b>	<b>\$17.99</b>	<b>\$11.91</b>	<b>\$22.68</b>	<b>\$10.17 per adult</b>	<b>\$9.13 per adult</b>

***The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—Delaware County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	570	704	704	704	704	881	704	704
<b>Child Care</b>	0	506	530	1036	349	1385	1036	879
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	95	174	176	237	179	302	269	256
<b>Taxes</b>	247	447	454	618	385	812	681	632
<b>Earned Income Tax Credit (-)</b>	0	0	0	0	(70)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(42)	(42)	(80)	(42)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,290</b>	<b>\$2,287</b>	<b>\$2,314</b>	<b>\$3,077</b>	<b>\$2,174</b>	<b>\$3,955</b>	<b>\$3,490</b>	<b>\$3,303</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.33</b>	<b>\$12.99</b>	<b>\$13.15</b>	<b>\$17.49</b>	<b>\$12.35</b>	<b>\$22.47</b>	<b>\$9.92 per adult</b>	<b>\$9.38 per adult</b>

***The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA--- Montgomery County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	570	704	704	704	704	881	704	704
<b>Child Care</b>	0	546	530	1076	361	1437	1076	891
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	95	178	176	241	180	307	273	257
<b>Taxes</b>	247	463	454	633	391	832	696	637
<b>Earned Income Tax Credit (-)</b>	0	0	0	0	(65)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(40)	(42)	(80)	(42)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,290</b>	<b>\$2,349</b>	<b>\$2,314</b>	<b>\$3,137</b>	<b>\$2,199</b>	<b>\$4,033</b>	<b>\$3,550</b>	<b>\$3,321</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.33</b>	<b>\$13.35</b>	<b>\$13.15</b>	<b>\$17.82</b>	<b>\$12.50</b>	<b>\$22.91</b>	<b>\$10.08 per adult</b>	<b>\$9.43 per adult</b>

***The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA—  
County, 1998***

***Philadelphia***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	570	704	704	704	704	881	704	704
<b>Child Care</b>	0	425	462	887	253	1140	887	715
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	64	64	64	64	64	64	128	128
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	87	158	161	214	161	270	238	224
<b>Taxes</b>	295	521	538	714	426	920	768	700
<b>Earned Income Tax Credit (-)</b>	0	(4)	0	0	(112)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(42)	(42)	(80)	(46)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,250</b>	<b>\$2,181</b>	<b>\$2,235</b>	<b>\$2,923</b>	<b>\$1,976</b>	<b>\$3,707</b>	<b>\$3,244</b>	<b>\$3,019</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$7.10</b>	<b>\$12.39</b>	<b>\$12.70</b>	<b>\$16.61</b>	<b>\$11.23</b>	<b>\$21.06</b>	<b>\$9.22 per adult</b>	<b>\$8.58 per adult</b>

***The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Allegheny County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	404	487	487	487	487	610	487	487
<b>Child Care</b>	0	482	482	964	301	1265	964	783
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	51	51	51	51	51	51	102	102
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	69	141	140	199	143	254	222	207
<b>Taxes</b>	148	288	284	472	164	626	500	443
<b>Earned Income Tax Credit (-)</b>	0	(86)	(88)	0	(216)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(50)	(80)	(43)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$906</b>	<b>\$1,669</b>	<b>\$1,654</b>	<b>\$2,511</b>	<b>\$1,480</b>	<b>\$3,237</b>	<b>\$2,793</b>	<b>\$2,570</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.15</b>	<b>\$9.48</b>	<b>\$9.40</b>	<b>\$14.27</b>	<b>\$8.41</b>	<b>\$18.39</b>	<b>\$7.93</b> per adult	<b>\$7.30</b> per adult

***The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Beaver County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	404	487	487	487	487	610	487	487
<b>Child Care</b>	0	498	410	907	265	1172	907	675
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	78	152	142	202	149	254	234	214
<b>Taxes</b>	183	341	294	485	185	626	548	470
<b>Earned Income Tax Credit (-)</b>	0	(52)	(81)	0	(198)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(46)	(48)	(80)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(6)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,043</b>	<b>\$1,877</b>	<b>\$1,696</b>	<b>\$2,565</b>	<b>\$1,568</b>	<b>\$3,237</b>	<b>\$2,977</b>	<b>\$2,677</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.93</b>	<b>\$10.67</b>	<b>\$9.63</b>	<b>\$14.57</b>	<b>\$8.91</b>	<b>\$18.39</b>	<b>\$8.46</b> per adult	<b>\$7.61</b> per adult

***The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Butler County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	404	487	487	487	487	610	487	487
<b>Child Care</b>	0	466	410	875	301	1176	875	711
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	78	148	142	199	152	254	231	218
<b>Taxes</b>	183	325	294	473	210	628	536	484
<b>Earned Income Tax Credit (-)</b>	0	(63)	(81)	0	(183)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(48)	(80)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(16)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,043</b>	<b>\$1,813</b>	<b>\$1,696</b>	<b>\$2,517</b>	<b>\$1,637</b>	<b>\$3,243</b>	<b>\$2,930</b>	<b>\$2,731</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.93</b>	<b>\$10.30</b>	<b>\$9.63</b>	<b>\$14.30</b>	<b>\$9.30</b>	<b>\$18.43</b>	<b>\$8.32</b> per adult	<b>\$7.76</b> per adult

***The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Fayette County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	404	487	487	487	487	610	487	487
<b>Child Care</b>	0	410	385	795	265	1060	795	650
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	78	143	140	191	149	243	223	212
<b>Taxes</b>	183	297	282	432	185	583	505	461
<b>Earned Income Tax Credit (-)</b>	0	(80)	(89)	(32)	(198)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(50)	(80)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(6)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,043</b>	<b>\$1,707</b>	<b>\$1,647</b>	<b>\$2,355</b>	<b>\$1,568</b>	<b>\$3,071</b>	<b>\$2,811</b>	<b>\$2,641</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.93</b>	<b>\$9.70</b>	<b>\$9.36</b>	<b>\$13.38</b>	<b>\$8.91</b>	<b>\$17.45</b>	<b>\$7.99</b> per adult	<b>\$7.50</b> per adult

