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

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with Jennifer Brooks*

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

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# *Preface*

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The Self-Sufficiency Standard was developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency by Dr. Diana Pearce, who was at 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 also have contributed to the development of the Standard, its calculation, and/or the writing of state reports. The Standard would not be what it is without the contributions of Jennifer Brooks, Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Sacha Crittenden and Seook Jeong and LaTanya Burno. Nonetheless, any mistakes are the authors' responsibility.

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# *The Self-Sufficiency Standard for Pennsylvania*

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

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## *Introduction*

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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 unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy, the Self-Sufficiency Standard.

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

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

How much is enough for families to meet their needs, on their own? Although we may have trouble

coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it, when asked to define her progress towards economic self-sufficiency:

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

Obviously, however, we cannot interview every person for his or her own assessment 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. The poverty measure, however, has become increasingly problematic as a measure of income adequacy.

The most significant shortcoming of the federal poverty measure is that it is too low: for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the

federal poverty line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, Medicaid is extended to families with incomes that are 135%, 175% or 200% of federal poverty thresholds.

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

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold

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***Not only is the federal poverty measure too low, but it is based on outdated assumptions, thus not incorporating new needs, changing demographics and widening geographic differentials.***

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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. In fact, there is no way to increase the amount allotted for food to take into account new nutritional standards.

In addition to outdated nutritional standards on which the poverty measure was based and the limited basic needs package, the demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for working 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.

The poverty thresholds 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.<sup>3</sup>

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 Stamp 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 that the poverty measure was first developed, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income and transportation was inexpensive. Most important, the majority of workers with children had a nonworking 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>4</sup> Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.<sup>5</sup>

### **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>6</sup> That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income

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

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>7</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 to a lesser extent for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than 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 federal credits available to workers and their

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

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined inde-*

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

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*pendently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. Rather, the Standard 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, the exact amount is essentially arbitrary, i.e., if a family’s income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having,



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

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$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 com-

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

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bined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”<sup>8</sup>

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

Although training and education do not have the same urgency as do basic 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—which provides the flexibility to move into new jobs and careers—self-sufficiency is in danger of being at best a fleeting accomplishment.

Finally, the Self-Sufficiency Standard is not meant to imply that government work supports are not appropriate for Pennsylvania families. Indeed, given the large number of families who have not yet achieved wage adequacy, temporary assistance in meeting the costs of such high price items as child care, health care, and housing, is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

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

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

# How the Self-Sufficiency Standard is Calculated

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

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

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

For each county or sub-county area in Pennsylvania, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas may be found in the Full Report. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Pennsylvania in the Appendix to this report.

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

**Housing:** The Standard uses the Fiscal Year 2001 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American

Housing Survey, and telephone surveys.<sup>9</sup> The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

The Standard has recently incorporated Payment Standards, which are adjustments to the FMRs made by local Public Housing Authorities (PHA). Each PHA has the authority to vary their payment standards by a range of 90-110% of the FMR, based on the local market, and may do so in specific areas and even by size of unit. If there is a need to adjust the FMRs even further (above 110%), the PHA may seek the required approval from the state's HUD office for an "exception" rent. Most exception rents are 120%, or the 50<sup>th</sup> percentile, but they are defined as anything over 110%.

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>10</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.).<sup>11</sup> For Pennsylvania, the Standard uses the *Maximum Daily Child Day Care Rates* compiled by the Pennsylvania Department of Public Welfare. The costs are specified by age, setting and county.

Because it is more common for very young children to be in day care homes rather than centers,<sup>12</sup> 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. Preschoolers (three through five years old), in contrast, are assumed to 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:** Although the Thrifty Food Plan is used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.<sup>13</sup> While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their

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***The Self-Sufficiency Standard is calculated using scholarly or credible sources from data that is collected at least annually, is age- and geographically-specific (where appropriate), and is collected or calculated using standardized or equivalent methodology.***

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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.

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

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that "translates" to about 30% of the low- and moderate-income population.<sup>14</sup> Philadelphia is the only area in

Pennsylvania in which substantial numbers of workers use public transportation to get to and from work, with 28.7% of those in the city of Philadelphia using public transportation. Elsewhere in the state, the proportion using public transportation is much less, and therefore it is not a reasonable assumption that workers would be able to get to work by public transportation. Therefore, we assume only workers living in Philadelphia use public transportation. For all others, it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work, at exactly the same time.)

Data for public transportation costs are based on the cost of a monthly Zone 2 pass for each adult. Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration, taxes, repairs, and finance charges), as well as monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. In addition, we used a study of insurance costs differentials done by the Pennsylvania Insurance Commissioner's Office to vary the insurance portion of the fixed costs.<sup>15</sup> For varied 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. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to the day care center or home.

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

Although workers who do not have employer-provided health insurance often "do without," families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage, which is true for 83% of non-temporary workers.<sup>16</sup> In Pennsyl-

vania, employees pay 13% of the premium for coverage for themselves only, or 22% of the premium for family coverage—which are lower proportions than the national average share of premium costs (which are 24% of employee-only coverage, and 36% of family coverage).<sup>17</sup> The costs of health insurance are based on the average premiums paid by Pennsylvanians, according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

Data for out-of-pocket health care costs (by age) were obtained from the National Medical Expenditure Survey, adjusted by state using the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000*, and adjusted for inflation using the Medical CPI.

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.<sup>18</sup>

**Taxes:** Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax is 6%, except in Philadelphia and Allegheny Counties where there is an additional 1% local sales tax. There is 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. (As is the case in many states, Pennsylvania does not tax services.) Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the PA-40 tax forms and instructions from the Pennsylvania Department of Revenue. The state income tax calculation assumes “tax forgiveness” if no taxes would be owed.

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 federal tax rate to 7% to 10% for most families.

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. In addition, in Pennsylvania, we have included local and city payroll taxes, which vary from 1% to almost 5%, depending upon the local jurisdiction.

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

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

**Child Tax Credit (CTC):** The CTC is a federal tax credit that allows parents to deduct up to \$500 per child (for children less than 17 years old) from the federal income taxes they owe (increasing to \$600 next year). 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 is not eligible for 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 \$500 per child), even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive. Starting in 2002, the CTC will be refundable (on a sliding scale) for those with earnings over \$10,000.

In effect, given the high costs of child care, many families with young children who are paying market rate child care offset most or all of the federal taxes they owe with their Child Care Tax Credit. However, those with older children, more than three children, and/or higher incomes, are more likely to receive the CTC as well.

# How Much is Enough in Pennsylvania?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living for three different places in Pennsylvania: Philadelphia County, Warren County and Pittsburgh.

In Philadelphia County, a single person with no children needs to earn just **\$8.32** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. However, because both housing and child care are more expensive in Philadelphia County, the cost of meeting all of the family's basic needs almost doubles for the single adult with one preschooler

Table 1  
**The Self-Sufficiency Standard for Selected Family Types  
in Philadelphia, PA-NJ PMSA, 2001  
Philadelphia County\***  
*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 Costs</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>
Housing	\$657	45	\$812	31	\$812	26	\$812	23
Child Care	\$0	0	\$546	20	\$818	26	\$818	23
Food	\$168	11	\$255	10	\$379	12	\$521	15
Transportation	\$106	7	\$106	4	\$106	3	\$212	6
Health Care	\$79	5	\$179	7	\$201	6	\$256	7
Miscellaneous	\$101	7	\$190	7	\$232	7	\$262	7
Taxes**	\$354	24	\$657	25	\$772	24	\$849	24
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$83	-3	-\$83	-2
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$1,465</b>	<b>100</b>	<b>\$2,662</b>	<b>100</b>	<b>\$3,156</b>	<b>100</b>	<b>\$3,567</b>	<b>100</b>
<b>Hourly***</b>	<b>\$8.32</b>		<b>\$15.13</b>		<b>\$17.93</b>		<b>\$10.13 per adult</b>	

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

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

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

Note: Totals may not add exactly due to rounding.

Table 2  
**The Self-Sufficiency Standard for Selected Family Types  
in Warren County, PA, 2001\***  
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 Costs</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>
Housing	\$399	34	\$477	26	\$477	21	\$477	16
Child Care	\$0	0	\$365	20	\$606	26	\$606	20
Food	\$168	14	\$255	14	\$379	17	\$521	18
Transportation	\$217	19	\$251	14	\$251	11	\$482	16
Health Care	\$79	7	\$179	10	\$201	9	\$256	9
Miscellaneous	\$86	7	\$153	8	\$191	8	\$234	8
Taxes**	\$222	19	\$345	19	\$425	19	\$560	19
Earned Income Tax Credit (-)	\$0	0	-\$80	-4	-\$80	-3	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$42	-2	-\$69	-3	-\$83	-3
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$1,172</b>	<b>100</b>	<b>\$1,856</b>	<b>100</b>	<b>\$2,298</b>	<b>100</b>	<b>\$2,972</b>	<b>100</b>
<b>Hourly ***</b>	<b>\$6.66</b>		<b>\$10.55</b>		<b>\$13.05</b>		<b>\$8.44 per adult</b>	

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

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

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

Note: Totals may not add exactly due to rounding.

compared to the single adult: she must earn **\$15.13** per hour.<sup>19</sup> If she has two children, a preschooler and a schoolage child, she would need over twice as much as the single person with no children at **\$17.93** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a school-age child, costs are increased slightly for additional food, health care, and miscellaneous costs, but the major costs of housing and child care stay the same. As a result, the amount *each* would need to earn is just over one-half what a single parent would need to earn: **\$10.13** per hour.

In Warren County (see Table 2), the costs are significantly less than the costs in Philadelphia County for each family type. Thus a single adult's Self-Sufficiency Wage is **\$6.66** per hour, and the single parent with one preschooler must earn close to an additional \$4.00 per hour, or **\$10.55** per hour, only about two-thirds of the amount needed in Philadelphia. The single parent with two children in Warren County would need to earn **\$13.05** per hour to meet her family's needs. (see Table 2). In the two-parent family, each adult would need to earn **\$8.44** per hour.



Table 3  
**The Self-Sufficiency Standard for Selected Family Types  
in Pittsburgh, PA PMSA, Allegheny County, 2001**  
**City of Pittsburgh**  
*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 Costs</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>	\$524	37	\$631	25	\$631	20	\$631	17
<i>Child Care</i>	\$0	0	\$519	21	\$862	28	\$862	23
<i>Food</i>	\$168	12	\$255	10	\$379	12	\$521	14
<i>Transportation</i>	\$222	16	\$256	10	\$256	8	\$491	13
<i>Health Care</i>	\$79	6	\$179	7	\$201	6	\$256	7
<i>Miscellaneous</i>	\$99	7	\$184	7	\$233	8	\$276	7
<i>Taxes**</i>	\$312	22	\$569	23	\$704	23	\$829	22
<i>Earned Income Tax Credit (-)</i>	\$0	0	\$0	0	\$0	0	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
<i>Child Tax Credit (-)</i>	\$0	0	-\$42	-2	-\$83	-3	-\$83	-2
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$1,404</b>	<b>100</b>	<b>\$2,512</b>	<b>100</b>	<b>\$3,103</b>	<b>100</b>	<b>\$3,704</b>	<b>100</b>
<b>Hourly***</b>	<b>\$7.98</b>		<b>\$14.27</b>		<b>\$17.63</b>		<b>\$10.52 per adult</b>	

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

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

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

Note: Totals may not add exactly due to rounding.

Based upon housing cost differences (see p. 5 above), we have divided Allegheny County into three areas. The city of Pittsburgh is approximately in the "middle" costwise of these three areas. The cost of meeting one's basic needs for a single adult in Pittsburgh is **\$7.98** per hour (see Table 3). A single parent with one preschooler needs to earn **\$14.27** per hour to meet the basic needs of her family. While these costs are high, if she has two children, one preschooler and one schoolage child, she would need over twice the amount required of the single person with no children,

**\$17.63** per hour, to meet her family's needs. In the two-parent family, each adult would need to earn **\$10.52** per hour in Pittsburgh. These costs are slightly less than in Philadelphia for most family types, except the two-parent family, where it is slightly higher (because of transportation). In Pennsylvania, the cost of living is highest in the large urban counties, especially in Philadelphia.

Because both child care and housing costs are lower in less expensive areas of Pennsylvania compared to

higher cost areas, and these two costs account for the majority of the budget, the proportions spent on each cost do not vary greatly from place to place. The one exception is Philadelphia, where housing costs are about a third higher than in other areas and account for up to 45% of an adult's costs without children and 31% for the adult with one child. Among families with just one infant or preschool-age child, housing costs in Pennsylvania average just over a fourth of costs—about 25 to 26% (31% in Philadelphia), while child care is somewhat lower—20 to 21%.

For families with two children, however, child care costs exceed housing costs, with child care costing from 26 to 28% of the family budget, more than the 20 to 26% that goes to housing costs, depending on the place. In Philadelphia, however, child care and housing take roughly equal proportions of the family's budget.

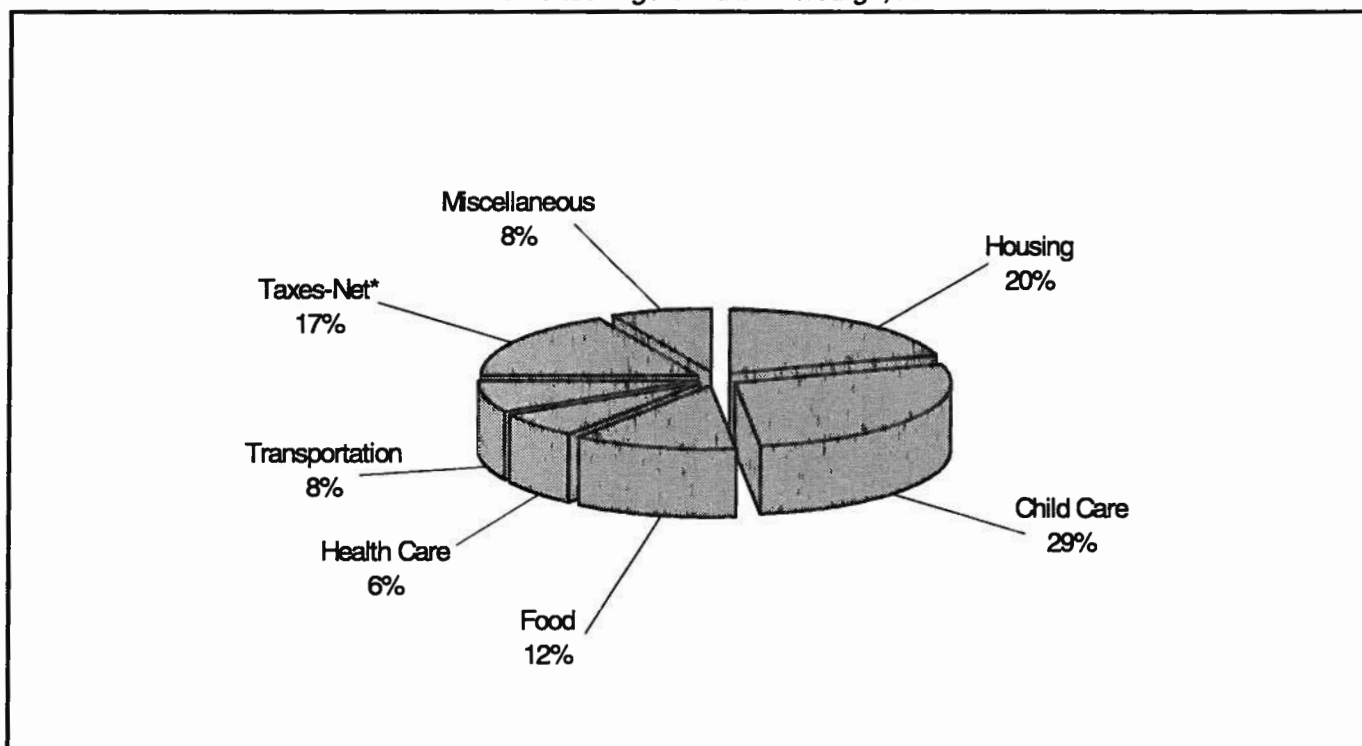
While the rent for a two-bedroom housing unit varies from a low of \$477 per month (Warren County) to a high of \$812 per month (Philadelphia County), the differential in child care costs is also large. For example, the cost of child care for two children, a

preschooler full-time and a schoolage child part-time, ranges from \$606 in Warren County to \$862 in Pittsburgh (see Tables 2 and 3).

In Figure 1 below, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in Pittsburgh in Allegheny County. Housing and child care are by far the greatest expenses for working families with children. Families with two children, one of whom is under school-age, generally spend half their incomes on these two expenses alone.

The next largest expenses for a Pennsylvania family are net taxes and food, accounting for 17% and 12% respectively. Even though taxes are reduced by tax credits, they still account for over one-seventh of expenses. This proportion is unusually high compared to other states because of the local payroll taxes and state income taxes. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2001**  
*Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in Pittsburgh, PA*



\*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 23%, but with tax credits, the amount owed in taxes is reduced to 17%.