***The Self-Sufficiency Standard for Pittsburgh, PA PMSA—Washington County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	404	487	487	487	487	610	487	487
<b>Child Care</b>	0	417	397	815	277	1092	815	675
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	78	144	141	193	150	246	225	214
<b>Taxes</b>	183	301	289	442	195	595	513	470
<b>Earned Income Tax Credit (-)</b>	0	(77)	(85)	(23)	(193)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(48)	(80)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(10)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,043</b>	<b>\$1,722</b>	<b>\$1,673</b>	<b>\$2,397</b>	<b>\$1,593</b>	<b>\$3,118</b>	<b>\$2,841</b>	<b>\$2,677</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.93</b>	<b>\$9.79</b>	<b>\$9.51</b>	<b>\$13.62</b>	<b>\$9.05</b>	<b>\$17.72</b>	<b>\$8.07 per adult</b>	<b>\$7.61 per adult</b>

***The Self-Sufficiency Standard for Pittsburgh, PA PMSA— Westmoreland County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	404	487	487	487	487	610	487	487
<b>Child Care</b>	0	482	434	915	277	1192	915	711
<b>Food</b>	163	239	248	322	425	433	482	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	78	150	145	203	150	256	235	218
<b>Taxes</b>	183	334	306	489	195	634	551	484
<b>Earned Income Tax Credit (-)</b>	0	(57)	(74)	0	(193)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(46)	(48)	(80)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(10)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,043</b>	<b>\$1,847</b>	<b>\$1,741</b>	<b>\$2,577</b>	<b>\$1,593</b>	<b>\$3,267</b>	<b>\$2,990</b>	<b>\$2,731</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.93</b>	<b>\$10.50</b>	<b>\$9.89</b>	<b>\$14.64</b>	<b>\$9.05</b>	<b>\$18.56</b>	<b>\$8.49 per adult</b>	<b>\$7.76 per adult</b>

***The Self-Sufficiency Standard for Reading, PA MSA—Berks County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	433	534	534	534	534	667	534	534
<b>Child Care</b>	0	405	410	815	241	1056	815	650
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	81	147	147	198	151	248	230	216
<b>Taxes</b>	195	318	317	467	199	603	531	479
<b>Earned Income Tax Credit (-)</b>	0	(67)	(67)	(3)	(189)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(48)	(80)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(12)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,086</b>	<b>\$1,788</b>	<b>\$1,785</b>	<b>\$2,494</b>	<b>\$1,610</b>	<b>\$3,149</b>	<b>\$2,910</b>	<b>\$2,711</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$6.17</b>	<b>\$10.16</b>	<b>\$10.14</b>	<b>\$14.17</b>	<b>\$9.15</b>	<b>\$17.89</b>	<b>\$8.27</b> per adult	<b>\$7.70</b> per adult

***The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA—Columbia County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + Infant</b>	<b>Adult + preschooler</b>	<b>Adult + Infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + Infant preschooler schoolage</b>	<b>2 Adults + Infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	394	472	472	472	472	588	472	472
<b>Child Care</b>	0	341	361	702	193	895	702	554
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	77	134	136	180	140	224	212	200
<b>Taxes</b>	180	256	263	377	154	511	464	447
<b>Earned Income Tax Credit (-)</b>	0	(105)	(101)	(77)	(226)	0	0	(1)
<b>Child Care Tax Credit (-)</b>	0	(50)	(50)	(88)	(36)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(54)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,029</b>	<b>\$1,546</b>	<b>\$1,573</b>	<b>\$2,142</b>	<b>\$1,433</b>	<b>\$2,794</b>	<b>\$2,651</b>	<b>\$2,504</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.84</b>	<b>\$8.79</b>	<b>\$8.94</b>	<b>\$12.17</b>	<b>\$8.14</b>	<b>\$15.87</b>	<b>\$7.53</b> per adult	<b>\$7.11</b> per adult

***The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA—  
Lackawanna County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	394	472	472	472	472	588	472	472
<b>Child Care</b>	0	361	410	771	337	1108	771	747
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	77	136	141	187	155	245	219	220
<b>Taxes</b>	180	266	287	409	249	593	490	492
<b>Earned Income Tax Credit (-)</b>	0	(99)	(86)	(51)	(169)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(50)	(48)	(84)	(48)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(28)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,029</b>	<b>\$1,585</b>	<b>\$1,667</b>	<b>\$2,267</b>	<b>\$1,704</b>	<b>\$3,110</b>	<b>\$2,753</b>	<b>\$2,762</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.84</b>	<b>\$9.00</b>	<b>\$9.47</b>	<b>\$12.88</b>	<b>\$9.68</b>	<b>\$17.67</b>	<b>\$7.82 per adult</b>	<b>\$7.85 per adult</b>

***The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA— Luzerne  
County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	394	472	472	472	472	588	472	472
<b>Child Care</b>	0	373	337	711	241	952	711	578
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	77	138	133	181	145	229	213	203
<b>Taxes</b>	180	272	251	380	171	533	467	428
<b>Earned Income Tax Credit (-)</b>	0	(96)	(108)	(74)	(211)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(50)	(50)	(88)	(47)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(56)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,029</b>	<b>\$1,607</b>	<b>\$1,528</b>	<b>\$2,155</b>	<b>\$1,507</b>	<b>\$2,877</b>	<b>\$2,664</b>	<b>\$2,512</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.84</b>	<b>\$9.13</b>	<b>\$8.68</b>	<b>\$12.24</b>	<b>\$8.56</b>	<b>\$16.35</b>	<b>\$7.57 per adult</b>	<b>\$7.14 per adult</b>



***The Self-Sufficiency Standard for Scranton—Wilkes-Barre—Hazleton, PA MSA— Wyoming County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	394	472	472	472	472	588	472	472
<b>Child Care</b>	0	385	361	747	241	988	747	602
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	77	139	136	185	145	233	217	205
<b>Taxes</b>	180	278	263	396	171	547	481	437
<b>Earned Income Tax Credit (-)</b>	0	(92)	(101)	(61)	(211)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(50)	(50)	(84)	(47)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$1,029</b>	<b>\$1,630</b>	<b>\$1,573</b>	<b>\$2,217</b>	<b>\$1,507</b>	<b>\$2,931</b>	<b>\$2,717</b>	<b>\$2,548</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.84</b>	<b>\$9.26</b>	<b>\$8.94</b>	<b>\$12.60</b>	<b>\$8.56</b>	<b>\$16.65</b>	<b>\$7.72</b> per adult	<b>\$7.24</b> per adult

***The Self-Sufficiency Standard for Sharon, PA MSA—Mercer County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	358	431	431	431	431	559	431	431
<b>Child Care</b>	0	417	397	815	301	1116	815	699
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	74	138	135	188	147	243	219	211
<b>Taxes</b>	166	273	260	410	178	585	491	458
<b>Earned Income Tax Credit (-)</b>	0	(95)	(102)	(49)	(204)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(50)	(50)	(84)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(1)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$975</b>	<b>\$1,613</b>	<b>\$1,564</b>	<b>\$2,273</b>	<b>\$1,537</b>	<b>\$3,078</b>	<b>\$2,758</b>	<b>\$2,630</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.54</b>	<b>\$9.17</b>	<b>\$8.89</b>	<b>\$12.92</b>	<b>\$8.73</b>	<b>\$17.49</b>	<b>\$7.83</b> per adult	<b>\$7.47</b> per adult

***The Self-Sufficiency Standard for State College, PA MSA—Centre County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	495	613	613	613	613	804	613	613
<b>Child Care</b>	0	385	458	843	241	1084	843	699
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	87	153	160	209	159	264	240	229
<b>Taxes</b>	218	348	381	509	287	667	572	528
<b>Earned Income Tax Credit (-)</b>	0	(48)	(28)	0	(150)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(46)	(44)	(80)	(48)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	(42)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	\$1,178	\$1,903	\$2,031	\$2,657	\$1,797	\$3,394	\$3,069	\$2,900
<b>Hourly Self-Sufficiency Wage</b>	\$6.70	\$10.81	\$11.54	\$15.09	\$10.21	\$19.29	\$8.72 per adult	\$8.24 per adult

***The Self-Sufficiency Standard for Williamsport, PA MSA—Lycoming County, 1998***

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	360	433	433	433	433	559	433	433
<b>Child Care</b>	0	305	373	678	217	895	678	590
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	74	127	133	174	139	221	206	200
<b>Taxes</b>	167	174	250	350	148	500	440	446
<b>Earned Income Tax Credit (-)</b>	0	(132)	(109)	(98)	(231)	0	0	(2)
<b>Child Care Tax Credit (-)</b>	0	(52)	(50)	(88)	(32)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(9)	(33)	(39)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	\$978	\$1,377	\$1,523	\$2,040	\$1,410	\$2,751	\$2,558	\$2,499
<b>Hourly Self-Sufficiency Wage</b>	\$5.56	\$7.82	\$8.65	\$11.59	\$8.01	\$15.63	\$7.27 per adult	\$7.10 per adult

***The Self-Sufficiency Standard for York, PA MSA—York County, 1998***

<b><i>Monthly Costs</i></b>	<b><i>Adult</i></b>	<b><i>Adult + Infant</i></b>	<b><i>Adult + preschooler</i></b>	<b><i>Adult + Infant preschooler</i></b>	<b><i>Adult + schoolage teenager</i></b>	<b><i>Adult + Infant preschooler schoolage</i></b>	<b><i>2 Adults + Infant preschooler</i></b>	<b><i>2 Adults + preschooler schoolage</i></b>
<b><i>Housing</i></b>	431	534	534	534	534	666	534	534
<b><i>Child Care</i></b>	0	345	373	719	289	1008	719	662
<b><i>Food</i></b>	163	239	248	322	425	433	462	508
<b><i>Transportation</i></b>	144	144	144	144	144	144	283	283
<b><i>Health Care</i></b>	71	149	134	164	167	179	203	187
<b><i>Miscellaneous</i></b>	81	141	143	188	156	243	220	217
<b><i>Taxes</i></b>	194	289	300	414	261	584	494	484
<b><i>Earned Income Tax Credit (-)</i></b>	0	(85)	(78)	(46)	(163)	0	0	0
<b><i>Child Care Tax Credit (-)</i></b>	0	(48)	(48)	(84)	(48)	(80)	(80)	(80)
<b><i>Child Tax Credit (-)</i></b>	0	(33)	(33)	(67)	(33)	(100)	(67)	(67)
<b><i>Monthly Self-Sufficiency Wage</i></b>	<b>\$1,084</b>	<b>\$1,675</b>	<b>\$1,716</b>	<b>\$2,287</b>	<b>\$1,733</b>	<b>\$3,076</b>	<b>\$2,767</b>	<b>\$2,729</b>
<b><i>Hourly Self-Sufficiency Wage</i></b>	<b>\$6.16</b>	<b>\$9.52</b>	<b>\$9.75</b>	<b>\$12.99</b>	<b>\$9.85</b>	<b>\$17.48</b>	<b>\$7.86 per adult</b>	<b>\$7.75 per adult</b>



# \*\*\* Non-Metropolitan Counties \*\*\*

## The Self-Sufficiency Standard for Adams County, PA, 1998

Monthly Costs	Adult	Adult + Infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	373	496	496	496	496	642	496	496
<i>Child Care</i>	0	321	385	707	241	947	707	626
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	75	135	141	183	147	234	215	210
<i>Taxes</i>	171	258	287	388	179	552	475	455
<i>Earned Income Tax Credit (-)</i>	0	(104)	(86)	(67)	(203)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(50)	(48)	(84)	(50)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(33)	(65)	(2)	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$997	\$1,554	\$1,667	\$2,187	\$1,545	\$2,951	\$2,693	\$2,619
<i>Hourly Self-Sufficiency Wage</i>	\$5.67	\$8.83	\$9.47	\$12.43	\$8.78	\$16.77	\$7.65 per adult	\$7.44 per adult