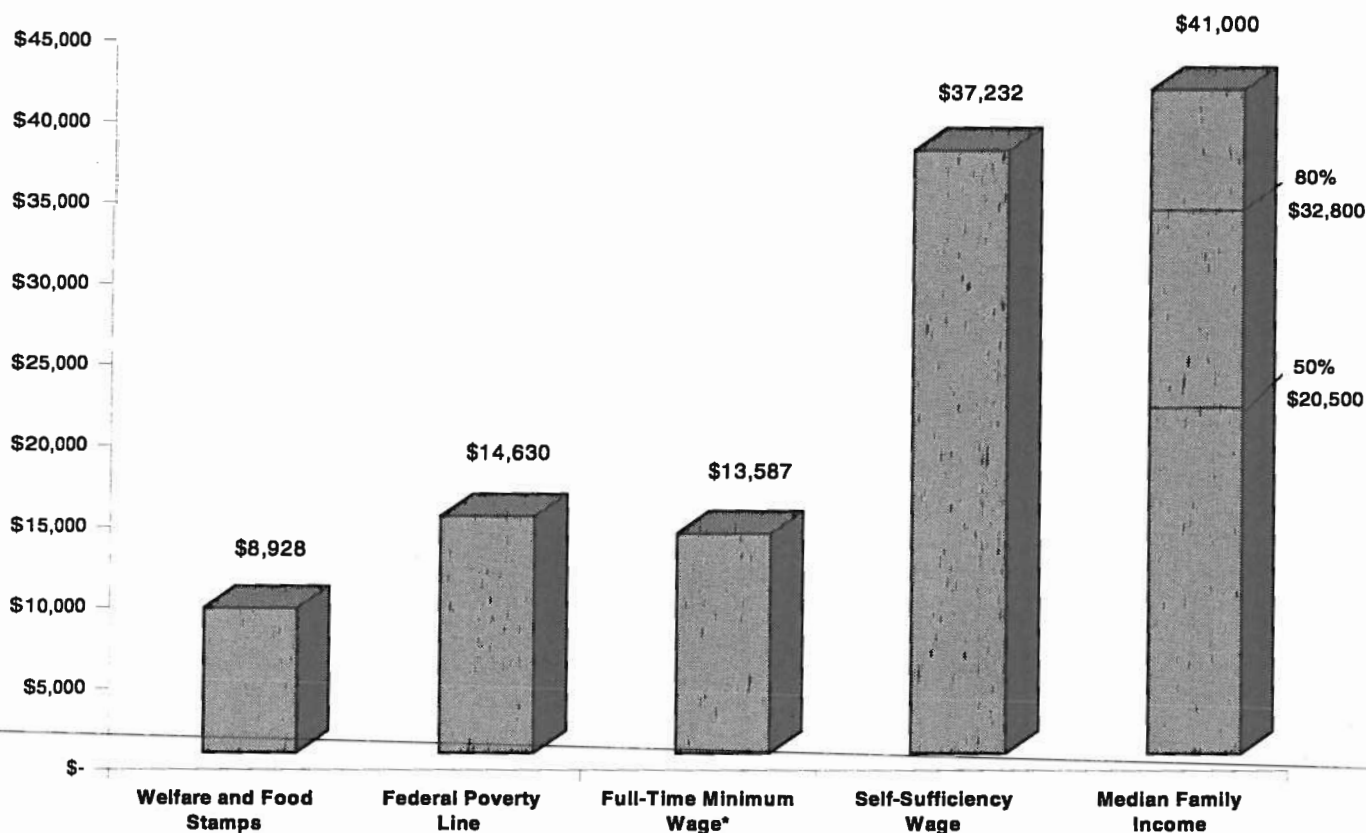
# Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, on the following page, we have compared the Standard to four other benchmarks: the welfare grant package, the federal poverty measure, the Pennsylvania minimum wage, and median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more detailed

discussion of how Pennsylvania families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one school-age child living in Pittsburgh. (The other benchmarks presented are also for three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in Pittsburgh is **\$37,232**.

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2001**  
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in Pittsburgh, PA 2001



\* Note: Full-time minimum wage is the year 2001 Pennsylvania minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

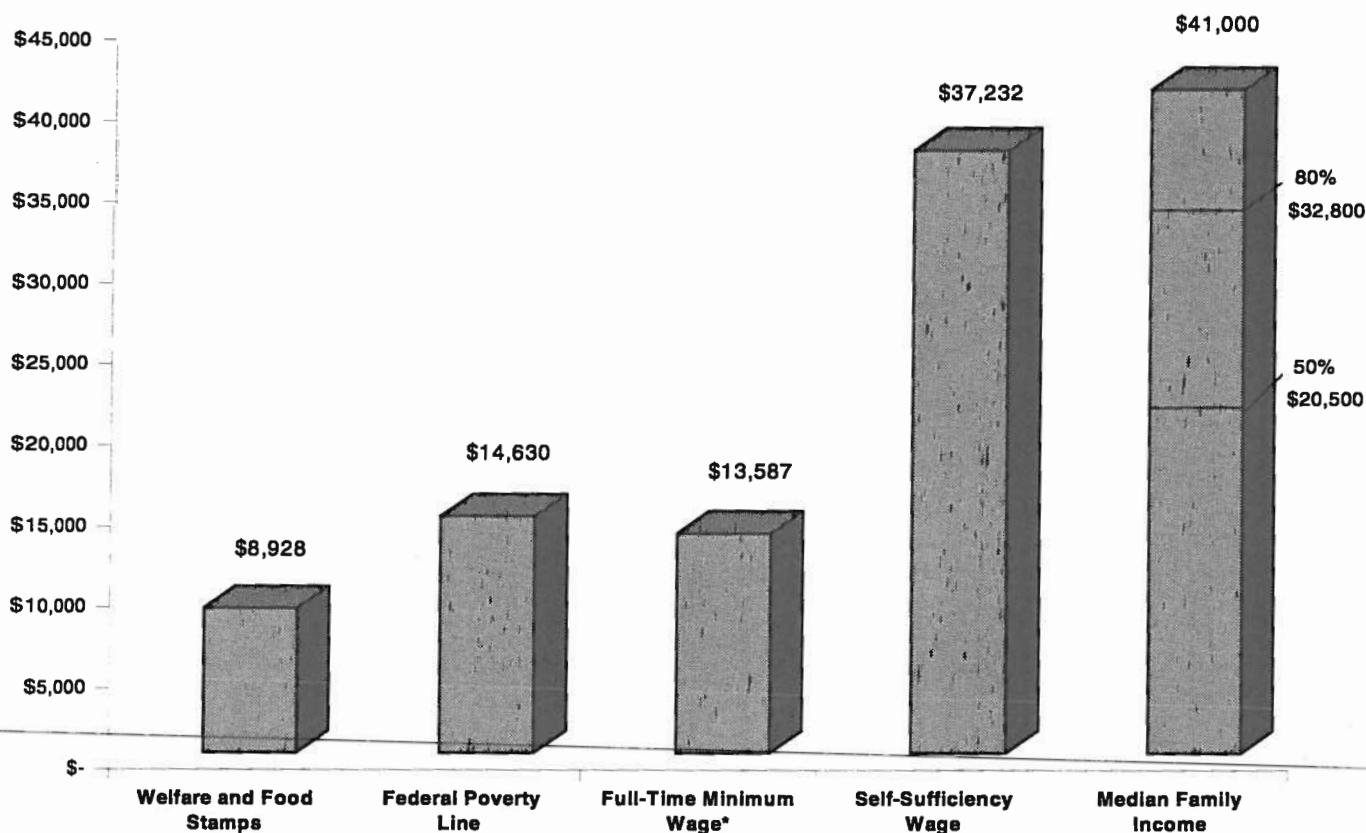
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\* Note: Full-time minimum wage is the year 2001 Pennsylvania minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

### ***The Welfare (TANF) Grant and Food Stamps:***

Including the cash value of Food Stamps as well as the cash TANF grant, the total assistance package is **\$744** per month in Pittsburgh or **\$8,928** per year assuming no wage or other income. This amount is less than one-fourth (**24%**) of the Self-Sufficiency Standard for a three-person family in Pittsburgh.

**Federal Poverty Level:** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,219** (**\$14,630** 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 barely over a third (**39%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one school-age child). Even in the least expensive jurisdictions in Pennsylvania, such as the city of Altoona, the official poverty guideline is only about 54% of the amount needed to meet family needs according to the Standard. And in suburban Philadelphia (Chester County), the federal poverty level is just one-third of the Self-Sufficiency Standard.

**Minimum Wage:** A full-time worker at the Pennsylvania minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,132** per month, or **\$13,587** per year. This amount is more than her earnings alone because the federal EITC benefit and PA tax forgiveness for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides barely over one-third (**36%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **\$9,582** during the year, which is just one-fourth of the Self-Sufficiency Standard (**26%**). For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

**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 **\$41,000**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one school-age child is thus **91%** 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 with incomes 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 those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for a Pittsburgh family falls above the HUD definition of “Low Income.” In most states and localities, the Self-Sufficiency Standard falls between 50% and 80% of area median income. That it is above the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that a substantial portion of Pennsylvania families lack adequate income to meet their needs. It also shows that using area median income as a benchmark of income inadequacy (in this case, inadequate income to meet housing needs) is at times an imperfect measure of need for support.

# Comparing the Standard for Philadelphia to Other Major Cities

The Self-Sufficiency Standard has now been completed for 15 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, the numbers have been updated to the year 2001. While over a long period of time, costs are likely to increase at different rates, for our purposes here, it is acceptable to use the overall Consumer Price Index (CPI) (for the appropriate region or city) to update the Standards to make them comparable.

As can be seen in Table 4, we have chosen to compare the Standard for Philadelphia to nine other large American cities: Boston, Chicago, Denver, Houston, Los Angeles, Milwaukee, New York City (Queens), San Francisco, and Washington, DC.

For a single adult, the costs in Philadelphia require a Self-Sufficiency Wage of \$8.32 per hour, and are higher

than five of the cities listed and lower than the costs in Milwaukee, New York City (Queens), San Francisco, and Washington, DC. The Self-Sufficiency Wage for the one-child family in Philadelphia shown in Table 4 is more than the wages for the same family types in Chicago, Denver and Houston, but less than the cost of living in the remaining seven cities. For the two-child families, the Self-Sufficiency Wage in Philadelphia is less than in all the other cities except Chicago and Houston. For example, the single adult with two children must earn \$17.93 per hour in Philadelphia to be self-sufficient, which is somewhat less than in most of the other cities, whose Self-Sufficiency Wages range from \$14.86 to \$25.89 per hour.

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

Table 4  
**Comparing the Self-Sufficiency Standard for Philadelphia to Other Major Cities, 2001**

<i>City</i>	<i>Single Adult</i>	<i>Single Adult, Preschooler</i>	<i>Single Adult, Preschooler, Schoolage</i>	<i>Two Adults, Preschooler, Schoolage</i>
<b>Philadelphia, PA</b>	<b>\$8.32</b>	<b>\$15.13</b>	<b>\$17.93</b>	<b>10.13*</b>
<i>Boston, MA</i>	<b>\$8.28</b>	<b>\$16.82</b>	<b>\$20.41</b>	<b>11.09*</b>
<i>Chicago, IL</i>	<b>\$8.06</b>	<b>\$13.74</b>	<b>\$16.32</b>	<b>9.28*</b>
<i>Denver, CO</i>	<b>\$7.99</b>	<b>\$14.76</b>	<b>\$18.90</b>	<b>10.72*</b>
<i>Houston, TX</i>	<b>\$6.16</b>	<b>\$10.56</b>	<b>\$14.86</b>	<b>8.51*</b>
<i>Los Angeles, CA</i>	<b>\$7.28</b>	<b>\$16.20</b>	<b>\$21.06</b>	<b>11.74*</b>
<i>Milwaukee, WI</i>	<b>\$8.93</b>	<b>\$16.37</b>	<b>\$20.24</b>	<b>11.87*</b>
<i>New York City (Queens), NY</i>	<b>\$9.47</b>	<b>\$18.35</b>	<b>\$22.95</b>	<b>12.56*</b>
<i>San Francisco, CA</i>	<b>\$11.33</b>	<b>\$21.84</b>	<b>\$25.89</b>	<b>13.66*</b>
<i>Washington, DC</i>	<b>\$8.70</b>	<b>\$17.49</b>	<b>\$24.71</b>	<b>13.59*</b>

\*per adult

N.B.: All wages updated using regional urban CPI to the year 2001.

# The Self-Sufficiency Wage Over Time

**How much have the levels of Self-Sufficiency Wages changed in the last few years?** Because this is the *third* Self-Sufficiency Report done in Pennsylvania, we can answer that question in some detail. The first report calculating the Self-Sufficiency wage was done in 1997, based on 1996 data, the second report was done in 1999, based on 1998 data. This current report is based on current, year 2001 data. Thus we have a difference of five years between the first and this report.

What is quickly apparent from Table 5 below is that costs have risen throughout Pennsylvania, but have done so at different rates, depending on place and family type, ranging from 21% to 62% over 5 years. The differences by location are also striking. The largest increases appear to be in Pittsburgh, but that is partially driven by a change from public to private

transportation, due to changes in job location versus public transit access (see discussion of transportation data above, p. 6).

Costs have gone up for all family types in all places, but by different amounts in different places, defying easy generalizations. Across the board, taxes have increased, as family self-sufficiency wages have crossed the threshold of "tax forgiveness" in Pennsylvania. In addition, for families with children, while health care has risen over 40% in all counties, housing has varied substantially, rising by over one-third in Pittsburgh, by one-fourth in Philadelphia, but less than one-fifth in the other counties. Transportation, particularly insurance costs, have also risen unevenly across the state. Because other costs did not rise as fast as health care and transportation, the *proportion* going to housing and child care declines in all these counties, though the costs have risen as well.

Table 5  
**The Pennsylvania Self-Sufficiency Standard for Four Family Types  
by County, by Year, 1996 and 2001**

County and Year	One Adult	One Adult, One Preschooler	One Adult, One Infant, One Preschooler	Two Adults, One Infant, One Preschooler
	annual	annual	annual	annual
<b>Allegheny County, Pittsburgh*</b>				
1996	\$10,392	\$19,740	\$29,940	\$33,170
2001	\$16,850	\$30,139	\$39,991	\$47,248
<b>Change, 1996-2001</b>	+62%	+53%	+34%	+42%
<b>Fayette County</b>				
1996	\$11,328	\$18,900	\$27,768	\$32,136
2001	\$15,555	\$25,873	\$34,659	\$41,748
<b>Change, 1996-2001</b>	+37%	+37%	+25%	+30%
<b>Lancaster County</b>				
1996	\$12,180	\$21,168	\$28,824	\$32,916
2001	\$15,904	\$28,133	\$35,655	\$42,744
<b>Change, 1996-2001</b>	+31%	+33%	+24%	+30%
<b>Philadelphia County</b>				
1996	\$14,028	\$25,332	\$34,596	\$26,775
2001	\$17,580	\$31,944	\$41,700	\$46,668
<b>Change, 1996-2001</b>	+25%	+23%	+21%	+21%
<b>Warren County</b>				
1996	\$10,614	\$16,559	\$21,859	\$28,700
2001	\$13,500	\$21,816	\$30,711	\$38,090
<b>Change, 1996-2001</b>	+34%	+35%	+27%	+29%

\* Allegheny County in 1996 consisted of the entire county in comparison to 2001, in which Allegheny County has been divided into three areas, Pittsburgh being the mid-cost area.

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

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

This wage gap presents states and localities with a challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns and/or those who have exhausted their time limits on welfare.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or “in kind.” On the one hand, there are a number of strategies that may help individuals to raise their wages. 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, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. ~~Whatever choices are made, parents should~~ be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

## **Raising 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 (see chart on following page). For some, this may mean ESL (English as a Second Language), Adult Basic Education (ABE) and/or the GED (General Education Degree). For others, this may mean two- 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. To enhance women’s access to these jobs—or training leading to these jobs—requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Similarly, 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 can be seen in Tables 1 through 3, even two parents working full-time must earn well above the federal minimum wage to ~~meet their family’s basic needs.~~ Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Higher wages also



employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and employers receiving public subsidies pay a "living wage." This policy would impact private sector workers' wages as well as public sector workers.

**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. Pay Equity laws would raise the wages of women and people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that

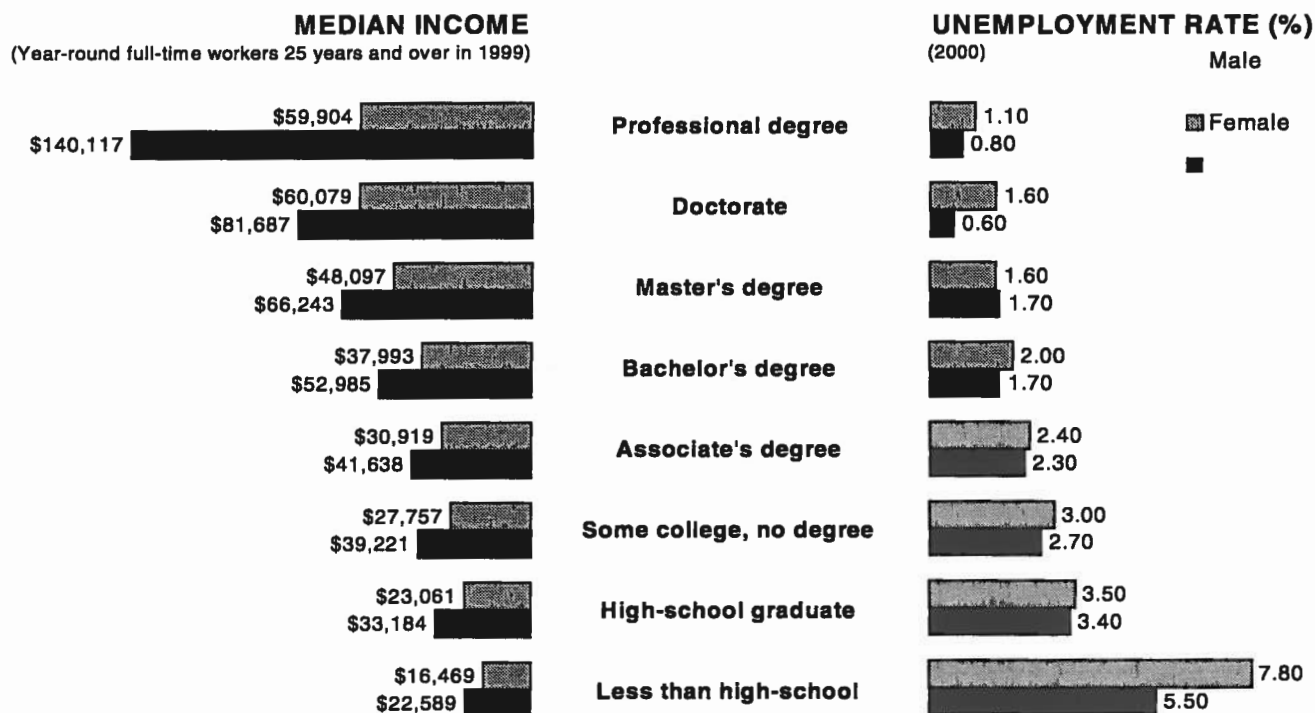
arise as more and more people seek to enter a workforce environment that is not always welcoming.