### *The Self-Sufficiency Standard for Armstrong County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<b>Housing</b>	372	423	423	423	423	552	423	423
<b>Child Care</b>	0	352	407	759	363	1122	759	770
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	75	131	136	181	152	243	213	217
<b>Taxes</b>	171	186	261	380	209	585	467	482
<b>Earned Income Tax Credit (-)</b>	0	(124)	(102)	(74)	(184)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(52)	(50)	(88)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(17)	(33)	(56)	(16)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$996</b>	<b>\$1,431</b>	<b>\$1,567</b>	<b>\$2,154</b>	<b>\$1,634</b>	<b>\$3,077</b>	<b>\$2,663</b>	<b>\$2,724</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.66</b>	<b>\$8.13</b>	<b>\$8.90</b>	<b>\$12.24</b>	<b>\$9.28</b>	<b>\$17.48</b>	<b>\$7.56 per adult</b>	<b>\$7.74 per adult</b>

### *The Self-Sufficiency Standard for Bedford County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	264	308	572	220	792	572	528
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	122	126	162	138	210	194	193
<b>Taxes</b>	164	157	221	302	146	458	390	375
<b>Earned Income Tax Credit (-)</b>	0	(144)	(127)	(138)	(233)	0	(30)	(36)
<b>Child Care Tax Credit (-)</b>	0	(50)	(52)	(92)	(30)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	0	(14)	(6)	0	(100)	(51)	(46)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,303</b>	<b>\$1,410</b>	<b>\$1,852</b>	<b>\$1,399</b>	<b>\$2,587</b>	<b>\$2,366</b>	<b>\$2,334</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.40</b>	<b>\$8.01</b>	<b>\$10.52</b>	<b>\$7.95</b>	<b>\$14.70</b>	<b>\$6.72 per adult</b>	<b>\$6.63 per adult</b>

### *The Self-Sufficiency Standard for Bradford County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	357	436	436	436	436	570	436	436
<i>Child Care</i>	0	353	361	715	193	907	715	554
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	132	132	178	136	223	210	197
<i>Taxes</i>	165	191	246	367	141	509	455	401
<i>Earned Income Tax Credit (-)</i>	0	(120)	(111)	(85)	(238)	0	0	(21)
<i>Child Care Tax Credit (-)</i>	0	(52)	(50)	(88)	(27)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(20)	(31)	(48)	0	(100)	(67)	(57)
<i>Monthly Self-Sufficiency Wage</i>	\$974	\$1,451	\$1,509	\$2,103	\$1,377	\$2,785	\$2,616	\$2,407
<i>Hourly Self-Sufficiency Wage</i>	\$5.53	\$8.24	\$8.58	\$11.95	\$7.82	\$15.82	\$7.43 per adult	\$6.84 per adult

### *The Self-Sufficiency Standard for Cameron County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	361	361	723	229	952	723	590
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	132	131	177	139	226	209	199
<i>Taxes</i>	164	189	241	365	149	519	453	443
<i>Earned Income Tax Credit (-)</i>	0	(122)	(114)	(87)	(230)	0	0	(5)
<i>Child Care Tax Credit (-)</i>	0	(52)	(52)	(88)	(33)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(19)	(26)	(47)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,444	\$1,490	\$2,095	\$1,413	\$2,824	\$2,609	\$2,481
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$8.21	\$8.47	\$11.91	\$8.03	\$16.05	\$7.41 per adult	\$7.05 per adult

### *The Self-Sufficiency Standard for Clarion County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	401	482	883	169	1052	883	650
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	136	143	194	133	236	225	205
<i>Taxes</i>	164	261	298	444	127	558	514	437
<i>Earned Income Tax Credit (-)</i>	0	(102)	(79)	(21)	(250)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(50)	(48)	(80)	(19)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(33)	(67)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,568	\$1,711	\$2,405	\$1,319	\$2,973	\$2,847	\$2,546
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$8.91	\$9.72	\$13.67	\$7.50	\$16.89	\$8.09 per adult	\$7.23 per adult

### *The Self-Sufficiency Standard for Clearfield County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	297	385	682	253	935	682	638
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	125	133	173	141	224	205	204
<i>Taxes</i>	164	168	251	348	158	513	437	432
<i>Earned Income Tax Credit (-)</i>	0	(136)	(109)	(100)	(223)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(52)	(50)	(88)	(38)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(5)	(33)	(37)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,351	\$1,526	\$2,030	\$1,450	\$2,800	\$2,549	\$2,529
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$7.68	\$8.67	\$11.54	\$8.24	\$15.91	\$7.24 per adult	\$7.18 per adult



### *The Self-Sufficiency Standard for Clinton County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	291	361	653	241	894	653	602
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	125	131	171	140	220	202	200
<i>Taxes</i>	164	166	241	335	153	497	426	447
<i>Earned Income Tax Credit (-)</i>	0	(138)	(114)	(110)	(227)	0	(0)	(1)
<i>Child Care Tax Credit (-)</i>	0	(52)	(52)	(92)	(35)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(4)	(26)	(26)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,343	\$1,490	\$1,983	\$1,431	\$2,738	\$2,505	\$2,502
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$7.63	\$8.47	\$11.26	\$8.13	\$15.56	\$7.12 per adult	\$7.11 per adult

### *The Self-Sufficiency Standard for Crawford County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	361	482	723	270	964	723	723
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	132	143	177	143	227	209	212
<i>Taxes</i>	164	189	298	365	164	524	453	464
<i>Earned Income Tax Credit (-)</i>	0	(122)	(79)	(87)	(217)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(52)	(48)	(88)	(42)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(19)	(33)	(47)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,444	\$1,711	\$2,095	\$1,476	\$2,842	\$2,609	\$2,654
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$8.21	\$9.72	\$11.91	\$8.39	\$16.15	\$7.41 per adult	\$7.54 per adult