### Reducing Costs and Meeting Basic Needs Through Supports

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

- **Work Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary work supports, many families cannot achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF), housing (including Section 8 Vouchers and public housing), child care, health care (Medicaid or other plan), and/or transportation (tokens or employer subsidies) all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability, without scrimping on nutrition, or living in overcrowded or substandard housing,

Figure 3  
Impact of Education on Unemployment and Earnings by Gender



Source: Bureau of Labor Statistics, Current Population Survey, unpublished data & Bureau of the Census

or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving 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 care expenses are a relatively small cost item in most of these family type budgets (less than 10%), 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 difficult 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 the expansions in Medicaid and the state-supported Child Health Insurance Program—known as CHIP in Pennsylvania—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by CHIP, depending upon each child's age, family income and size.<sup>20</sup>



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

In Table 6, we examine the effect of adding work supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Philadelphia.

**Treatment of Tax Credits.** Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>21</sup>

While this money is frequently used, according to research, to meet important family needs, such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>22</sup> Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes, throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the second line from the bottom of Table 6.) Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

**The Self-Sufficiency Standard (Column #1):** In the first column of the table, the Standard provides the full amount of this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Philadelphia, with child care expenses of \$1,047 per month and housing costs of \$812 per month, it is not surprising that the Self-Sufficiency Wage is \$19.74 per hour.

## Private Support:

**Child Support (Column #2):** In the second column of Table 6, the private "subsidy" of child support is added. The amount of \$312 shown in Table 6 is the average child support payment per month, per family (not per child) in the United States.<sup>23</sup> Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$869 in Philadelphia in Column #1—when all income is earned, to \$736—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by more than two dollars, from \$19.74 to \$17.24 per hour in Philadelphia. Nonetheless, it does not reduce the wage needed to meet living costs enough to qualify for EITC.

## Public Work Supports:

**Child Care (Column #3):** In the third column, we show the effect of a child care work support or subsidy available to low-income families, that is, families with incomes below 75% of the state median income. This work support substantially reduces child care costs for this family, by about \$800 to \$242 per month in Philadelphia County. The child care co-payment (parents' fee) is based on a formula, in which the parent pays \$5 per week if their income falls below \$10,630 (for a family of three) and increases in increments of \$5 until the family's income reaches 200% of the Federal Poverty Income Guideline (\$29,260 for a family of three).

This work support alone reduces the Self-Sufficiency wage by approximately one-third, from \$19.74 to \$13.49 per hour in Philadelphia (compare the first and third columns in Table 6). As with other work supports to be considered below, this impact comes in two ways:

Table 6  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
of a Single Parent with One Infant and One PreSchool-age Child  
Philadelphia, PA MSA, Philadelphia County - 2001

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care	Child Care & Health Care [Medicaid]*	Child Care & Health Care [CHIP]*	Child Care, Food Stamps, Health Care [CHIP] & Housing	Child Care, Food Stamps, Health Care [CHIP], & Child Support
<b>Monthly Costs</b>							
Housing	\$812	\$812	\$812	\$812	\$812	\$410	\$812
Child Care	\$1,047	\$1,047	\$242	\$176	\$198	\$88	\$88
Food	\$330	\$330	\$330	\$330	\$330	\$253	\$164
Transportation	\$106	\$106	\$106	\$106	\$106	\$106	\$106
Health Care	\$222	\$222	\$222	\$0	\$79	\$79	\$79
Miscellaneous	\$252	\$252	\$252	\$252	\$252	\$252	\$252
Taxes	\$869	\$736	\$538	\$420	\$459	\$201	\$201
<b>Earned Income</b>							
Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$80	-\$48	-\$40	-\$44	-\$15	-\$15
Child Tax Credit (-)	-\$83	-\$83	-\$83	-\$66	-\$82	\$0	\$0
Child Support	\$0	-\$312	\$0	\$0	\$0	\$0	-\$312
<b>Self-Sufficiency Wage-</b>							
Hourly	\$19.74	\$17.24	\$13.49	\$11.32	\$12.01	\$7.81	\$7.82
Monthly	\$3,475	\$3,034	\$2,374	\$1,992	\$2,114	\$1,374	\$1,375
Annual	\$41,701	\$36,408	\$28,493	\$23,907	\$25,371	\$16,492	\$16,505
<b>Total Federal EITC (annual)</b>	\$0	\$0	\$761	\$1,727	\$1,419	\$3,281	\$3,278

\*Although we attempted to include Food Stamps here as well, the family does not qualify at this income level, i.e., if wages are sufficient to meet other expenses, family income will be too high to qualify for Food Stamps (see text).

a work support directly reduces the cost of meeting a specific need, such as child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC.

#### **Child Care and Health Care [Medicaid]**

**(Column #4):** For adults who are moving from welfare to work, there is available a set of supports to help with that transition. In the fourth column of Table 6, we assume that this single parent is receiving a typical

“package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps, and Medicaid.

In this example, the child care costs are heavily subsidized at this income level, reducing monthly childcare costs to \$176. Also, Medicaid reduces her health care costs to zero. However, in order to be eligible for Food Stamps, gross family income must be less than 130% of the federal poverty threshold. Yet, if this parent’s wage is to be sufficient to meet her

housing and other necessities, *even with the help of child care assistance and Medicaid*, her income would exceed the Food Stamps gross income limit. Thus, in Philadelphia, this single parent would not be eligible for Food Stamps.

Although this family would not receive Food Stamps, the two supports she does receive would greatly reduce this family's costs for these basic needs (child care and health care). Likewise, by substantially lowering the income that must be earned to pay for her basic needs, these two work supports also decrease the taxes owed by more than the lost tax credits. Altogether, this lowers the wages required to meet basic needs to **\$11.32** per hour in Philadelphia, which is less than one-half of the full Self-Sufficiency Wage. The EITC to which she is entitled is substantial, totaling \$1727.

It should be noted that we attempted to model work supports together with a partial TANF cash grant. That is, under Pennsylvania state earned income disregard rules, families may keep (or have disregarded) 50% of their earnings. As earnings increase, their cash grant decreases, until their earnings reach about double the grant, at which point the cash grant becomes zero. We found that families would lose all cash benefits before their combined income was enough to meet their needs, *even with the help of work supports (child care,*

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

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*Food Stamps and Medicaid*). In other words, *even with the help of these work supports*, a parent's earnings must be considerably more than double the cash grant in order to meet their needs.

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under AFDC, prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months, and cash benefits were generally higher relative to costs than is true today.<sup>24</sup> Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy under TANF as it

was under AFDC. Under TANF, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of five years in Pennsylvania. Using such a strategy also creates other problems such as securing adequate child care for short periods of employment.

***Child Care and Health Care [CHIP] (Column #5):*** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although she is eligible for CHIP for health insurance coverage for her children (if family income remains below 235% of poverty). In the fifth column of Table 6, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by CHIP. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. These costs total \$79 per month in Philadelphia.

Although not by itself a large amount, as a result of the loss of Medicaid coverage for herself, she must increase her earnings by 69 cents per hour to **\$12.01** per hour in Philadelphia, just to be able to meet her needs at the same level as when Medicaid covered *all* of her family's health care costs. (Of course, her income, if adequate to meet other needs, is again too high to qualify for Food Stamps).

***Child Care, Food Stamps, Health Care [CHIP], and Housing (Column #6):*** In the sixth column we have modeled the combination of child care, Food Stamps, health care [CHIP] and housing assistance. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. This aid reduces housing costs by over half in Philadelphia. Because the housing assistance reduces housing costs by such a large amount, it decreases the amount of income needed to meet the family's basic needs and the minimum income needed in Philadelphia is now below the Food Stamps gross income limit. Altogether, the combination of child care, Food Stamps, health care [CHIP] and housing aid reduces the wage required to meet the family's needs to **\$7.81** an hour in Philadelphia, less than two-fifths of the Self-Sufficiency Wage.

***Child Care, Food Stamps, Health Care [CHIP] and Child Support (Column #7):*** In the seventh and last column of Table 6, we have shown the combination of child care, health care [CHIP], and Food Stamps (all

public work supports available to low-income working parents) together with child support from the absent parent. This combination of public and private supports also reduces the wage needed to meet the family's basic needs to **\$7.82** per hour, which is just about two-fifths of the full self-sufficiency wage.

The figures in Table 6 provide examples for one family—a single parent with one infant and one pre-school-age child, living in Philadelphia. The impact of various work supports and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>25</sup> In Pennsylvania, there are 151,165 Public Housing

and Section 8 units, but waiting lists of some PHAs range from two months to over a year and a half.<sup>26</sup>

- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare, remained eligible.<sup>27</sup>
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide; in Pennsylvania, the percentage is 19%.<sup>28</sup>
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Child Health Insurance Program) enrollment. In Pennsylvania, there are approximately 109,000 children served by CHIP.<sup>29</sup> In Pennsylvania, of the children who are otherwise eligible for CHIP, only 18% participate in CHIP.<sup>30</sup>
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$312 represents just 17% of a single mother's, and 11% of a single father's income.<sup>31</sup>

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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 welfare clients choosing the best route out of poverty for themselves and their families, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on tax policy, work supports, welfare-to-work programs, economic development plans, education and training.

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

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

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. The Standard is used together 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. Through such an analysis, it is possible to assess the jobs and sectors on which to target training and counseling resources.

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well. 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 6), the Standard can be used to evaluate the impact of restructuring work support programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. 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 years 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 in various types of post-secondary education and training, including training for occupations that are nontraditional for women and minorities. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages.

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules. The Standard can and has been used in communities elsewhere to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

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

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

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

The Standard can and has been used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a tool that counselors and clients can use to "test" the ability of

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***The Self-Sufficiency Standard can be used in a variety of settings: to assist welfare clients find the best route out of poverty, to help organizations better target their education and training resources, to aid policy makers analyze proposals on tax policy, programs and economic development.***

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various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants

determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Budget Worksheet also provides both counselors and clients with information on available programs and work 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 a Public Education Tool**

The Standard is an important public education tool. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demonstrating how the various components fit together, it helps facilitate the coordination of various providers of services and supports, both public and private, such as child care providers, community organizations and education and training organizations.

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

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



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# Conclusion

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With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping low-income persons or welfare recipients become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private assistance.

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***The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level—or are high enough to disqualify them from welfare—are nevertheless far below what they need to meet their families' basic needs.***

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The Self-Sufficiency Standard shows 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.

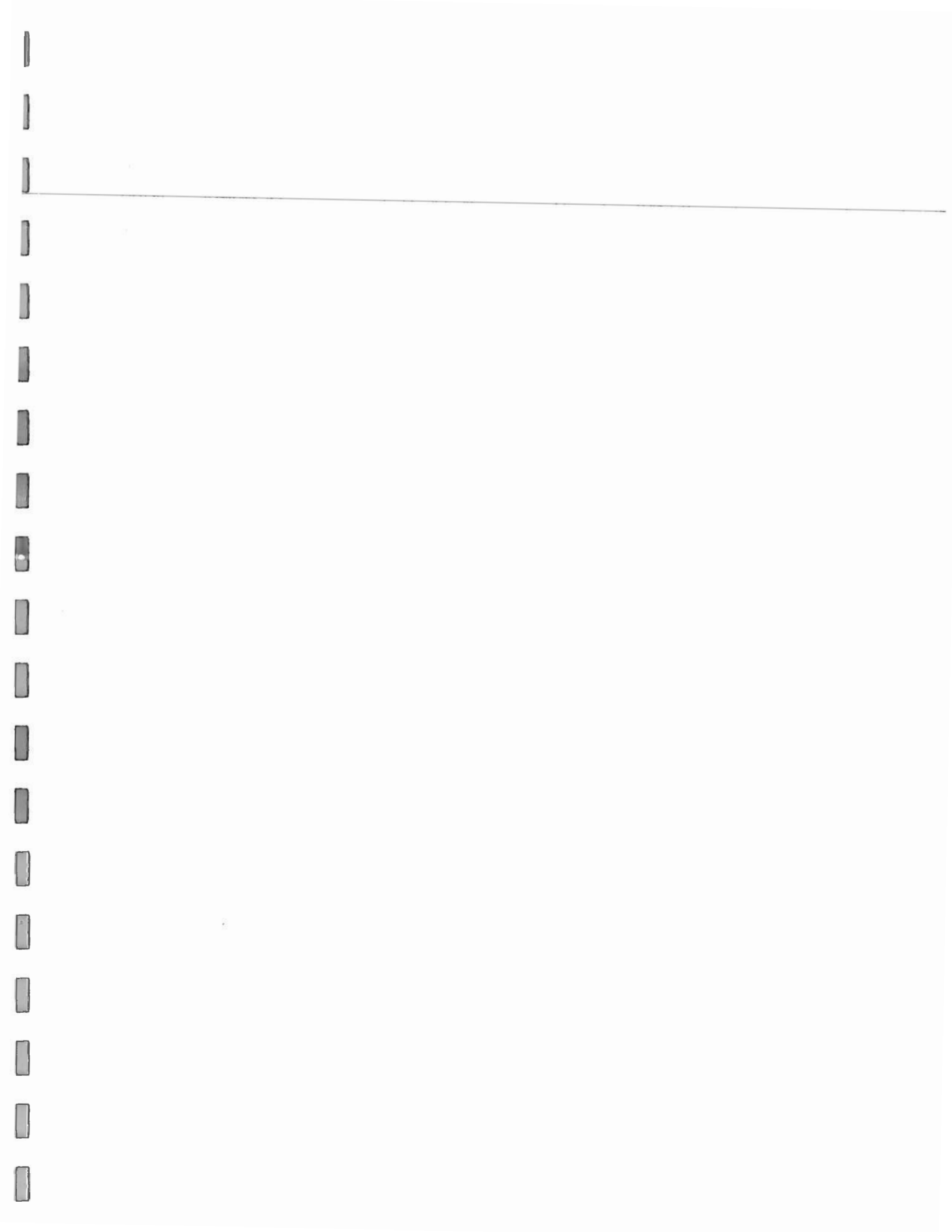
The Standard is currently being used to better understand issues of income adequacy, to analyze policy and to help individuals striving for self-sufficiency.

Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Standard.

The Standard has been calculated for a number of other states, including California, Colorado, Connecticut, Illinois, Indiana, Iowa, Massachusetts, New Jersey, New York, North Carolina, South Dakota, Texas, Wisconsin, Washington state and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or go to [www.sixstrategies.org](http://www.sixstrategies.org).

For further implications of the Self-Sufficiency Standard for Pennsylvania, to order this publication or the Standard for a particular county, or to find out more about the Pennsylvania Family Economic Self-Sufficiency Project, please contact LaTanya Burno, Jane Eleey or Carol Goertzel at the Women's Association for Women's Alternatives at (610) 543-5022 or [www.womensassoc.org](http://www.womensassoc.org).





# 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> Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,362. This is almost four times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$347 per month.

<sup>4</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, DC: National Academy Press, 1995.

<sup>5</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>6</sup> *Boston Globe*, 9/25/98.

<sup>7</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

<sup>8</sup> Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

<sup>9</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>10</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>11</sup> Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation 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 75th 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>12</sup> Child care centers are more frequently used for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason. October, 1991. "Child Care Arrangements and Costs." *Monthly Labor Review*, p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America's Families, Series B, No. b-7.

<sup>13</sup> Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

<sup>14</sup> See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

<sup>15</sup> Premium Comparison of Largest Auto Insurance Writers in Pennsylvania - June 1999 ([www.insurance.state.pa.us/html/cauto.html](http://www.insurance.state.pa.us/html/cauto.html)).

<sup>16</sup> According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance provided through their employer.

<sup>17</sup> A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

<sup>18</sup> See Citro and Michael, *op.cit.*

<sup>19</sup> In the report, single parents are referred to as "she" because over 90% of single parents are women.

<sup>20</sup> Under CHIP, health care coverage is provided for children in families with net incomes (after certain deductions, such as for child care) that is less than 235% of poverty, with families with net incomes between 200% and 235% paying a small premium of \$25-50 per family, depending upon where they live in Pennsylvania.