### *The Self-Sufficiency Standard for Elk County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	401	397	799	205	1004	799	602
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	136	135	185	136	231	217	200
<b>Taxes</b>	164	261	257	398	140	539	482	447
<b>Earned Income Tax Credit (-)</b>	0	(102)	(105)	(60)	(238)	0	0	(1)
<b>Child Care Tax Credit (-)</b>	0	(50)	(50)	(84)	(27)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,568</b>	<b>\$1,549</b>	<b>\$2,223</b>	<b>\$1,375</b>	<b>\$2,901</b>	<b>\$2,722</b>	<b>\$2,502</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$8.91</b>	<b>\$8.80</b>	<b>\$12.63</b>	<b>\$7.81</b>	<b>\$16.48</b>	<b>\$7.73</b> per adult	<b>\$7.11</b> per adult

### *The Self-Sufficiency Standard for Forest County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	422	337	759	301	1060	759	638
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	138	129	181	146	237	213	204
<b>Taxes</b>	164	271	232	380	175	561	467	432
<b>Earned Income Tax Credit (-)</b>	0	(96)	(120)	(74)	(207)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(50)	(52)	(88)	(49)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(20)	(56)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,606</b>	<b>\$1,454</b>	<b>\$2,154</b>	<b>\$1,525</b>	<b>\$2,985</b>	<b>\$2,662</b>	<b>\$2,529</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$9.12</b>	<b>\$8.26</b>	<b>\$12.24</b>	<b>\$8.66</b>	<b>\$16.96</b>	<b>\$7.56</b> per adult	<b>\$7.18</b> per adult

### *The Self-Sufficiency Standard for Franklin County, PA, 1998*

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	353	429	429	429	429	590	429	429
<b>Child Care</b>	0	313	361	675	313	988	675	675
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	127	132	173	148	233	205	208
<b>Taxes</b>	164	175	244	347	181	548	437	448
<b>Earned Income Tax Credit (-)</b>	0	(131)	(113)	(101)	(201)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(52)	(52)	(88)	(50)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(10)	(27)	(37)	(4)	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,383</b>	<b>\$1,499</b>	<b>\$2,027</b>	<b>\$1,553</b>	<b>\$2,934</b>	<b>\$2,546</b>	<b>\$2,591</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.86</b>	<b>\$8.52</b>	<b>\$11.52</b>	<b>\$8.82</b>	<b>\$16.67</b>	<b>\$7.23</b> per adult	<b>\$7.36</b> per adult

### *The Self-Sufficiency Standard for Fulton County, PA, 1998*

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	241	313	554	169	723	554	482
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	120	126	161	133	203	192	188
<b>Taxes</b>	164	149	223	294	127	436	365	339
<b>Earned Income Tax Credit (-)</b>	0	(149)	(126)	(144)	(250)	(5)	(40)	(56)
<b>Child Care Tax Credit (-)</b>	0	(45)	(52)	(94)	(19)	(80)	(84)	(84)
<b>Child Tax Credit (-)</b>	0	0	(15)	0	0	(100)	(40)	(29)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,270</b>	<b>\$1,417</b>	<b>\$1,823</b>	<b>\$1,319</b>	<b>\$2,484</b>	<b>\$2,318</b>	<b>\$2,242</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.21</b>	<b>\$8.05</b>	<b>\$10.36</b>	<b>\$7.50</b>	<b>\$14.12</b>	<b>\$6.59</b> per adult	<b>\$6.37</b> per adult

### *The Self-Sufficiency Standard for Greene County, PA, 1998*

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	325	361	687	205	891	687	566
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	128	131	174	136	220	206	197
<b>Taxes</b>	164	177	241	349	140	496	439	400
<b>Earned Income Tax Credit (-)</b>	0	(130)	(114)	(99)	(238)	0	0	(21)
<b>Child Care Tax Credit (-)</b>	0	(52)	(52)	(88)	(27)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(11)	(26)	(38)	0	(100)	(67)	(57)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,392</b>	<b>\$1,490</b>	<b>\$2,037</b>	<b>\$1,375</b>	<b>\$2,735</b>	<b>\$2,555</b>	<b>\$2,405</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.91</b>	<b>\$8.47</b>	<b>\$11.57</b>	<b>\$7.81</b>	<b>\$15.54</b>	<b>\$7.26</b> per adult	<b>\$6.83</b> per adult

### *The Self-Sufficiency Standard for Huntingdon County, PA, 1998*

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	297	482	779	289	1068	779	771
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	125	143	183	145	238	215	217
<b>Taxes</b>	164	168	298	388	170	564	474	483
<b>Earned Income Tax Credit (-)</b>	0	(136)	(79)	(68)	(211)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(52)	(48)	(84)	(47)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(5)	(33)	(65)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,351</b>	<b>\$1,711</b>	<b>\$2,186</b>	<b>\$1,506</b>	<b>\$2,997</b>	<b>\$2,692</b>	<b>\$2,725</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.68</b>	<b>\$9.72</b>	<b>\$12.42</b>	<b>\$8.56</b>	<b>\$17.03</b>	<b>\$7.65</b> per adult	<b>\$7.74</b> per adult

### *The Self-Sufficiency Standard for Indiana County, PA, 1998*

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	355	423	423	423	423	552	423	423
<b>Child Care</b>	0	482	434	915	289	1205	915	723
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	144	138	197	145	251	229	212
<b>Taxes</b>	165	301	274	462	170	616	527	464
<b>Earned Income Tax Credit (-)</b>	0	(77)	(94)	(7)	(211)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(50)	(80)	(47)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$971</b>	<b>\$1,723</b>	<b>\$1,617</b>	<b>\$2,472</b>	<b>\$1,506</b>	<b>\$3,199</b>	<b>\$2,895</b>	<b>\$2,654</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.52</b>	<b>\$9.79</b>	<b>\$9.19</b>	<b>\$14.05</b>	<b>\$8.56</b>	<b>\$18.18</b>	<b>\$8.22</b> per adult	<b>\$7.54</b> per adult

### *The Self-Sufficiency Standard for Jefferson County, PA, 1998*

<b>Monthly Costs</b>	<b>Adult</b>	<b>Adult + infant</b>	<b>Adult + preschooler</b>	<b>Adult + infant preschooler</b>	<b>Adult + schoolage teenager</b>	<b>Adult + infant preschooler schoolage</b>	<b>2 Adults + infant preschooler</b>	<b>2 Adults + preschooler schoolage</b>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	361	361	723	193	915	723	554
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	132	131	177	135	222	209	195
<b>Taxes</b>	164	189	241	365	136	505	453	395
<b>Earned Income Tax Credit (-)</b>	0	(122)	(114)	(87)	(242)	0	0	(25)
<b>Child Care Tax Credit (-)</b>	0	(52)	(52)	(88)	(24)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(19)	(26)	(47)	0	(100)	(67)	(54)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,444</b>	<b>\$1,490</b>	<b>\$2,095</b>	<b>\$1,357</b>	<b>\$2,770</b>	<b>\$2,609</b>	<b>\$2,386</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$8.21</b>	<b>\$8.47</b>	<b>\$11.91</b>	<b>\$7.71</b>	<b>\$15.74</b>	<b>\$7.41</b> per adult	<b>\$6.78</b> per adult

### *The Self-Sufficiency Standard for Juniata County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	289	337	626	193	819	626	530
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	124	129	168	135	213	200	193
<i>Taxes</i>	164	165	232	324	136	468	445	376
<i>Earned Income Tax Credit (-)</i>	0	(138)	(120)	(119)	(242)	0	(3)	(36)
<i>Child Care Tax Credit (-)</i>	0	(52)	(52)	(92)	(24)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(3)	(20)	(20)	0	(100)	(67)	(47)
<b><i>Monthly Self-Sufficiency Wage</i></b>	<b>\$968</b>	<b>\$1,339</b>	<b>\$1,454</b>	<b>\$1,940</b>	<b>\$1,357</b>	<b>\$2,627</b>	<b>\$2,492</b>	<b>\$2,338</b>
<b><i>Hourly Self-Sufficiency Wage</i></b>	<b>\$5.50</b>	<b>\$7.61</b>	<b>\$8.26</b>	<b>\$11.02</b>	<b>\$7.71</b>	<b>\$14.93</b>	<b>\$7.08 per adult</b>	<b>\$6.64 per adult</b>

### *The Self-Sufficiency Standard for Lawrence County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	422	385	807	337	1144	807	723
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	138	133	186	150	245	218	212
<i>Taxes</i>	164	271	251	402	188	593	485	464
<i>Earned Income Tax Credit (-)</i>	0	(96)	(109)	(56)	(195)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(50)	(50)	(84)	(50)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(33)	(67)	(8)	(100)	(67)	(67)
<b><i>Monthly Self-Sufficiency Wage</i></b>	<b>\$968</b>	<b>\$1,606</b>	<b>\$1,526</b>	<b>\$2,240</b>	<b>\$1,581</b>	<b>\$3,110</b>	<b>\$2,734</b>	<b>\$2,654</b>
<b><i>Hourly Self-Sufficiency Wage</i></b>	<b>\$5.50</b>	<b>\$9.12</b>	<b>\$8.67</b>	<b>\$12.73</b>	<b>\$8.98</b>	<b>\$17.67</b>	<b>\$7.77 per adult</b>	<b>\$7.54 per adult</b>

### *The Self-Sufficiency Standard for Mc Kean County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + Infant</i>	<i>Adult + preschooler</i>	<i>Adult + Infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + Infant preschooler schoolage</i>	<i>2 Adults + Infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	355	423	423	423	423	552	423	423
<i>Child Care</i>	0	353	313	666	205	871	666	518
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	131	126	172	136	218	204	192
<i>Taxes</i>	165	187	223	341	140	488	431	362
<i>Earned Income Tax Credit (-)</i>	0	(123)	(126)	(106)	(238)	0	0	(42)
<i>Child Care Tax Credit (-)</i>	0	(52)	(52)	(88)	(27)	(80)	(80)	(84)
<i>Child Tax Credit (-)</i>	0	(17)	(15)	(33)	0	(100)	(67)	(39)
<b><i>Monthly Self-Sufficiency Wage</i></b>	<b>\$971</b>	<b>\$1,432</b>	<b>\$1,417</b>	<b>\$2,004</b>	<b>\$1,375</b>	<b>\$2,705</b>	<b>\$2,525</b>	<b>\$2,309</b>
<b><i>Hourly Self-Sufficiency Wage</i></b>	<b>\$5.52</b>	<b>\$8.14</b>	<b>\$8.05</b>	<b>\$11.39</b>	<b>\$7.81</b>	<b>\$15.37</b>	<b>\$7.17 per adult</b>	<b>\$6.56 per adult</b>

### *The Self-Sufficiency Standard for Mifflin County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + Infant</i>	<i>Adult + preschooler</i>	<i>Adult + Infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + Infant preschooler schoolage</i>	<i>2 Adults + Infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	355	423	423	423	423	552	423	423
<i>Child Care</i>	0	361	397	759	277	1036	759	675
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	132	135	181	144	234	213	208
<i>Taxes</i>	165	189	257	380	166	551	467	446
<i>Earned Income Tax Credit (-)</i>	0	(122)	(105)	(74)	(215)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(52)	(50)	(88)	(44)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(19)	(33)	(56)	0	(100)	(67)	(67)
<b><i>Monthly Self-Sufficiency Wage</i></b>	<b>\$971</b>	<b>\$1,444</b>	<b>\$1,549</b>	<b>\$2,154</b>	<b>\$1,487</b>	<b>\$2,949</b>	<b>\$2,662</b>	<b>\$2,582</b>
<b><i>Hourly Self-Sufficiency Wage</i></b>	<b>\$5.52</b>	<b>\$8.21</b>	<b>\$8.80</b>	<b>\$12.24</b>	<b>\$8.45</b>	<b>\$16.76</b>	<b>\$7.56 per adult</b>	<b>\$7.34 per adult</b>