<sup>21</sup> Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is "Monthly Operational Review of Earned Income Credit.")

<sup>22</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a "lump sum" is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

<sup>23</sup> Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers*: 1995. U.S. Bureau of the Census, *Current Population Reports* (P60-196, March 1999).

<sup>24</sup> Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann, and Lois Shaw, with Jill Braunstein and Robin Dennis. (1995). *Welfare that Works: The Working Lives of AFDC Recipients*. Pennsylvania, D.C.: Institute for Women's Policy Research. Also, Roberta Spalter-Roth, *Income Packages Among Low-Income Single-Mother Families: Economic Well-Being and Income Security*, presented at the Coalition on Human Needs, 3/29/96.

<sup>25</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

<sup>26</sup> Personal Communication, Freedom of Information Officer, HUD, 8/22/01. HUD lists 77,818 Public Housing units and 73,347 Section 8 Units in Pennsylvania.

<sup>27</sup> "Current News and Analysis: 8.6 Million Fewer Food Stamp Participants in March 2000 than March 1996, Yet Studies Show Persistent Need", <http://www.frac.org/html/news/fsmar00nos.html>. Also see Sheila R. Zedlewski and Sarah Brauner, *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* The Urban Institute: Assessing the New Federalism, National survey of America's Families (NSAF). Series B, No. B-3, November 1999.

<sup>28</sup> "According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child-care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998." In Pennsylvania, 533,900 children would be eligible if the state set eligibility thresholds using the maximum federal limits; of these, 82,750 are served by the Child Care and Development Block Grant/Child Care Development Fund, which is 15%. US Department of Health and Human Services. New statistics show only small percentage of eligible families receive child care help. December 6, 2000. However, using Pennsylvania eligibility income limits, only 433,000 families are eligible (out of 1.2 million) and given that currently about 87,000-89,000 families receive a child care subsidy, the proportion of eligible families who receive child care subsidies is about 20%. Personal communication, Sharon Ward, Philadelphia Citizens for Children and Youth, 8/16/01.

<sup>29</sup> Families USA, *One Step Forward, One Step Back: Children's Health Coverage after CHIP and Welfare Reform*. October 1999.

<sup>30</sup> Personal communication, Ann Bacharach, Pennsylvania Partnerships for Children: 86% of eligible children receive Medicaid in Pennsylvania, and 82% of eligible children receive CHIP.

<sup>31</sup> Lydia Scoon-Rogers, *op. cit.*



## DATA SOURCES

Data Type	Source	Assumptions
<b>Child Care</b>	Pennsylvania Department of Public Welfare: Maximum Daily Child Day Care Rates	Infant costs (which are the average of "infant", "young toddler" and "old toddler" categories in the report) are the full time costs of care in a child care home. Preschool costs are the full time costs of care in a child care center. School-age costs (which are the average of "young school-age" and "old school-age" costs in the report) are the part-time (before and after school) costs of care in child care centers, groups and homes (the average costs of all three).
<b>Food</b>	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	Medical Expenditure Panel Survey, <a href="http://www.meps.ahrpr.gov/MEPSnet/IC/MEPSnetIC.asp">http://www.meps.ahrpr.gov/MEPSnet/IC/MEPSnetIC.asp</a>  Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey</i> . <i>The Future of Children</i> . Winter 1992.	From MEPS: statewide average health care premium employee contribution for both single and family coverage in 1998, private establishments. (There were no health care premium costs available at a more geographically specific level in Pennsylvania). Updated with Medical CPI (Consumer Price Index).  Out of pocket costs are by age, and are updated with the Medical CPI
<b>Housing</b>	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2001</i> .  Approved Plans from Public and Indian Housing Authorities	Fair Market Rents by county and/or MSA and PMSA. Payment standards from HUD online at: <a href="http://www.hud.gov/pih/pha/plans/states/fy2000/pennsylvania-00.html">http://www.hud.gov/pih/pha/plans/states/fy2000/pennsylvania-00.html</a> . If the payment standard was not listed, we obtained it from the appropriate PHA. Six MSAs had exception rent areas that are geographically named, or are labelled "high cost localities" with the names for each area listed at the end of the appendix. A few counties had no PHA and no county with jurisdiction over them. For these counties, which are rural, we assumed that the payment standard is 100% of the FMR.
<b>Taxes</b>	Pennsylvania Department of Revenue tax forms & instructions: <a href="http://www.revenue.state.pa.us">www.revenue.state.pa.us</a>	Sales taxes are 6% in most of the state. The state income tax rate is 2.8% with Tax Forgiveness (no taxes for those below the threshold). There are also local payroll taxes of 1% in almost all municipalities, with higher rates in Philadelphia, Pittsburgh, and Scranton.
<b>Transportation</b>	Public: "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census" ( <a href="http://www.census.gov">www.census.gov</a> ) or <a href="ftp://ftp.fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html">ftp.fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html</a> .  <i>State Averages Expenditures &amp; Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners ( <a href="http://www.naic.org">www.naic.org</a> ).  <i>Premium Comparison of Largest Auto Insurance Writers in Pennsylvania - June 1999</i> . Pennsylvania Insurance Commissioner's Office: <a href="http://www.insurance.state.pa.us/html/cauto.html">www.insurance.state.pa.us/html/cauto.html</a>	Using the premiums listed in the Pennsylvania Insurance Commissioner's Office report for the top five market share auto insurance companies in Pennsylvania, (from <a href="http://www.insure.com">www.insure.com</a> ), the amount for each county is calculated using the ratio to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).



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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 and Social Work from the University of Michigan.

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

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## *Metropolitan Areas*

*Allentown-Bethlehem-Easton, PA MSA*

*Carbon County*

*Lehigh County*

*Northampton County*

*Altoona, PA MSA*

*Blair County*

*Erie, PA MSA*

*Erie County*

*Harrisburg-Lebanon-Carlisle, PA MSA*

*Dauphin County*

*Lebanon County*

*Perry County*

*Johnstown, PA MSA*

*Cambria County*

*Somerset County*

*Lancaster, PA MSA*

*Lancaster County*

*Newburgh, NY-PA PMSA*

*Pike County*

*Philadelphia, PA-NJ PMSA*

*Bucks County*

*Chester County*

*Delaware County*

*Montgomery County*

*Philadelphia County*

*Pittsburgh, PA PMSA*

*Allegheny County*

*Beaver County*

*Butler County*

*Fayette County*

*Washington County*

*Westmoreland County*

*Reading, PA MSA*

*Berks County*

*Scranton-Wilkes-Barre-Hazleton, PA MSA*

*Columbia County*

*Lackawanna County*

*Luzerne County*

*Wyoming County*

*Sharon, PA MSA*

*Mercer County*

*State College, PA MSA*

*Centre County*

*Williamsport, PA MSA*

*Lycoming County*

*York, PA MSA*

*York 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*

## *Non-Metropolitan Counties*

*Adams County*

*Armstrong County*

*Bedford County*

*Bradford County*

*Cameron County*

*Clarion County*

*Clearfield County*

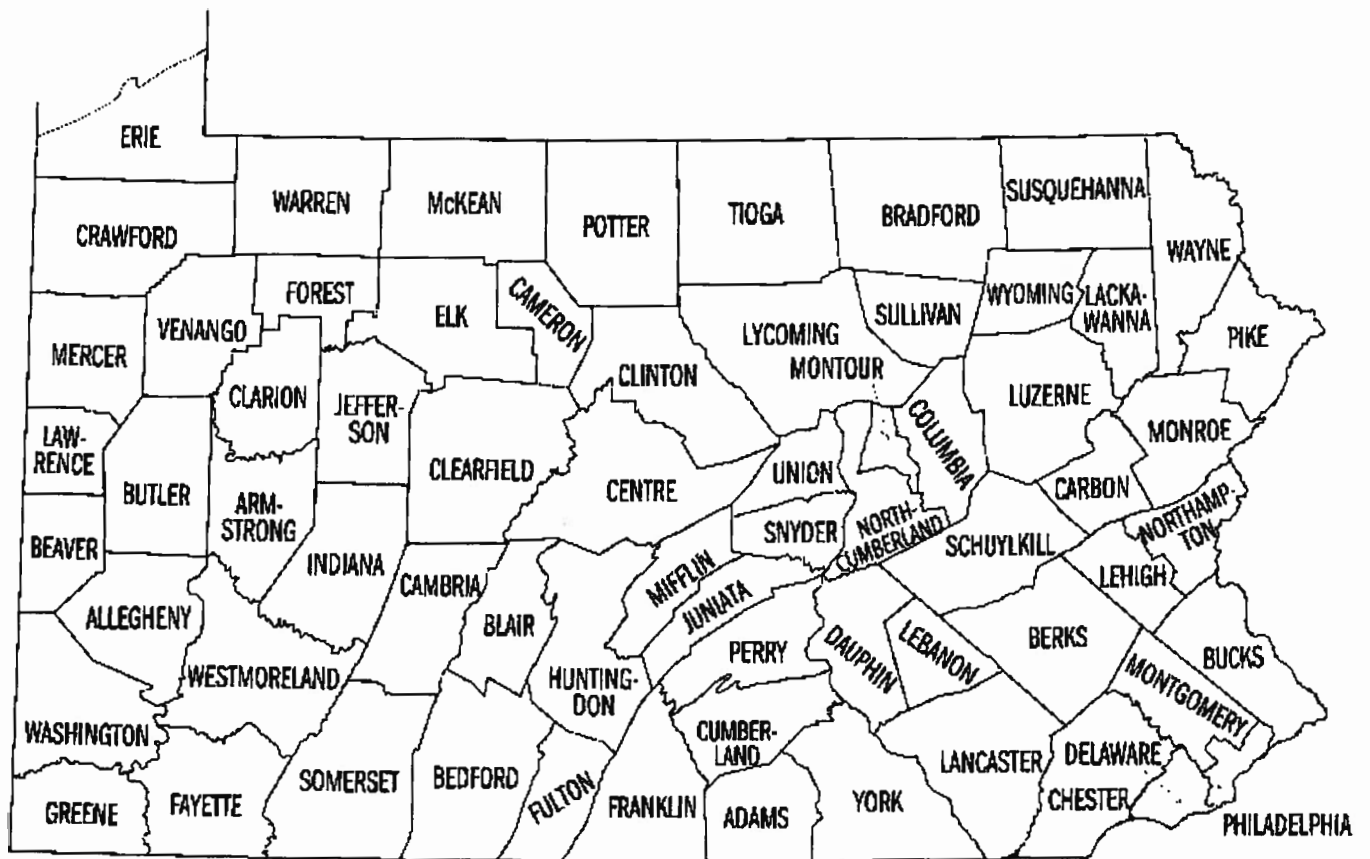




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# *Map of Pennsylvania Counties*

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

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**Table 1**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA, 2001**  
**Carbon County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	547	547	547	547	547	713	547	547
<b>Child Care</b>	411	416	252	664	0	827	664	416
<b>Food</b>	246	255	297	371	455	461	513	538
<b>Transportation</b>	243	243	243	243	243	243	467	467
<b>Health Care</b>	201	179	179	222	254	270	278	283
<b>Miscellaneous</b>	165	164	152	205	150	251	247	225
<b>Taxes</b>	408	404	341	498	167	632	611	538
<b>Earned Income</b>								
Tax Credit (-)	-42	-45	-82	-24	-240	0	0	0
<b>Child Care</b>								
Tax Credit (-)	-44	-44	-46	-80	0	-80	-80	-40
<b>Child Tax Credit (-)</b>	-42	-42	-42	-83	-39	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.12	\$11.90	\$11.81	\$15.80	\$11.08	\$19.93	\$9.52	\$8.95
-Monthly	\$1,254	\$2,094	\$2,078	\$2,781	\$1,950	\$3,507	\$3,351	\$3,150
-Annual	\$15,045	\$25,123	\$24,932	\$33,367	\$23,402	\$42,085	\$40,216 per adult	\$37,795 per adult

**Table 2**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA, 2001**  
**Lehigh County - Allentown**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	511	608	608	608	608	792	608	608
<b>Child Care</b>	0	469	392	860	356	1,217	860	748
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	216	250	250	250	250	250	480	480
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	97	177	168	227	188	295	270	261
<b>Taxes</b>	267	474	426	597	423	806	705	670
<b>Earned Income</b>								
Tax Credit (-)	0	-3	-31	0	-83	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-44	-80	-42	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.61	\$13.30	\$12.28	\$16.66	\$12.96	\$21.83	\$9.98	\$9.60
-Monthly	\$1,339	\$2,340	\$2,161	\$2,932	\$2,281	\$3,842	\$3,512	\$3,381
-Annual	\$16,070	\$28,081	\$25,931	\$35,180	\$27,372	\$46,101	\$42,147 per adult	\$40,571 per adult

**Table 3**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA, 2001**  
**Lehigh County (excluding Allentown)**

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
<b>Housing</b>	562	669	669	669	669	871	669	669
<b>Child Care</b>	0	469	392	860	356	1,217	860	748
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	216	250	250	250	250	250	480	480
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	103	183	174	233	194	303	276	267
<b>Taxes</b>	288	500	458	622	458	838	730	695
<b>Earned Income</b>								
Tax Credit (-)	0	0	-12	0	-55	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-42	-80	-40	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$8.04	\$13.84	\$12.96	\$17.18	\$13.71	\$22.50	\$10.24 per adult	\$9.87 per adult
-Monthly	\$1,416	\$2,436	\$2,282	\$3,023	\$2,413	\$3,961	\$3,604	\$3,473
-Annual	\$16,990	\$29,226	\$27,379	\$36,281	\$28,960	\$47,527	\$43,247	\$41,672

**Table 4**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA, 2001**  
**Northampton County - Easton**

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
<b>Housing</b>	562	669	669	669	669	871	669	669
<b>Child Care</b>	0	519	469	988	334	1,322	988	803
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	213	246	246	246	246	246	471	471
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	102	188	182	246	191	313	288	272
<b>Taxes</b>	286	518	493	672	443	878	778	713
<b>Earned Income</b>								
Tax Credit (-)	0	0	0	0	-67	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$8.01	\$14.23	\$13.69	\$18.23	\$13.40	\$23.37	\$10.75 per adult	\$10.06 per adult
-Monthly	\$1,410	\$2,505	\$2,410	\$3,209	\$2,358	\$4,113	\$3,783	\$3,542
-Annual	\$16,921	\$30,061	\$28,919	\$38,505	\$28,294	\$49,354	\$45,394	\$42,508

**Table 5**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA MSA, 2001**  
**Northampton County (excluding Easton)**

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
<b>Housing</b>	511	608	608	608	608	792	608	608
<b>Child Care</b>	0	519	469	988	334	1,322	988	803
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	213	246	246	246	246	246	471	471
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	97	182	176	239	185	305	282	266
<b>Taxes</b>	265	494	464	647	408	847	753	689
<b>Earned Income</b>								
Tax Credit (-)	0	0	-8	0	-95	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.58	\$13.71	\$13.09	\$17.71	\$12.64	\$22.69	\$10.49 per adult	\$9.80 per adult
-Monthly	\$1,333	\$2,413	\$2,304	\$3,117	\$2,226	\$3,994	\$3,691	\$3,451
-Annual	\$16,000	\$28,960	\$27,648	\$37,405	\$26,706	\$47,928	\$44,293	\$41,408

**Table 6**  
**The Self-Sufficiency Standard for Altoona, PA MSA, 2001**  
**Blair County - Altoona**

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
<b>Housing</b>	329	394	394	394	394	514	394	394
<b>Child Care</b>	0	356	392	748	268	1,016	748	660
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	211	244	244	244	244	244	469	469
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	79	144	146	194	157	246	236	230
<b>Taxes</b>	191	300	311	448	193	610	569	543
<b>Earned Income</b>								
Tax Credit (-)	0	-107	-100	-68	-216	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-81	-6	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.01	\$9.59	\$9.84	\$13.36	\$9.37	\$17.69	\$8.54 per adult	\$8.27 per adult
-Monthly	\$1,058	\$1,688	\$1,732	\$2,352	\$1,650	\$3,114	\$3,004	\$2,909
-Annual	\$12,693	\$20,261	\$20,781	\$28,225	\$19,795	\$37,368	\$36,052	\$34,913



**Table 7**  
**The Self-Sufficiency Standard for Altoona, PA MSA, 2001**  
**Blair County (excluding Altoona)**

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
<b>Housing</b>	365	438	438	438	438	571	438	438
<b>Child Care</b>	0	356	392	748	268	1,016	748	660
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	211	244	244	244	244	244	469	469
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	82	149	151	198	162	252	241	234
<b>Taxes</b>	206	322	334	462	225	633	587	561
<b>Earned Income</b>								
Tax Credit (-)	0	-93	-86	-52	-198	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-20	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.32	\$10.07	\$10.32	\$13.79	\$9.86	\$18.18	\$8.72 per adult	\$8.45 per adult
-Monthly	\$1,112	\$1,773	\$1,816	\$2,428	\$1,736	\$3,200	\$3,070	\$2,976
-Annual	\$13,343	\$21,276	\$21,795	\$29,132	\$20,827	\$38,396	\$36,846	\$35,707