### *The Self-Sufficiency Standard for Monroe County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	529	654	654	654	654	894	654	654
<i>Child Care</i>	0	361	410	771	301	1072	771	711
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	91	155	159	205	169	272	237	234
<i>Taxes</i>	231	356	377	497	331	697	560	548
<i>Earned Income Tax Credit (-)</i>	0	(43)	(30)	0	(114)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(46)	(44)	(80)	(46)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(33)	(67)	(67)	(100)	(67)	(67)
<b><i>Monthly Self-Sufficiency Wage</i></b>	<b>\$1,229</b>	<b>\$1,935</b>	<b>\$2,018</b>	<b>\$2,610</b>	<b>\$1,964</b>	<b>\$3,510</b>	<b>\$3,023</b>	<b>\$2,978</b>
<b><i>Hourly Self-Sufficiency Wage</i></b>	<b>\$6.98</b>	<b>\$11.00</b>	<b>\$11.47</b>	<b>\$14.83</b>	<b>\$11.16</b>	<b>\$19.94</b>	<b>\$8.59 per adult</b>	<b>\$8.46 per adult</b>

### *The Self-Sufficiency Standard for Montour County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	444	444	444	444	617	444	444
<i>Child Care</i>	0	385	373	759	277	1036	759	650
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	136	134	183	146	241	215	207
<i>Taxes</i>	164	264	255	388	174	576	475	445
<i>Earned Income Tax Credit (-)</i>	0	(100)	(106)	(67)	(208)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(50)	(50)	(84)	(49)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(33)	(65)	0	(100)	(67)	(67)
<b><i>Monthly Self-Sufficiency Wage</i></b>	<b>\$968</b>	<b>\$1,577</b>	<b>\$1,543</b>	<b>\$2,188</b>	<b>\$1,520</b>	<b>\$3,045</b>	<b>\$2,694</b>	<b>\$2,578</b>
<b><i>Hourly Self-Sufficiency Wage</i></b>	<b>\$5.50</b>	<b>\$8.96</b>	<b>\$8.77</b>	<b>\$12.43</b>	<b>\$8.64</b>	<b>\$17.30</b>	<b>\$7.65 per adult</b>	<b>\$7.32 per adult</b>



### *The Self-Sufficiency Standard for Northumberland County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	371	453	453	453	453	602	453	453
<i>Child Care</i>	0	317	337	654	265	919	654	602
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	75	130	132	174	145	228	205	203
<i>Taxes</i>	171	185	244	349	173	526	438	430
<i>Earned Income Tax Credit (-)</i>	0	(125)	(113)	(100)	(209)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(52)	(52)	(88)	(48)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(16)	(27)	(38)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$995	\$1,423	\$1,499	\$2,033	\$1,515	\$2,850	\$2,552	\$2,519
<i>Hourly Self-Sufficiency Wage</i>	\$5.65	\$8.09	\$8.52	\$11.55	\$8.61	\$16.19	\$7.25 per adult	\$7.16 per adult

### *The Self-Sufficiency Standard for Potter County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	482	361	843	241	1084	843	602
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	144	131	190	140	239	221	200
<i>Taxes</i>	164	301	241	421	153	570	499	447
<i>Earned Income Tax Credit (-)</i>	0	(77)	(114)	(40)	(227)	0	0	(1)
<i>Child Care Tax Credit (-)</i>	0	(48)	(52)	(84)	(35)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(26)	(67)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,723	\$1,490	\$2,315	\$1,431	\$3,021	\$2,787	\$2,502
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$9.79	\$8.47	\$13.15	\$8.13	\$17.16	\$7.92 per adult	\$7.11 per adult

### *The Self-Sufficiency Standard for Schuylkill County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	440	440	440	440	552	440	440
<i>Child Care</i>	0	325	410	735	289	1024	735	699
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	130	137	180	147	233	212	212
<i>Taxes</i>	164	183	271	377	177	547	464	462
<i>Earned Income Tax Credit (-)</i>	0	(126)	(96)	(77)	(205)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(52)	(50)	(88)	(50)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(15)	(33)	(54)	(0)	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,416	\$1,604	\$2,142	\$1,532	\$2,931	\$2,652	\$2,643
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$8.05	\$9.11	\$12.17	\$8.71	\$16.65	\$7.53 per adult	\$7.51 per adult

### *The Self-Sufficiency Standard for Snyder County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	424	424	424	424	552	424	424
<i>Child Care</i>	0	345	373	719	241	960	719	614
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	130	132	177	140	227	209	202
<i>Taxes</i>	164	184	246	363	154	522	452	426
<i>Earned Income Tax Credit (-)</i>	0	(125)	(111)	(88)	(226)	0	0	(3)
<i>Child Care Tax Credit (-)</i>	0	(52)	(50)	(88)	(36)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(16)	(31)	(46)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,422	\$1,509	\$2,090	\$1,433	\$2,836	\$2,604	\$2,494
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$8.08	\$8.58	\$11.88	\$8.14	\$16.11	\$7.40 per adult	\$7.09 per adult

### *The Self-Sufficiency Standard for Sullivan County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschool schoolage</i>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	241	241	482	157	638	482	391
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	120	119	153	132	195	185	185
<b>Taxes</b>	164	197	195	238	123	380	311	254
<b>Earned Income Tax Credit (-)</b>	0	(142)	(143)	(174)	(254)	(46)	(70)	(91)
<b>Child Care Tax Credit (-)</b>	0	(52)	(51)	(72)	(16)	(84)	(84)	(84)
<b>Child Tax Credit (-)</b>	0	0	0	0	0	(100)	(19)	(19)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,318</b>	<b>\$1,309</b>	<b>\$1,679</b>	<b>\$1,301</b>	<b>\$2,290</b>	<b>\$2,176</b>	<b>\$2,041</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.49</b>	<b>\$7.44</b>	<b>\$9.54</b>	<b>\$7.39</b>	<b>\$13.01</b>	<b>\$6.18 per adult</b>	<b>\$5.81 per adult</b>