**Table 8**  
**The Self-Sufficiency Standard for Erie, PA MSA, 2001**  
**Erie County - Edinboro Borough**

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
<b>Housing</b>	457	538	538	538	538	695	538	538
<b>Child Care</b>	0	460	442	902	260	1,162	902	702
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	221	255	255	255	255	255	490	490
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	93	170	167	225	172	280	268	251
<b>Taxes</b>	247	435	419	588	340	746	698	627
<b>Earned Income</b>								
Tax Credit (-)	0	-26	-36	0	-147	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-59	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.19	\$12.47	\$12.12	\$16.46	\$11.23	\$20.57	\$9.90 per adult	\$9.15 per adult
-Monthly	\$1,265	\$2,195	\$2,133	\$2,897	\$1,977	\$3,621	\$3,485	\$3,221
-Annual	\$15,176	\$26,339	\$25,600	\$34,763	\$23,719	\$43,449	\$41,820	\$38,657

**Table 9**  
**The Self-Sufficiency Standard for Erie, PA MSA, 2001**  
**Erie County - (excluding Edinboro Borough)**

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
<b>Housing</b>	381	448	448	448	448	579	448	448
<b>Child Care</b>	0	460	442	902	260	1,162	902	702
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	221	255	255	255	255	255	490	490
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	85	161	158	216	163	268	259	242
<b>Taxes</b>	216	388	371	552	238	700	662	591
<b>Earned Income</b>								
Tax Credit (-)	0	-54	-64	0	-192	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-25	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.54	\$11.47	\$11.12	\$15.69	\$10.02	\$19.58	\$9.52 per adult	\$8.77 per adult
-Monthly	\$1,150	\$2,019	\$1,957	\$2,762	\$1,763	\$3,446	\$3,350	\$3,086
-Annual	\$13,805	\$24,223	\$23,483	\$33,139	\$21,161	\$41,356	\$40,196	\$37,033

**Table 10**  
**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA, 2001**  
**Cumberland County - West Shore**

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
<b>Housing</b>	532	682	682	682	682	859	682	682
<b>Child Care</b>	0	392	469	860	243	1,103	860	711
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	210	243	243	243	243	243	466	466
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	99	176	183	234	183	289	276	264
<b>Taxes</b>	273	468	497	624	396	784	729	679
<b>Earned Income</b>								
Tax Credit (-)	0	-6	0	0	-104	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-42	-40	-80	-42	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.73	\$13.16	\$13.78	\$17.23	\$12.40	\$21.37	\$10.23 per adult	\$9.70 per adult
-Monthly	\$1,361	\$2,317	\$2,425	\$3,032	\$2,182	\$3,761	\$3,602	\$3,415
-Annual	\$16,333	\$27,804	\$29,102	\$36,385	\$26,185	\$45,127	\$43,221	\$40,983

**Table 11**  
**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA, 2001**  
**Cumberland County - (excluding West Shore)**

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
<b>Housing</b>	443	568	568	568	568	716	568	568
<b>Child Care</b>	0	392	469	860	243	1,103	860	711
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	210	243	243	243	243	243	466	466
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	90	165	171	222	172	275	265	252
<b>Taxes</b>	237	408	442	578	340	726	683	633
<b>Earned Income</b>								
Tax Credit (-)	0	-42	-22	0	-147	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-44	-42	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-59	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.97	\$11.90	\$12.62	\$16.25	\$11.24	\$20.15	\$9.75 per adult	\$9.22 per adult
-Monthly	\$1,227	\$2,095	\$2,222	\$2,861	\$1,978	\$3,546	\$3,430	\$3,244
-Annual	\$14,727	\$25,134	\$26,659	\$34,328	\$23,735	\$42,547	\$41,164	\$38,926

**Table 12**  
**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA, 2001**  
**Dauphin County - Harrisburg**

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
<b>Housing</b>	443	568	568	568	568	716	568	568
<b>Child Care</b>	0	374	469	843	265	1,107	843	733
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	212	245	245	245	245	245	470	470
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	90	163	172	221	174	276	263	255
<b>Taxes</b>	238	400	443	572	351	729	678	644
<b>Earned Income</b>								
Tax Credit (-)	0	-47	-21	0	-139	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-44	-42	-80	-44	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-67	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.99	\$11.73	\$12.65	\$16.12	\$11.46	\$20.20	\$9.69 per adult	\$9.33 per adult
-Monthly	\$1,230	\$2,065	\$2,226	\$2,837	\$2,017	\$3,555	\$3,410	\$3,283
-Annual	\$14,762	\$24,778	\$26,709	\$34,050	\$24,210	\$42,665	\$40,925	\$39,401

**Table 13**  
**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA, 2001**  
**Dauphin County (excluding Harrisburg)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	487	625	625	625	625	788	625	625
<b>Child Care</b>	0	374	469	843	265	1,107	843	733
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	212	245	245	245	245	245	470	470
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	95	169	177	227	180	283	269	261
<b>Taxes</b>	255	431	474	595	376	758	701	667
<b>Earned Income</b>								
Tax Credit (-)	0	-29	-3	0	-119	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-42	-40	-80	-44	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-81	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.37	\$12.37	\$13.29	\$16.61	\$11.99	\$20.82	\$9.93 per adult	\$9.57 per adult
-Monthly	\$1,296	\$2,178	\$2,339	\$2,923	\$2,111	\$3,664	\$3,496	\$3,369
-Annual	\$15,556	\$26,134	\$28,065	\$35,078	\$25,329	\$43,965	\$41,953	\$40,430

**Table 14**  
**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA, 2001**  
**Lebanon County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	487	625	625	625	625	788	625	625
<b>Child Care</b>	0	392	392	783	218	1,001	783	609
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	208	241	241	241	241	241	461	461
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	94	170	169	220	175	272	262	247
<b>Taxes</b>	254	437	431	569	353	713	673	613
<b>Earned Income</b>								
Tax Credit (-)	0	-25	-28	0	-137	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-68	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.33	\$12.52	\$12.38	\$16.06	\$11.52	\$19.87	\$9.64 per adult	\$9.01 per adult
-Monthly	\$1,291	\$2,203	\$2,179	\$2,827	\$2,027	\$3,497	\$3,394	\$3,170
-Annual	\$15,486	\$26,440	\$26,148	\$33,928	\$24,324	\$41,969	\$40,725	\$38,038

**Table 15**  
**The Self-Sufficiency Standard for Harrisburg-Lebanon-Carlisle, PA MSA, 2001**  
**Perry County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	443	568	568	568	568	716	568	568
<b>Child Care</b>	0	352	365	717	235	952	717	600
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	208	241	241	241	241	241	461	461
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	90	161	161	208	171	260	250	241
<b>Taxes</b>	236	387	387	516	326	664	624	586
<b>Earned Income</b>								
Tax Credit (-)	0	-55	-55	-10	-153	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-55	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.96	\$11.44	\$11.45	\$14.94	\$11.09	\$18.84	\$9.12 per adult	\$8.72 per adult
-Monthly	\$1,224	\$2,014	\$2,015	\$2,629	\$1,951	\$3,315	\$3,209	\$3,070
-Annual	\$14,692	\$24,172	\$24,184	\$31,549	\$23,412	\$39,785	\$38,506	\$36,839

**Table 16**  
**The Self-Sufficiency Standard for Johnstown, PA MSA, 2001**  
**Cambria County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	371	446	446	446	446	579	446	446
<b>Child Care</b>	0	387	416	803	239	1,042	803	655
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	210	243	243	243	243	243	466	466
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	152	154	204	159	255	247	234
<b>Taxes</b>	208	342	351	497	201	646	611	561
<b>Earned Income</b>								
Tax Credit (-)	0	-81	-76	-25	-209	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-13	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.36	\$10.50	\$10.68	\$14.53	\$9.56	\$18.46	\$8.98 per adult	\$8.45 per adult
-Monthly	\$1,119	\$1,848	\$1,879	\$2,557	\$1,683	\$3,248	\$3,161	\$2,976
-Annual	\$13,428	\$22,179	\$22,546	\$30,689	\$20,192	\$38,979	\$37,931	\$35,708

**Table 17**  
**The Self-Sufficiency Standard for Johnstown, PA MSA, 2001**  
**Somerset County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	371	446	446	446	446	579	446	446
<b>Child Care</b>	0	392	365	757	261	1,018	757	626
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	210	243	243	243	243	243	466	466
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	153	149	200	161	253	242	231
<b>Taxes</b>	208	345	324	471	225	637	592	550
<b>Earned Income</b>								
Tax Credit (-)	0	-80	-93	-45	-198	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-20	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.36	\$10.55	\$10.10	\$13.98	\$9.85	\$18.25	\$8.78 per adult	\$8.33 per adult
-Monthly	\$1,119	\$1,857	\$1,778	\$2,460	\$1,734	\$3,212	\$3,091	\$2,933
-Annual	\$13,428	\$22,280	\$21,338	\$29,520	\$20,813	\$38,542	\$37,097	\$35,192

**Table 18**  
**The Self-Sufficiency Standard for Lancaster, PA MSA, 2001**  
**Lancaster County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	470	586	586	586	586	765	586	586
<b>Child Care</b>	0	383	442	825	273	1,098	825	715
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	206	238	238	238	238	238	456	456
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	92	165	170	220	176	279	262	253
<b>Taxes</b>	310	528	558	713	474	926	845	804
<b>Earned Income</b>								
Tax Credit (-)	0	-18	-2	0	-104	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-42	-40	-80	-42	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.53	\$12.76	\$13.32	\$16.88	\$12.40	\$21.52	\$10.12 per adult	\$9.74 per adult
-Monthly	\$1,325	\$2,245	\$2,344	\$2,971	\$2,182	\$3,788	\$3,562	\$3,428
-Annual	\$15,904	\$26,940	\$28,133	\$35,655	\$26,181	\$45,460	\$42,744	\$41,138



**Table 19**  
**The Self-Sufficiency Standard for Newburgh, NY-PA PMSA, 2001**  
**Pike County**

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
<b>Housing</b>	630	772	772	772	772	979	772	772
<b>Child Care</b>	0	491	519	1,010	315	1,325	1,010	834
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	223	258	258	258	258	258	496	496
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	110	197	198	259	201	325	303	288
<b>Taxes</b>	318	553	560	727	497	928	838	777
<b>Earned Income</b>								
Tax Credit (-)	0	0	0	0	-24	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$8.69	\$14.97	\$15.11	\$19.40	\$14.55	\$24.42	\$11.39 per adult	\$10.74 per adult
-Monthly	\$1,529	\$2,635	\$2,659	\$3,415	\$2,560	\$4,298	\$4,008	\$3,781
-Annual	\$18,344	\$31,625	\$31,912	\$40,982	\$30,719	\$51,572	\$48,092	\$45,373

**Table 20**  
**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA, 2001**  
**Bucks County**

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
<b>Housing</b>	723	893	893	893	893	1,118	893	893
<b>Child Care</b>	0	537	572	1,109	373	1,482	1,109	945
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	254	293	293	293	293	293	565	565
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	122	217	219	285	222	358	332	318
<b>Taxes</b>	368	635	644	830	592	1,136	955	899
<b>Earned Income</b>								
Tax Credit (-)	0	0	0	0	0	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$9.74	\$16.70	\$16.89	\$21.58	\$16.56	\$27.67	\$12.62 per adult	\$12.03 per adult
-Monthly	\$1,715	\$2,939	\$2,973	\$3,798	\$2,915	\$4,870	\$4,442	\$4,234
-Annual	\$20,579	\$35,269	\$35,675	\$45,579	\$34,979	\$58,435	\$53,306	\$50,806



**Table 21**  
**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA, 2001**  
**Chester County - High Cost Localities\***

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
Housing	788	974	974	974	974	1,219	974	974
Child Care	0	636	546	1,182	374	1,556	1,182	920
Food	168	246	255	330	437	444	475	521
Transportation	229	264	264	264	264	264	509	509
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	126	232	222	297	228	373	342	318
Taxes	384	696	655	881	614	1,243	994	899
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$10.09	\$18.00	\$17.12	\$22.66	\$17.02	\$29.19	\$13.04 per adult	\$12.02 per adult
-Monthly	\$1,775	\$3,168	\$3,013	\$3,988	\$2,995	\$5,138	\$4,590	\$4,232
-Annual	\$21,301	\$38,021	\$36,153	\$47,855	\$35,945	\$61,653	\$55,074	\$50,788

\*See List of High Cost Areas for Chester County at end of Appendix

**Table 22**  
**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA, 2001**  
**Chester County**

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
Housing	672	831	831	831	831	1,039	831	831
Child Care	0	636	546	1,182	374	1,556	1,182	920
Food	168	246	255	330	437	444	475	521
Transportation	229	264	264	264	264	264	509	509
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	115	218	208	283	213	355	327	304
Taxes	337	639	597	823	556	1,112	937	841
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$9.09	\$16.78	\$15.90	\$21.44	\$15.80	\$27.32	\$12.43 per adult	\$11.41 per adult
-Monthly	\$1,601	\$2,953	\$2,798	\$3,773	\$2,780	\$4,809	\$4,375	\$4,017
-Annual	\$19,208	\$35,441	\$33,572	\$45,275	\$33,364	\$57,707	\$52,494	\$48,207

**Table 23**  
**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA , 2001**  
**Delaware County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	657	812	812	812	812	1,016	812	812
Child Care	0	546	572	1,118	328	1,446	1,118	900
Food	168	246	255	330	437	444	475	521
Transportation	255	293	293	293	293	293	566	566
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	116	210	211	278	210	344	325	306
Taxes	341	606	611	801	542	1,036	926	849
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$9.19	\$16.09	\$16.21	\$20.97	\$15.49	\$26.24	\$12.32 per adult	\$11.50 per adult
-Monthly	\$1,617	\$2,832	\$2,852	\$3,691	\$2,726	\$4,618	\$4,336	\$4,046
-Annual	\$19,400	\$33,979	\$34,227	\$44,289	\$32,717	\$55,420	\$52,030	\$48,557

**Table 24**  
**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA , 2001**  
**Montgomery County - Nottsville and Pottstown**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	657	812	812	812	812	1,016	812	812
Child Care	0	723	893	1,616	1,118	2,734	1,616	2,011
Food	168	246	255	330	437	444	475	521
Transportation	250	288	288	288	288	288	556	556
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	115	227	243	327	288	473	374	416
Taxes	340	676	739	1,048	859	1,968	1,123	1,389
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$9.15	\$17.56	\$18.91	\$25.46	\$22.20	\$39.56	\$14.40 per adult	\$16.47 per adult
-Monthly	\$1,610	\$3,091	\$3,327	\$4,481	\$3,906	\$6,962	\$5,070	\$5,798
-Annual	\$19,319	\$37,089	\$39,928	\$53,770	\$46,876	\$83,544	\$60,841	\$69,571

**Table 25**  
**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA , 2001**  
**Montgomery County (excluding Nottsville and Pottstown)**

Monthly Costs	Adult	Adult +		Adult + infant preschooler	Adult + schoolage teenager	Adult +		2 Adults + infant preschooler	2 Adults + schoolage preschooler
		infant	preschooler			infant	schoolage		
Housing	723	893	893	893	893	1,118		893	893
Child Care	0	590	572	1,162	356	1,518		1,162	928
Food	168	246	255	330	437	444		475	521
Transportation	250	288	288	288	288	288		556	556
Health Care	79	201	179	222	227	243		278	256
Miscellaneous	122	222	219	290	220	361		336	315
Taxes	366	654	642	849	584	1,159		973	889
Earned Income									
Tax Credit (-)	0	0	0	0	0	0		0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80		-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125		-83	-83
Self-Sufficiency Wage									
-Hourly	\$9.71	\$17.11	\$16.85	\$22.00	\$16.38	\$28.00		\$12.81 per adult	\$11.92 per adult
-Monthly	\$1,709	\$3,012	\$2,966	\$3,871	\$2,883	\$4,927		\$4,509	\$4,195
-Annual	\$20,510	\$36,144	\$35,597	\$46,454	\$34,595	\$59,127		\$54,103	\$50,344

**Table 26**  
**The Self-Sufficiency Standard for Philadelphia, PA-NJ PMSA , 2001**  
**Philadelphia County**

Monthly Costs	Adult	Adult +		Adult + infant preschooler	Adult + schoolage teenager	Adult +		2 Adults + infant preschooler	2 Adults + schoolage preschooler
		infant	preschooler			infant	schoolage		
Housing	657	812	812	812	812	1,016		812	812
Child Care	0	502	546	1,047	273	1,320		1,047	818
Food	168	246	255	330	437	444		475	521
Transportation	106	106	106	106	106	106		212	212
Health Care	79	201	179	222	227	243		278	256
Miscellaneous	101	187	190	252	186	313		282	262
Taxes	354	642	657	869	542	1,094		947	849
Earned Income									
Tax Credit (-)	0	0	0	0	-58	0		0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80		-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125		-83	-83
Self-Sufficiency Wage									
-Hourly	\$8.32	\$14.85	\$15.13	\$19.74	\$13.65	\$24.61		\$11.05 per adult	\$10.13 per adult
-Monthly	\$1,465	\$2,613	\$2,662	\$3,475	\$2,402	\$4,332		\$3,889	\$3,567
-Annual	\$17,581	\$31,355	\$31,949	\$41,701	\$28,822	\$51,982		\$46,673	\$42,803

**Table 27**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA, 2001**  
**Allegheny County - McKeesport and SE Allegheny County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	476	574	574	574	574	719	574	574
<b>Child Care</b>	0	519	519	1,038	343	1,382	1,038	862
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	222	256	256	256	256	256	491	491
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	94	180	178	242	184	304	286	270
<b>Taxes</b>	291	550	544	745	467	955	871	804
<b>Earned Income</b>								
Tax Credit (-)	0	0	0	0	-83	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.56	\$13.88	\$13.77	\$18.43	\$12.95	\$23.29	\$10.94 per adult	\$10.27 per adult
-Monthly	\$1,330	\$2,443	\$2,424	\$3,244	\$2,280	\$4,099	\$3,849	\$3,616
-Annual	\$15,960	\$29,318	\$29,083	\$38,934	\$27,359	\$49,188	\$46,192	\$43,390

**Table 28**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA, 2001**  
**Allegheny County - High Cost Localities\***

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	571	689	689	689	689	863	689	689
<b>Child Care</b>	0	519	519	1,038	343	1,382	1,038	862
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	222	256	256	256	256	256	491	491
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	104	191	190	254	195	319	297	282
<b>Taxes</b>	333	601	595	796	541	1,019	922	855
<b>Earned Income</b>								
Tax Credit (-)	0	0	0	0	-29	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$8.39	\$14.89	\$14.78	\$19.44	\$14.41	\$24.55	\$11.44 per adult	\$10.78 per adult
-Monthly	\$1,477	\$2,621	\$2,601	\$3,422	\$2,536	\$4,321	\$4,027	\$3,794
-Annual	\$17,721	\$31,450	\$31,215	\$41,066	\$30,426	\$51,857	\$48,324	\$45,522

\*See List of High Cost Areas for Allegheny County at end of Appendix

**Table 29**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA, 2001**  
**Allegheny County - City of Pittsburgh**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	524	631	631	631	631	791	631	631
Child Care	0	519	519	1,038	343	1,382	1,038	862
Food	168	246	255	330	437	444	475	521
Transportation	222	256	256	256	256	256	491	491
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	99	185	184	248	189	312	291	276
Taxes	312	575	569	770	504	987	897	829
Earned Income								
Tax Credit (-)	0	0	0	0	-56	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.98	\$14.38	\$14.27	\$18.93	\$13.69	\$23.92	\$11.19 per adult	\$10.52 per adult
-Monthly	\$1,404	\$2,531	\$2,512	\$3,333	\$2,409	\$4,210	\$3,937	\$3,704
-Annual	\$16,850	\$30,374	\$30,139	\$39,991	\$28,904	\$50,522	\$47,248	\$44,447

\*See List of High Cost Areas for Allegheny County at end of Appendix

**Table 30**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA, 2001**  
**Beaver County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	476	574	574	574	574	719	574	574
Child Care	0	537	442	979	313	1,292	979	755
Food	168	246	255	330	437	444	475	521
Transportation	218	252	252	252	252	252	484	484
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	94	181	170	236	180	295	279	259
Taxes	254	490	437	632	378	808	741	661
Earned Income								
Tax Credit (-)	0	0	-25	0	-117	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-82	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.33	\$13.63	\$12.50	\$17.40	\$12.04	\$21.87	\$10.36 per adult	\$9.51 per adult
-Monthly	\$1,290	\$2,399	\$2,201	\$3,063	\$2,119	\$3,849	\$3,646	\$3,347
-Annual	\$15,474	\$28,783	\$26,407	\$36,751	\$25,428	\$46,186	\$43,750	\$40,162

**Table 31**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA , 2001**  
**Butler County**

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
Housing	476	574	574	574	574	719	574	574
Child Care	0	502	442	944	348	1,292	944	790
Food	168	246	255	330	437	444	475	521
Transportation	220	254	254	254	254	254	488	488
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	94	178	170	233	184	295	276	263
Taxes	254	476	438	619	401	808	729	676
Earned Income								
Tax Credit (-)	0	-1	-24	0	-100	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.34	\$13.34	\$12.53	\$17.12	\$12.50	\$21.89	\$10.23 per adult	\$9.67 per adult
-Monthly	\$1,292	\$2,348	\$2,205	\$3,014	\$2,200	\$3,852	\$3,600	\$3,405
-Annual	\$15,509	\$28,176	\$26,457	\$36,167	\$26,402	\$46,225	\$43,204	\$40,863

**Table 32**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA , 2001**  
**Fayette County**

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
Housing	476	574	574	574	574	719	574	574
Child Care	0	442	416	858	260	1,118	858	675
Food	168	246	255	330	437	444	475	521
Transportation	223	257	257	257	257	257	494	494
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	95	172	168	224	176	278	268	252
Taxes	255	446	425	586	356	739	696	633
Earned Income								
Tax Credit (-)	0	-20	-32	0	-134	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-70	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.37	\$12.70	\$12.25	\$16.41	\$11.59	\$20.42	\$9.88 per adult	\$9.21 per adult
-Monthly	\$1,296	\$2,235	\$2,156	\$2,888	\$2,039	\$3,594	\$3,479	\$3,242
-Annual	\$15,555	\$26,816	\$25,873	\$34,659	\$24,471	\$43,129	\$41,748	\$38,903



**Table 33**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA , 2001**  
**Washington County**

Monthly Costs	Adult	Adult +						
		Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
				preschooler	teenager	schoolage	preschooler	schoolage
<b>Housing</b>	476	574	574	574	574	719	574	574
<b>Child Care</b>	0	451	429	880	308	1,188	880	737
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	222	257	257	257	257	257	493	493
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	95	173	169	226	180	285	270	258
<b>Taxes</b>	255	450	432	594	377	767	705	657
<b>Earned Income</b>								
Tax Credit (-)	0	-17	-28	0	-118	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-82	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.36	\$12.79	\$12.41	\$16.59	\$12.03	\$21.02	\$9.97 per adult	\$9.47 per adult
-Monthly	\$1,295	\$2,250	\$2,184	\$2,920	\$2,117	\$3,699	\$3,510	\$3,332
-Annual	\$15,544	\$27,002	\$26,203	\$35,043	\$25,410	\$44,387	\$42,119	\$39,988

**Table 34**  
**The Self-Sufficiency Standard for Pittsburgh, PA PMSA , 2001**  
**Westmoreland County**

Monthly Costs	Adult	Adult +						
		Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	preschooler	infant	preschooler
				preschooler	teenager	schoolage	preschooler	schoolage
<b>Housing</b>	476	574	574	574	574	719	574	574
<b>Child Care</b>	0	519	469	988	282	1,270	988	751
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	218	252	252	252	252	252	484	484
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	94	179	173	237	177	293	280	259
<b>Taxes</b>	254	483	450	636	364	799	745	659
<b>Earned Income</b>								
Tax Credit (-)	0	0	-17	0	-128	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-74	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.33	\$13.48	\$12.79	\$17.48	\$11.75	\$21.68	\$10.39 per adult	\$9.49 per adult
-Monthly	\$1,290	\$2,372	\$2,251	\$3,076	\$2,068	\$3,816	\$3,659	\$3,340
-Annual	\$15,474	\$28,466	\$27,016	\$36,910	\$24,817	\$45,789	\$43,908	\$40,082

**Table 35**  
**The Self-Sufficiency Standard for Reading, PA MSA, 2001**  
**Berks County - High Cost Localities\***

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
Housing	538	664	664	664	664	829	664	664
Child Care	0	438	442	880	304	1,184	880	746
Food	168	246	255	330	437	444	475	521
Transportation	215	249	249	249	249	249	477	477
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	100	180	179	235	188	295	277	266
Taxes	277	485	481	627	424	807	735	690
Earned Income								
Tax Credit (-)	0	0	0	0	-82	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.83	\$13.52	\$13.45	\$17.29	\$12.98	\$21.85	\$10.29 per adult	\$9.82 per adult
-Monthly	\$1,378	\$2,380	\$2,367	\$3,044	\$2,285	\$3,846	\$3,622	\$3,458
-Annual	\$16,534	\$28,554	\$28,405	\$36,522	\$27,416	\$46,147	\$43,462	\$41,490

\*See List of High Cost Areas for Berks County at end of Appendix

**Table 36**  
**The Self-Sufficiency Standard for Reading, PA MSA, 2001**  
**Berks County - Reading**

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
Housing	448	553	553	553	553	691	553	553
Child Care	0	438	442	880	304	1,184	880	746
Food	168	246	255	330	437	444	475	521
Transportation	215	249	249	249	249	249	477	477
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	91	169	168	223	177	281	266	255
Taxes	241	427	423	582	363	751	690	646
Earned Income								
Tax Credit (-)	0	-31	-33	0	-129	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-74	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.06	\$12.30	\$12.21	\$16.34	\$11.72	\$20.67	\$9.82 per adult	\$9.35 per adult
-Monthly	\$1,242	\$2,166	\$2,150	\$2,877	\$2,063	\$3,638	\$3,455	\$3,291
-Annual	\$14,910	\$25,987	\$25,796	\$34,519	\$24,751	\$43,657	\$41,459	\$39,487



**Table 37**  
**The Self-Sufficiency Standard for Reading, PA MSA, 2001**  
**Berks County, Balance (excluding Reading & High Cost Localities\*)**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	493	608	608	608	608	760	608	608
Child Care	0	438	442	880	304	1,184	880	746
Food	168	246	255	330	437	444	475	521
Transportation	215	249	249	249	249	249	477	477
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	96	174	173	229	182	288	272	261
Taxes	259	456	452	605	391	779	712	668
Earned Income Tax Credit (-)	0	-13	-16	0	-108	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage -Hourly	\$7.44	\$12.92	\$12.83	\$16.81	\$12.29	\$21.26	\$10.05 per adult	\$9.58 per adult
-Monthly	\$1,310	\$2,275	\$2,259	\$2,959	\$2,163	\$3,742	\$3,538	\$3,373
-Annual	\$15,722	\$27,296	\$27,106	\$35,512	\$25,955	\$44,902	\$42,452	\$40,480

\*See List of High Cost Areas for Berks County at end of Appendix

**Table 38**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre-Hazleton, PA MSA, 2001**  
**Columbia County**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	408	489	489	489	489	610	489	489
Child Care	0	370	392	761	243	1,004	761	634
Food	168	246	255	330	437	444	475	521
Transportation	209	241	241	241	241	241	463	463
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	86	155	156	204	164	254	247	236
Taxes	222	355	359	497	251	643	610	569
Earned Income Tax Credit (-)	0	-74	-71	-25	-187	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-28	-125	-83	-83
Self-Sufficiency Wage -Hourly	\$6.66	\$10.76	\$10.86	\$14.53	\$10.16	\$18.38	\$8.97 per adult	\$8.54 per adult
-Monthly	\$1,173	\$1,894	\$1,912	\$2,557	\$1,789	\$3,235	\$3,158	\$3,005
-Annual	\$14,072	\$22,731	\$22,946	\$30,682	\$21,468	\$38,822	\$37,900	\$36,059

**Table 39**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre-Hazleton, PA MSA, 2001**  
**Lackawanna County**

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
<b>Housing</b>	408	489	489	489	489	610	489	489
<b>Child Care</b>	0	392	442	834	295	1,129	834	737
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	214	248	248	248	248	248	476	476
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	87	158	161	212	170	267	255	248
<b>Taxes</b>	225	369	390	538	311	696	645	616
<b>Earned Income</b>								
Tax Credit (-)	0	-65	-53	0	-159	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-50	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.71	\$11.07	\$11.51	\$15.40	\$10.92	\$19.50	\$9.34 per adult	\$9.03 per adult
-Monthly	\$1,181	\$1,949	\$2,025	\$2,710	\$1,922	\$3,432	\$3,287	\$3,179
-Annual	\$14,176	\$23,388	\$24,304	\$32,518	\$23,061	\$41,190	\$39,445	\$38,147

**Table 40**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre-Hazleton, PA MSA, 2001**  
**Luzerne County - High Cost Localities\***

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
<b>Housing</b>	490	587	587	587	587	732	587	587
<b>Child Care</b>	0	404	365	769	275	1,044	769	640
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	209	242	242	242	242	242	464	464
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	95	168	163	215	177	271	257	247
<b>Taxes</b>	256	424	398	549	362	709	654	612
<b>Earned Income</b>								
Tax Credit (-)	0	-32	-48	0	-129	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-73	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$7.37	\$12.24	\$11.67	\$15.63	\$11.71	\$19.78	\$9.43 per adult	\$8.99 per adult
-Monthly	\$1,297	\$2,154	\$2,055	\$2,752	\$2,061	\$3,481	\$3,320	\$3,163
-Annual	\$15,564	\$25,845	\$24,655	\$33,019	\$24,729	\$41,767	\$39,842	\$37,961

\*See List of High Cost Areas for Luzerne County at end of Appendix

**Table 41**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre-Hazleton, PA MSA, 2001**  
**Luzerne County - Hazleton, Pittston & Wilkes-Barre**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	408	489	489	489	489	610	489	489
Child Care	0	404	365	769	275	1,044	769	640
Food	168	246	255	330	437	444	475	521
Transportation	209	242	242	242	242	242	464	464
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	86	158	153	205	167	258	247	237
Taxes	222	373	346	502	282	659	614	572
Earned Income								
Tax Credit (-)	0	-63	-79	-21	-172	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-41	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.67	\$11.15	\$10.58	\$14.63	\$10.57	\$18.73	\$9.01 per adult	\$8.57 per adult
-Monthly	\$1,174	\$1,962	\$1,863	\$2,576	\$1,861	\$3,297	\$3,173	\$3,016
-Annual	\$14,084	\$23,544	\$22,354	\$30,906	\$22,328	\$39,565	\$38,073	\$36,192

**Table 42**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre-Hazleton, PA MSA, 2001**  
**Luzerne County (excluding High Cost Localities\*, Hazleton, Pittston & Wilkes-Barre)**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	547	547	547	547	722	547	547
Child Care	0	511	466	977	211	1,188	977	677
Food	168	246	255	330	437	444	475	521
Transportation	230	236	236	236	236	236	416	416
Health Care	71	237	215	258	263	279	313	292
Miscellaneous	89	178	172	235	169	287	273	245
Taxes	175	357	332	483	238	597	547	456
Earned Income								
Tax Credit (-)	0	-25	-42	0	-176	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-38	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.55	\$12.52	\$11.91	\$16.50	\$10.47	\$20.17	\$9.61 per adult	\$8.50 per adult
-Monthly	\$1,153	\$2,203	\$2,095	\$2,904	\$1,842	\$3,549	\$3,384	\$2,990
-Annual	\$13,832	\$26,432	\$25,144	\$34,844	\$22,105	\$42,591	\$40,610	\$35,884

\*See List of High Cost Areas for Luzerne County at end of Appendix

**Table 43**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre-Hazleton, PA MSA , 2001**  
**Wyoming County**

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
<b>Housing</b>	408	489	489	489	489	610	489	489
<b>Child Care</b>	0	416	392	807	260	1,067	807	651
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	217	251	251	251	251	251	482	482
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	87	160	157	210	166	262	253	240
<b>Taxes</b>	226	384	364	528	279	672	636	583
<b>Earned Income</b>								
Tax Credit (-)	0	-56	-68	0	-174	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-40	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.73	\$11.39	\$10.97	\$15.20	\$10.51	\$19.00	\$9.25 per adult	\$8.69 per adult
-Monthly	\$1,185	\$2,004	\$1,930	\$2,674	\$1,850	\$3,344	\$3,256	\$3,059
-Annual	\$14,223	\$24,054	\$23,162	\$32,093	\$22,198	\$40,130	\$39,072	\$36,703

**Table 44**  
**The Self-Sufficiency Standard for Sharon, PA MSA , 2001**  
**Mercer County**

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
<b>Housing</b>	371	446	446	446	446	579	446	446
<b>Child Care</b>	0	451	429	880	306	1,186	880	735
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	218	252	252	252	252	252	484	484
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	84	160	156	213	167	270	256	244
<b>Taxes</b>	211	380	362	541	281	708	650	601
<b>Earned Income</b>								
Tax Credit (-)	0	-59	-69	0	-172	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-41	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.43	\$11.30	\$10.92	\$15.46	\$10.55	\$19.76	\$9.39 per adult	\$8.87 per adult
-Monthly	\$1,132	\$1,989	\$1,922	\$2,721	\$1,857	\$3,478	\$3,305	\$3,124
-Annual	\$13,578	\$23,866	\$23,066	\$32,653	\$22,287	\$41,741	\$39,659	\$37,488

**Table 45**  
**The Self-Sufficiency Standard for State College, PA MSA, 2001**  
**Centre County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	513	635	635	635	635	832	635	635
<b>Child Care</b>	0	416	493	909	277	1,186	909	770
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	209	241	241	241	241	241	463	463
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	97	174	180	234	182	295	276	264
<b>Taxes</b>	265	455	487	624	387	806	729	683
<b>Earned Income Tax Credit (-)</b>	0	-14	0	0	-111	0	0	0
<b>Child Care Tax Credit (-)</b>	0	-42	-40	-80	-44	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-83	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
<b>-Hourly</b>	\$7.56	\$12.90	\$13.57	\$17.23	\$12.21	\$21.83	\$10.23 per adult	\$9.74 per adult
<b>-Monthly</b>	\$1,331	\$2,270	\$2,389	\$3,032	\$2,149	\$3,843	\$3,600	\$3,429
<b>-Annual</b>	\$15,967	\$27,245	\$28,664	\$36,385	\$25,787	\$46,111	\$43,195	\$41,143