### *The Self-Sufficiency Standard for Susquehanna County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	279	385	665	289	954	665	675
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	123	133	172	145	226	204	208
<b>Taxes</b>	164	212	251	340	170	520	431	446
<b>Earned Income Tax Credit (-)</b>	0	(132)	(109)	(106)	(211)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(52)	(50)	(88)	(47)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(9)	(33)	(33)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,376</b>	<b>\$1,526</b>	<b>\$2,002</b>	<b>\$1,506</b>	<b>\$2,828</b>	<b>\$2,523</b>	<b>\$2,582</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$7.82</b>	<b>\$8.67</b>	<b>\$11.38</b>	<b>\$8.56</b>	<b>\$16.07</b>	<b>\$7.17 per adult</b>	<b>\$7.34 per adult</b>

### *The Self-Sufficiency Standard for Tioga County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	353	423	423	423	423	552	423	423
<i>Child Care</i>	0	361	349	711	241	952	711	590
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	73	132	130	176	140	226	208	199
<i>Taxes</i>	164	189	237	360	153	519	448	443
<i>Earned Income Tax Credit (-)</i>	0	(122)	(117)	(91)	(227)	0	0	(5)
<i>Child Care Tax Credit (-)</i>	0	(52)	(52)	(88)	(35)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(19)	(23)	(44)	0	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$968	\$1,444	\$1,472	\$2,076	\$1,431	\$2,824	\$2,591	\$2,481
<i>Hourly Self-Sufficiency Wage</i>	\$5.50	\$8.21	\$8.36	\$11.80	\$8.13	\$16.05	\$7.36 per adult	\$7.05 per adult

### *The Self-Sufficiency Standard for Union County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	445	556	556	556	556	696	556	556
<i>Child Care</i>	0	337	446	783	241	1024	783	687
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	82	142	153	197	153	248	229	222
<i>Taxes</i>	199	296	347	462	238	602	527	501
<i>Earned Income Tax Credit (-)</i>	0	(81)	(49)	(7)	(175)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(48)	(46)	(80)	(48)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(33)	(67)	(24)	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$1,104	\$1,701	\$1,898	\$2,473	\$1,677	\$3,145	\$2,895	\$2,797
<i>Hourly Self-Sufficiency Wage</i>	\$6.27	\$9.67	\$10.78	\$14.05	\$9.53	\$17.87	\$8.23 per adult	\$7.95 per adult

### *The Self-Sufficiency Standard for Venango County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	462	482	943	169	1112	943	650
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	142	143	200	133	242	231	205
<b>Taxes</b>	164	292	298	475	127	581	537	437
<b>Earned Income Tax Credit (-)</b>	0	(83)	(79)	0	(250)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(48)	(48)	(80)	(19)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(33)	(33)	(67)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,685</b>	<b>\$1,711</b>	<b>\$2,523</b>	<b>\$1,319</b>	<b>\$3,062</b>	<b>\$2,936</b>	<b>\$2,546</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$9.57</b>	<b>\$9.72</b>	<b>\$14.34</b>	<b>\$7.50</b>	<b>\$17.40</b>	<b>\$8.34</b> per adult	<b>\$7.23</b> per adult

### *The Self-Sufficiency Standard for Warren County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<b>Housing</b>	353	423	423	423	423	552	423	423
<b>Child Care</b>	0	369	337	707	301	1008	707	638
<b>Food</b>	163	239	248	322	425	433	462	508
<b>Transportation</b>	144	144	144	144	144	144	283	283
<b>Health Care</b>	71	149	134	164	167	179	203	187
<b>Miscellaneous</b>	73	132	129	176	146	232	208	204
<b>Taxes</b>	164	192	232	358	175	541	447	432
<b>Earned Income Tax Credit (-)</b>	0	(120)	(120)	(92)	(207)	0	0	0
<b>Child Care Tax Credit (-)</b>	0	(52)	(52)	(88)	(49)	(80)	(80)	(80)
<b>Child Tax Credit (-)</b>	0	(21)	(20)	(43)	0	(100)	(67)	(67)
<b>Monthly Self-Sufficiency Wage</b>	<b>\$968</b>	<b>\$1,456</b>	<b>\$1,454</b>	<b>\$2,069</b>	<b>\$1,525</b>	<b>\$2,907</b>	<b>\$2,585</b>	<b>\$2,529</b>
<b>Hourly Self-Sufficiency Wage</b>	<b>\$5.50</b>	<b>\$8.27</b>	<b>\$8.26</b>	<b>\$11.76</b>	<b>\$8.66</b>	<b>\$16.52</b>	<b>\$7.34</b> per adult	<b>\$7.18</b> per adult

### *The Self-Sufficiency Standard for Wayne County, PA, 1998*

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + Infant</i>	<i>Adult + preschooler</i>	<i>Adult + Infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + Infant preschooler schoolage</i>	<i>2 Adults + Infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	431	507	507	507	507	646	507	507
<i>Child Care</i>	0	301	385	687	289	976	687	675
<i>Food</i>	163	239	248	322	425	433	462	508
<i>Transportation</i>	144	144	144	144	144	144	283	283
<i>Health Care</i>	71	149	134	164	167	179	203	187
<i>Miscellaneous</i>	81	134	142	182	153	238	214	216
<i>Taxes</i>	194	254	292	385	238	564	471	478
<i>Earned Income Tax Credit (-)</i>	0	(107)	(83)	(70)	(175)	0	0	0
<i>Child Care Tax Credit (-)</i>	0	(50)	(48)	(84)	(48)	(80)	(80)	(80)
<i>Child Tax Credit (-)</i>	0	(33)	(33)	(63)	(24)	(100)	(67)	(67)
<i>Monthly Self-Sufficiency Wage</i>	\$1,084	\$1,537	\$1,688	\$2,173	\$1,676	\$2,999	\$2,680	\$2,707
<i>Hourly Self-Sufficiency Wage</i>	\$6.16	\$8.73	\$9.59	\$12.34	\$9.52	\$17.04	\$7.61 per adult	\$7.69 per adult