**Table 46**  
**The Self-Sufficiency Standard for Williamsport, PA MSA, 2001**  
**Lycoming County - Williamsport**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	infant preschooler	schoolage teenager	infant preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	410	493	493	493	493	637	493	493
<b>Child Care</b>	0	330	403	733	251	984	733	654
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	209	241	241	241	241	241	463	463
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	87	151	157	202	165	255	244	239
<b>Taxes</b>	223	335	367	483	265	646	600	579
<b>Earned Income Tax Credit (-)</b>	0	-85	-66	-36	-180	0	0	0
<b>Child Care Tax Credit (-)</b>	0	-48	-46	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-33	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
<b>-Hourly</b>	\$6.68	\$10.35	\$11.03	\$14.23	\$10.33	\$18.44	\$8.87 per adult	\$8.64 per adult
<b>-Monthly</b>	\$1,176	\$1,822	\$1,941	\$2,505	\$1,819	\$3,246	\$3,121	\$3,041
<b>-Annual</b>	\$14,108	\$21,869	\$23,292	\$30,060	\$21,824	\$38,952	\$37,456	\$36,488

**Table 47**  
**The Self-Sufficiency Standard for Williamsport, PA MSA, 2001**  
**Lycoming County (excluding Williamsport)**

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
Housing	373	448	448	448	448	579	448	448
Child Care	0	330	403	733	251	984	733	654
Food	168	246	255	330	437	444	475	521
Transportation	209	241	241	241	241	241	463	463
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	83	147	153	197	161	249	240	234
Taxes	208	312	344	457	214	622	582	560
Earned Income								
Tax Credit (-)	0	-99	-80	-56	-203	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-17	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.36	\$9.86	\$10.54	\$13.69	\$9.72	\$17.95	\$8.68 per adult	\$8.45 per adult
-Monthly	\$1,120	\$1,736	\$1,855	\$2,410	\$1,711	\$3,159	\$3,054	\$2,973
-Annual	\$13,441	\$20,831	\$22,254	\$28,923	\$20,536	\$37,905	\$36,644	\$35,676

**Table 48**  
**The Self-Sufficiency Standard for York, PA MSA, 2001**  
**York County**

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
Housing	491	608	608	608	608	759	608	608
Child Care	0	374	403	777	277	1,054	777	680
Food	168	246	255	330	437	444	475	521
Transportation	206	238	238	238	238	238	457	457
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	94	167	168	218	179	274	259	252
Taxes	255	418	426	559	371	722	662	633
Earned Income								
Tax Credit (-)	0	-36	-32	0	-123	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-78	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.35	\$12.10	\$12.27	\$15.84	\$11.89	\$20.06	\$9.52 per adult	\$9.21 per adult
-Monthly	\$1,294	\$2,129	\$2,160	\$2,789	\$2,093	\$3,530	\$3,352	\$3,244
-Annual	\$15,524	\$25,551	\$25,918	\$33,463	\$25,114	\$42,360	\$40,221	\$38,924



**Table 49**  
**The Self-Sufficiency Standard for Adams County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	410	493	493	493	493	637	493	493
Child Care	0	330	403	733	251	984	733	654
Food	168	246	255	330	437	444	475	521
Transportation	209	241	241	241	241	241	463	463
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	87	151	157	202	165	255	244	239
Taxes	223	335	367	483	265	646	600	579
Earned Income								
Tax Credit (-)	0	-85	-66	-36	-180	0	0	0
Child Care								
Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-33	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.68	\$10.35	\$11.03	\$14.23	\$10.33	\$18.44	\$8.87 per adult	\$8.64 per adult
-Monthly	\$1,176	\$1,822	\$1,941	\$2,505	\$1,819	\$3,246	\$3,121	\$3,041
-Annual	\$14,108	\$21,869	\$23,292	\$30,060	\$21,824	\$38,952	\$37,456	\$36,488

**Table 50**  
**The Self-Sufficiency Standard for Armstrong County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	383	434	434	434	434	567	434	434
Child Care	0	416	482	898	316	1,214	898	798
Food	168	246	255	330	437	444	475	521
Transportation	218	252	252	252	252	252	484	484
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	85	155	160	214	167	272	257	249
Taxes	216	356	384	543	280	715	652	622
Earned Income								
Tax Credit (-)	0	-73	-56	0	-173	0	0	0
Child Care								
Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-40	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.53	\$10.78	\$11.39	\$15.51	\$10.54	\$19.90	\$9.41 per adult	\$9.09 per adult
-Monthly	\$1,150	\$1,898	\$2,004	\$2,730	\$1,855	\$3,502	\$3,313	\$3,201
-Annual	\$13,795	\$22,778	\$24,049	\$32,754	\$22,256	\$42,028	\$39,760	\$38,411

**Table 51**  
**The Self-Sufficiency Standard for Bedford County, PA, 2001**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	363	434	434	434	434	567	434	434
Child Care	0	312	365	678	239	917	678	604
Food	168	246	255	330	437	444	475	521
Transportation	209	242	242	242	242	242	464	464
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	82	144	148	191	158	241	233	228
Taxes	204	296	317	422	196	591	555	535
Earned Income								
Tax Credit (-)	0	-109	-96	-82	-213	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-50	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-67	-8	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.28	\$9.53	\$9.96	\$12.99	\$9.45	\$17.28	\$8.39 per adult	\$8.18 per adult
-Monthly	\$1,106	\$1,677	\$1,754	\$2,286	\$1,663	\$3,041	\$2,952	\$2,879
-Annual	\$13,272	\$20,119	\$21,044	\$27,435	\$19,955	\$36,487	\$35,425	\$34,553

**Table 52**  
**The Self-Sufficiency Standard for Bradford County, PA, 2001**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	367	447	447	447	447	585	447	447
Child Care	0	383	392	774	243	1,017	774	634
Food	168	246	255	330	437	444	475	521
Transportation	218	251	251	251	251	251	483	483
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	83	153	152	203	161	254	246	234
Taxes	209	345	343	486	214	642	607	560
Earned Income								
Tax Credit (-)	0	-80	-81	-33	-203	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-17	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.39	\$10.56	\$10.52	\$14.30	\$9.73	\$18.37	\$8.94 per adult	\$8.44 per adult
-Monthly	\$1,125	\$1,858	\$1,851	\$2,517	\$1,712	\$3,233	\$3,145	\$2,972
-Annual	\$13,494	\$22,300	\$22,211	\$30,210	\$20,542	\$38,791	\$37,745	\$35,666



**Table 53**  
**The Self-Sufficiency Standard for Cameron County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	392	392	783	214	997	783	606
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	216	250	250	250	250	250	480	480
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	152	151	202	156	250	245	230
<b>Taxes</b>	207	342	335	483	190	626	604	542
<b>Earned Income</b>								
Tax Credit (-)	0	-81	-86	-36	-219	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-48	-80	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-4	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.34	\$10.50	\$10.34	\$14.24	\$9.30	\$18.03	\$8.91 per adult	\$8.25 per adult
-Monthly	\$1,117	\$1,847	\$1,820	\$2,506	\$1,636	\$3,174	\$3,135	\$2,905
-Annual	\$13,399	\$22,170	\$21,836	\$30,067	\$19,635	\$38,083	\$37,617	\$34,863

**Table 54**  
**The Self-Sufficiency Standard for Clarion County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	434	519	953	218	1,172	953	738
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	218	252	252	252	252	252	484	484
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	157	164	219	157	268	262	243
<b>Taxes</b>	208	365	403	565	192	698	674	597
<b>Earned Income</b>								
Tax Credit (-)	0	-68	-45	0	-217	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-44	-80	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-5	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.36	\$10.98	\$11.79	\$15.98	\$9.36	\$19.54	\$9.65 per adult	\$8.84 per adult
-Monthly	\$1,119	\$1,933	\$2,076	\$2,813	\$1,646	\$3,439	\$3,397	\$3,110
-Annual	\$13,434	\$23,199	\$24,911	\$33,759	\$19,758	\$41,270	\$40,764	\$37,323

**Table 55**  
**The Self-Sufficiency Standard for Clearfield County, PA, 2001- Dubois**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	436	521	521	521	521	680	521	521
<b>Child Care</b>	0	330	416	746	189	935	746	605
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	210	243	243	243	243	243	466	466
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	89	154	161	206	162	255	248	237
<b>Taxes</b>	234	352	390	507	226	644	618	571
<b>Earned Income</b>								
Tax Credit (-)	0	-76	-53	-17	-197	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-44	-80	-45	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-24	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.91	\$10.70	\$11.51	\$14.74	\$9.88	\$18.40	\$9.06 per adult	\$8.56 per adult
-Monthly	\$1,217	\$1,882	\$2,026	\$2,595	\$1,739	\$3,239	\$3,188	\$3,013
-Annual	\$14,601	\$22,589	\$24,316	\$31,139	\$20,871	\$38,868	\$38,252	\$36,161

**Table 56**  
**The Self-Sufficiency Standard for Clearfield County, PA, 2001 (excluding Dubois)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	330	416	746	189	935	746	605
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	210	243	243	243	243	243	466	466
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	82	145	153	198	153	243	240	228
<b>Taxes</b>	205	306	344	458	178	598	583	536
<b>Earned Income</b>								
Tax Credit (-)	0	-103	-80	-56	-229	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-46	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	0	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.29	\$9.73	\$10.54	\$13.70	\$9.01	\$17.44	\$8.68 per adult	\$8.19 per adult
-Monthly	\$1,107	\$1,712	\$1,856	\$2,412	\$1,586	\$3,069	\$3,057	\$2,883
-Annual	\$13,283	\$20,542	\$22,269	\$28,939	\$19,037	\$36,829	\$36,682	\$34,591

**Table 57**  
**The Self-Sufficiency Standard for Clinton County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	317	312	629	216	845	629	528
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	209	241	241	241	241	241	463	463
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	82	144	142	186	156	234	228	220
<b>Taxes</b>	204	298	288	401	187	561	535	504
<b>Earned Income</b>								
Tax Credit (-)	0	-108	-113	-99	-221	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-50	-84	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-41	-55	-2	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.28	\$9.57	\$9.36	\$12.53	\$9.23	\$16.66	\$8.17 per adult	\$7.85 per adult
-Monthly	\$1,105	\$1,684	\$1,647	\$2,206	\$1,625	\$2,931	\$2,877	\$2,762
-Annual	\$13,260	\$20,204	\$19,769	\$26,470	\$19,503	\$35,176	\$34,526	\$33,149

**Table 58**  
**The Self-Sufficiency Standard for Crawford County, PA, 2001 - Meadville**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	399	477	477	477	477	624	477	477
<b>Child Care</b>	0	392	519	911	273	1,184	911	793
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	218	252	252	252	252	252	484	484
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	86	157	168	219	167	275	262	253
<b>Taxes</b>	222	365	425	566	281	726	674	637
<b>Earned Income</b>								
Tax Credit (-)	0	-68	-32	0	-173	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-40	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.67	\$10.99	\$12.26	\$15.99	\$10.54	\$20.13	\$9.65 per adult	\$9.25 per adult
-Monthly	\$1,174	\$1,934	\$2,159	\$2,814	\$1,855	\$3,544	\$3,398	\$3,258
-Annual	\$14,083	\$23,211	\$25,902	\$33,769	\$22,262	\$42,525	\$40,774	\$39,091

**Table 59**  
**The Self-Sufficiency Standard for Crawford County, PA, 2001 (excluding Meadville)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	392	519	911	273	1,184	911	793
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	218	252	252	252	252	252	484	484
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	152	164	215	162	269	258	249
<b>Taxes</b>	208	343	403	548	237	703	657	619
<b>Earned Income</b>								
Tax Credit (-)	0	-81	-45	0	-193	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-44	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-24	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.36	\$10.52	\$11.79	\$15.62	\$9.99	\$19.65	\$9.47 per adult	\$9.07 per adult
-Monthly	\$1,119	\$1,852	\$2,076	\$2,749	\$1,759	\$3,458	\$3,333	\$3,193
-Annual	\$13,434	\$22,220	\$24,911	\$32,993	\$21,104	\$41,496	\$39,998	\$38,315

**Table 60**  
**The Self-Sufficiency Standard for Elk County, PA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	433	429	862	243	1,106	862	672
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	216	250	250	250	250	250	480	480
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	156	155	210	159	261	253	236
<b>Taxes</b>	207	364	355	528	200	670	636	569
<b>Earned Income</b>								
Tax Credit (-)	0	-69	-74	-1	-209	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-12	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.34	\$10.95	\$10.77	\$15.18	\$9.55	\$18.96	\$9.24 per adult	\$8.54 per adult
-Monthly	\$1,117	\$1,928	\$1,895	\$2,672	\$1,681	\$3,336	\$3,254	\$3,005
-Annual	\$13,399	\$23,133	\$22,740	\$32,069	\$20,177	\$40,036	\$39,046	\$36,062

**Table 61**  
**The Self-Sufficiency Standard for Forest County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + Infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	363	434	434	434	434	567	434	434
Child Care	0	455	365	821	240	1,061	821	606
Food	168	246	255	330	437	444	475	521
Transportation	217	251	251	251	251	251	482	482
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	83	159	148	206	159	257	249	230
Taxes	207	375	322	504	200	652	620	543
Earned Income								
Tax Credit (-)	0	-62	-94	-19	-210	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-12	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.35	\$11.20	\$10.06	\$14.69	\$9.54	\$18.58	\$9.07 per adult	\$8.26 per adult
-Monthly	\$1,118	\$1,971	\$1,770	\$2,586	\$1,678	\$3,271	\$3,193	\$2,907
-Annual	\$13,411	\$23,657	\$21,244	\$31,031	\$20,141	\$39,247	\$38,318	\$34,889

**Table 62**  
**The Self-Sufficiency Standard for Franklin County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	363	440	440	440	440	606	440	440
Child Care	0	339	392	730	255	986	730	647
Food	168	246	255	330	437	444	475	521
Transportation	207	239	239	239	239	239	458	458
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	82	146	150	196	160	252	238	232
Taxes	203	312	332	451	211	633	576	553
Earned Income								
Tax Credit (-)	0	-100	-87	-61	-205	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-15	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.26	\$9.85	\$10.29	\$13.55	\$9.67	\$18.17	\$8.61 per adult	\$8.36 per adult
-Monthly	\$1,102	\$1,733	\$1,810	\$2,384	\$1,701	\$3,198	\$3,032	\$2,944
-Annual	\$13,226	\$20,800	\$21,725	\$28,610	\$20,416	\$38,381	\$36,382	\$35,323

**Table 63**  
**The Self-Sufficiency Standard for Fulton County, PA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	363	434	434	434	434	567	434	434
Child Care	0	260	339	598	191	790	598	530
Food	168	246	255	330	437	444	475	521
Transportation	209	242	242	242	242	242	464	464
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	82	138	145	183	153	229	225	221
Taxes	204	271	304	388	179	539	523	505
Earned Income								
Tax Credit (-)	0	-123	-105	-109	-229	0	0	0
Child Care								
Tax Credit (-)	0	-50	-48	-88	-46	-80	-80	-80
Child Tax Credit (-)	0	-32	-42	-44	0	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.28	\$9.01	\$9.68	\$12.25	\$9.03	\$16.19	\$8.05 per adult	\$7.86 per adult
-Monthly	\$1,106	\$1,586	\$1,703	\$2,157	\$1,589	\$2,850	\$2,833	\$2,768
-Annual	\$13,272	\$19,034	\$20,436	\$25,879	\$19,065	\$34,196	\$33,996	\$33,215

**Table 64**  
**The Self-Sufficiency Standard for Greene County, PA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	365	434	434	434	434	567	434	434
Child Care	0	352	392	744	188	931	744	579
Food	168	246	255	330	437	444	475	521
Transportation	222	256	256	256	256	256	493	493
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	83	149	152	199	154	244	242	228
Taxes	210	324	338	464	183	602	593	537
Earned Income								
Tax Credit (-)	0	-92	-84	-50	-225	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-2	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.41	\$10.12	\$10.41	\$13.84	\$9.12	\$17.52	\$8.79 per adult	\$8.20 per adult
-Monthly	\$1,128	\$1,780	\$1,832	\$2,436	\$1,605	\$3,084	\$3,095	\$2,885
-Annual	\$13,539	\$21,365	\$21,986	\$29,230	\$19,264	\$37,009	\$37,137	\$34,621



**Table 65**  
**The Self-Sufficiency Standard for Huntingdon County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Infant preschooler schoolage	2 Adults + Infant preschooler	2 Adults + preschooler schoolage
Housing	363	434	434	434	434	567	434	434
Child Care	0	321	519	840	231	1,071	840	750
Food	168	246	255	330	437	444	475	521
Transportation	209	241	241	241	241	241	463	463
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	82	144	163	207	157	257	249	242
Taxes	204	301	398	510	193	653	620	594
Earned Income								
Tax Credit (-)	0	-106	-48	-14	-216	0	0	0
Child Care								
Tax Credit (-)	0	-48	-44	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-5	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.28	\$9.61	\$11.68	\$14.82	\$9.37	\$18.59	\$9.08 per adult	\$8.80 per adult
-Monthly	\$1,105	\$1,692	\$2,055	\$2,608	\$1,649	\$3,272	\$3,195	\$3,097
-Annual	\$13,260	\$20,306	\$24,661	\$31,294	\$19,790	\$39,265	\$38,337	\$37,159

**Table 66**  
**The Self-Sufficiency Standard for Indiana County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + Infant	Adult + preschooler	Adult + Infant preschooler	Adult + schoolage teenager	Infant preschooler schoolage	2 Adults + Infant preschooler	2 Adults + preschooler schoolage
Housing	399	477	477	477	477	624	477	477
Child Care	0	519	467	986	348	1,333	986	814
Food	168	246	255	330	437	444	475	521
Transportation	218	252	252	252	252	252	484	484
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	86	169	163	227	174	290	270	255
Taxes	222	433	398	596	350	786	705	646
Earned Income								
Tax Credit (-)	0	-27	-48	0	-139	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-67	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.67	\$12.42	\$11.69	\$16.63	\$11.45	\$21.41	\$9.97 per adult	\$9.35 per adult
-Monthly	\$1,174	\$2,186	\$2,057	\$2,927	\$2,016	\$3,768	\$3,511	\$3,290
-Annual	\$14,083	\$26,236	\$24,689	\$35,122	\$24,193	\$45,216	\$42,127	\$39,480

**Table 67**  
**The Self-Sufficiency Standard for Jefferson County, PA, 2001**

Monthly Costs	Adult	Adult + Infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + Infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	399	477	477	477	477	567	477	477
<b>Child Care</b>	0	392	392	783	202	985	783	593
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	211	244	244	244	244	244	469	469
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	86	156	155	206	159	248	248	232
<b>Taxes</b>	220	361	355	504	199	619	617	550
<b>Earned Income</b>								
Tax Credit (-)	0	-70	-74	-19	-211	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-11	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.61	\$10.90	\$10.77	\$14.68	\$9.52	\$17.88	\$9.04 per adult	\$8.34 per adult
-Monthly	\$1,163	\$1,919	\$1,895	\$2,584	\$1,675	\$3,146	\$3,182	\$2,934
-Annual	\$13,956	\$23,028	\$22,736	\$31,008	\$20,100	\$37,757	\$38,185	\$35,208

**Table 68**  
**The Self-Sufficiency Standard for Juniata County, PA, 2001**

Monthly Costs	Adult	Adult + Infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + Infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	312	365	678	210	887	678	575
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	209	241	241	241	241	241	463	463
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	82	143	147	191	155	238	233	225
<b>Taxes</b>	204	296	317	422	185	578	554	523
<b>Earned Income</b>								
Tax Credit (-)	0	-109	-97	-82	-223	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-48	-84	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-67	-1	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.28	\$9.52	\$9.96	\$12.98	\$9.18	\$17.02	\$8.38 per adult	\$8.05 per adult
-Monthly	\$1,105	\$1,675	\$1,752	\$2,285	\$1,616	\$2,995	\$2,950	\$2,833
-Annual	\$13,260	\$20,103	\$21,028	\$27,420	\$19,392	\$35,942	\$35,399	\$33,995



**Table 69**  
**The Self-Sufficiency Standard for Lawrence County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	455	416	871	295	1,166	871	711
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	216	250	250	250	250	250	480	480
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	159	153	211	164	267	254	240
<b>Taxes</b>	207	375	348	531	253	694	639	585
<b>Earned Income</b>								
Tax Credit (-)	0	-62	-78	0	-185	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-30	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.34	\$11.19	\$10.62	\$15.26	\$10.22	\$19.47	\$9.28 per adult	\$8.70 per adult
-Monthly	\$1,117	\$1,970	\$1,870	\$2,687	\$1,798	\$3,427	\$3,267	\$3,063
-Annual	\$13,399	\$23,641	\$22,435	\$32,239	\$21,578	\$41,128	\$39,205	\$36,757

**Table 70**  
**The Self-Sufficiency Standard for McKean County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	365	434	434	434	434	567	434	434
<b>Child Care</b>	0	352	392	744	188	931	744	579
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	222	256	256	256	256	256	493	493
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	149	152	199	154	244	242	228
<b>Taxes</b>	210	324	338	464	183	602	593	537
<b>Earned Income</b>								
Tax Credit (-)	0	-92	-84	-50	-225	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-48	-80	-47	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-2	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.41	\$10.12	\$10.41	\$13.84	\$9.12	\$17.52	\$8.79 per adult	\$8.20 per adult
-Monthly	\$1,128	\$1,780	\$1,832	\$2,436	\$1,605	\$3,084	\$3,095	\$2,885
-Annual	\$13,539	\$21,365	\$21,986	\$29,230	\$19,264	\$37,009	\$37,137	\$34,621

**Table 71**  
**The Self-Sufficiency Standard for Mifflin County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	399	477	477	477	477	624	477	477
Child Care	0	392	429	821	262	1,082	821	691
Food	168	246	255	330	437	444	475	521
Transportation	209	241	241	241	241	241	463	463
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	86	156	158	209	164	264	251	241
Taxes	219	360	373	523	254	680	629	587
Earned Income								
Tax Credit (-)	0	-71	-63	-4	-184	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-30	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.59	\$10.87	\$11.14	\$15.10	\$10.23	\$19.17	\$9.18 per adult	\$8.73 per adult
-Monthly	\$1,159	\$1,913	\$1,961	\$2,657	\$1,800	\$3,374	\$3,230	\$3,072
-Annual	\$13,910	\$22,961	\$23,531	\$31,881	\$21,604	\$40,492	\$38,756	\$36,863

**Table 72**  
**The Self-Sufficiency Standard for Monroe County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	544	672	672	672	672	917	672	672
Child Care	0	392	442	834	326	1,159	834	768
Food	168	246	255	330	437	444	475	521
Transportation	223	258	258	258	258	258	496	496
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	101	177	181	232	192	302	275	271
Taxes	283	470	488	616	447	836	727	710
Earned Income								
Tax Credit (-)	0	-5	0	0	-64	0	0	0
Child Care								
Tax Credit (-)	0	-42	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-83	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.95	\$13.22	\$13.60	\$17.05	\$13.47	\$22.48	\$10.21 per adult	\$10.03 per adult
-Monthly	\$1,399	\$2,327	\$2,393	\$3,000	\$2,371	\$3,956	\$3,593	\$3,531
-Annual	\$16,792	\$27,923	\$28,718	\$36,002	\$28,458	\$47,468	\$43,112	\$42,370

**Table 73**  
**The Self-Sufficiency Standard for Montour County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	399	502	502	502	502	696	502	502
Child Care	0	416	403	818	268	1,087	818	671
Food	168	246	255	330	437	444	475	521
Transportation	208	241	241	241	241	241	461	461
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	85	161	158	211	168	271	253	241
Taxes	218	386	371	534	293	711	638	588
Earned Income								
Tax Credit (-)	0	-55	-64	0	-168	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-44	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.58	\$11.42	\$11.12	\$15.31	\$10.67	\$19.82	\$9.27 per adult	\$8.74 per adult
-Monthly	\$1,158	\$2,010	\$1,957	\$2,695	\$1,878	\$3,488	\$3,262	\$3,078
-Annual	\$13,898	\$24,121	\$23,483	\$32,344	\$22,541	\$41,857	\$39,141	\$36,931

**Table 74**  
**The Self-Sufficiency Standard for Northumberland County, PA, 2001 - Sunbury**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	470	470	470	470	562	470	470
Child Care	0	343	365	708	235	944	708	601
Food	168	246	255	330	437	444	475	521
Transportation	210	243	243	243	243	243	466	466
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	84	150	151	197	161	244	240	231
Taxes	213	331	336	457	225	600	582	549
Earned Income								
Tax Credit (-)	0	-88	-85	-56	-199	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-20	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.48	\$10.26	\$10.36	\$13.69	\$9.84	\$17.47	\$8.68 per adult	\$8.32 per adult
-Monthly	\$1,140	\$1,806	\$1,824	\$2,409	\$1,732	\$3,075	\$3,055	\$2,930
-Annual	\$13,680	\$21,676	\$21,891	\$28,903	\$20,781	\$36,898	\$36,657	\$35,161

Table 75

## The Self-Sufficiency Standard for Northcumberland County, PA, 2001 (Excluding Sunbury)

Monthly Costs	Adult	Adult +						
		Adult + Infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	381	465	465	465	465	618	465	465
Child Care	0	343	365	708	235	944	708	601
Food	168	246	255	330	437	444	475	521
Transportation	210	243	243	243	243	243	466	466
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	84	150	151	197	161	249	239	231
Taxes	212	329	333	454	214	622	580	547
Earned Income								
Tax Credit (-)	0	-90	-87	-58	-202	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-17	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.44	\$10.21	\$10.31	\$13.63	\$9.74	\$17.95	\$8.66 per adult	\$8.30 per adult
-Monthly	\$1,134	\$1,797	\$1,815	\$2,398	\$1,715	\$3,159	\$3,047	\$2,923
-Annual	\$13,608	\$21,561	\$21,776	\$28,777	\$20,581	\$37,908	\$36,567	\$35,071

Table 76

## The Self-Sufficiency Standard for Potter County, PA, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	363	434	434	434	434	567	434	434
Child Care	0	519	392	911	275	1,185	911	666
Food	168	246	255	330	437	444	475	521
Transportation	216	249	249	249	249	249	479	479
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	83	165	151	215	162	269	258	236
Taxes	207	408	334	547	228	702	655	566
Earned Income								
Tax Credit (-)	0	-42	-86	0	-196	0	0	0
Child Care								
Tax Credit (-)	0	-44	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-22	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.34	\$11.90	\$10.33	\$15.60	\$9.93	\$19.63	\$9.44 per adult	\$8.51 per adult
-Monthly	\$1,116	\$2,095	\$1,818	\$2,745	\$1,747	\$3,455	\$3,324	\$2,994
-Annual	\$13,388	\$25,137	\$21,819	\$32,941	\$20,962	\$41,464	\$39,894	\$35,929

**Table 77**  
**The Self-Sufficiency Standard for Schuylkill County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	452	452	452	452	567	452	452
<b>Child Care</b>	0	352	442	794	277	1,071	794	719
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	212	245	245	245	245	245	470	470
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	82	150	157	204	164	257	247	242
<b>Taxes</b>	205	328	368	496	251	654	611	591
<b>Earned Income</b>								
Tax Credit (-)	0	-90	-66	-25	-186	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-29	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.31	\$10.19	\$11.05	\$14.52	\$10.18	\$18.62	\$8.99 per adult	\$8.77 per adult
-Monthly	\$1,110	\$1,793	\$1,945	\$2,556	\$1,791	\$3,277	\$3,163	\$3,088
-Annual	\$13,318	\$21,514	\$23,343	\$30,672	\$21,490	\$39,330	\$37,958	\$37,058

**Table 78**  
**The Self-Sufficiency Standard for Snyder County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	435	435	435	435	567	435	435
<b>Child Care</b>	0	374	403	777	218	995	777	621
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	208	241	241	241	241	241	461	461
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	82	150	151	200	156	249	242	229
<b>Taxes</b>	204	328	336	475	189	622	594	541
<b>Earned Income</b>								
Tax Credit (-)	0	-90	-85	-42	-220	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-3	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.27	\$10.19	\$10.37	\$14.06	\$9.26	\$17.93	\$8.80 per adult	\$8.24 per adult
-Monthly	\$1,104	\$1,794	\$1,825	\$2,474	\$1,630	\$3,156	\$3,098	\$2,902
-Annual	\$13,249	\$21,529	\$21,896	\$29,688	\$19,561	\$37,874	\$37,178	\$34,820

**Table 79**  
**The Self-Sufficiency Standard for Sullivan County, PA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	363	434	434	434	434	567	434	434
<b>Child Care</b>	0	260	387	647	191	838	647	578
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	217	251	251	251	251	251	482	482
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	83	139	151	188	154	234	231	227
<b>Taxes</b>	207	275	333	413	182	562	549	532
<b>Earned Income</b>								
Tax Credit (-)	0	-121	-87	-90	-226	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-50	-48	-84	-48	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-34	-42	-62	-1	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.35	\$9.09	\$10.30	\$12.78	\$9.10	\$16.68	\$8.33 per adult	\$8.14 per adult
-Monthly	\$1,118	\$1,599	\$1,813	\$2,250	\$1,602	\$2,935	\$2,932	\$2,866
-Annual	\$13,411	\$19,192	\$21,751	\$27,000	\$19,218	\$35,218	\$35,182	\$34,393

**Table 80**  
**The Self-Sufficiency Standard for Susquehanna County, PA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<b>Housing</b>	399	477	477	477	477	624	477	477
<b>Child Care</b>	0	304	416	720	274	994	720	690
<b>Food</b>	168	246	255	330	437	444	475	521
<b>Transportation</b>	218	251	251	251	251	251	483	483
<b>Health Care</b>	79	201	179	222	227	243	278	256
<b>Miscellaneous</b>	86	148	158	200	167	256	243	243
<b>Taxes</b>	222	319	371	472	281	649	597	595
<b>Earned Income</b>								
Tax Credit (-)	0	-95	-64	-44	-173	0	0	0
<b>Child Care</b>								
Tax Credit (-)	0	-48	-46	-80	-46	-80	-80	-80
<b>Child Tax Credit (-)</b>	0	-42	-42	-83	-40	-125	-83	-83
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.66	\$10.01	\$11.11	\$14.01	\$10.54	\$18.51	\$8.83 per adult	\$8.81 per adult
-Monthly	\$1,173	\$1,762	\$1,955	\$2,466	\$1,855	\$3,257	\$3,109	\$3,101
-Annual	\$14,072	\$21,139	\$23,460	\$29,594	\$22,265	\$39,086	\$37,306	\$37,215



**Table 81**  
**The Self-Sufficiency Standard for Tioga County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	399	477	477	477	477	624	477	477
Child Care	0	392	378	770	239	1,009	770	618
Food	168	246	255	330	437	444	475	521
Transportation	218	251	251	251	251	251	483	483
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	86	157	154	205	163	257	248	235
Taxes	222	365	352	501	240	655	617	566
Earned Income								
Tax Credit (-)	0	-68	-76	-22	-190	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-26	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.66	\$10.98	\$10.70	\$14.61	\$10.06	\$18.63	\$9.05 per adult	\$8.50 per adult
-Monthly	\$1,173	\$1,933	\$1,883	\$2,571	\$1,771	\$3,279	\$3,184	\$2,992
-Annual	\$14,072	\$23,194	\$22,598	\$30,857	\$21,255	\$39,352	\$38,207	\$35,905

**Table 82**  
**The Self-Sufficiency Standard for Union County, PA, 2001**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	457	571	571	571	571	714	571	571
Child Care	0	365	482	847	282	1,129	847	763
Food	168	246	255	330	437	444	475	521
Transportation	208	241	241	241	241	241	461	461
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	91	162	173	221	176	277	263	257
Taxes	242	395	449	573	357	735	677	654
Earned Income								
Tax Credit (-)	0	-50	-17	0	-133	0	0	0
Child Care								
Tax Credit (-)	0	-44	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-71	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.08	\$11.62	\$12.78	\$16.15	\$11.61	\$20.33	\$9.68 per adult	\$9.43 per adult
-Monthly	\$1,245	\$2,045	\$2,249	\$2,842	\$2,043	\$3,578	\$3,409	\$3,320
-Annual	\$14,945	\$24,545	\$26,982	\$34,105	\$24,516	\$42,936	\$40,902	\$39,843

**Table 83**  
**The Self-Sufficiency Standard for Venango County, PA, 2001- Franklin City**

Monthly Costs	Adult	Adult +						
		Adult + Infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	399	477	477	477	477	624	477	477
Child Care	0	498	519	1,017	218	1,236	1,017	738
Food	168	246	255	330	437	444	475	521
Transportation	218	251	251	251	251	251	483	483
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	86	167	168	230	161	280	273	247
Taxes	222	421	425	608	224	746	717	614
Earned Income								
Tax Credit (-)	0	-35	-32	0	-199	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-20	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.66	\$12.16	\$12.26	\$16.89	\$9.83	\$20.57	\$10.10 per adult	\$9.01 per adult
-Monthly	\$1,173	\$2,140	\$2,157	\$2,973	\$1,730	\$3,620	\$3,555	\$3,173
-Annual	\$14,072	\$25,686	\$25,885	\$35,673	\$20,756	\$43,437	\$42,665	\$38,073

**Table 84**  
**The Self-Sufficiency Standard for Venango County, PA, 2001 (Excluding Franklin City)**

Monthly Costs	Adult	Adult +						
		Adult + Infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	363	434	434	434	434	567	434	434
Child Care	0	498	519	1,017	218	1,236	1,017	738
Food	168	246	255	330	437	444	475	521
Transportation	218	251	251	251	251	251	483	483
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	83	163	164	226	157	274	269	243
Taxes	208	398	403	591	192	723	699	597
Earned Income								
Tax Credit (-)	0	-48	-45	0	-217	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-5	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.36	\$11.69	\$11.79	\$16.52	\$9.35	\$20.08	\$9.92 per adult	\$8.83 per adult
-Monthly	\$1,119	\$2,058	\$2,075	\$2,908	\$1,645	\$3,534	\$3,491	\$3,108
-Annual	\$13,422	\$24,694	\$24,894	\$34,897	\$19,744	\$42,408	\$41,889	\$37,297



**Table 85**  
**The Self-Sufficiency Standard for Warren County, PA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	399	477	477	477	477	624	477	477
Child Care	0	400	365	765	240	1,005	765	606
Food	168	246	255	330	437	444	475	521
Transportation	217	251	251	251	251	251	482	482
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	86	157	153	205	163	257	248	234
Taxes	222	369	345	497	241	653	614	560
Earned Income								
Tax Credit (-)	0	-65	-80	-25	-190	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-26	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$6.66	\$11.06	\$10.55	\$14.54	\$10.07	\$18.59	\$9.02 per adult	\$8.44 per adult
-Monthly	\$1,172	\$1,947	\$1,856	\$2,559	\$1,772	\$3,273	\$3,174	\$2,972
-Annual	\$14,060	\$23,365	\$22,277	\$30,711	\$21,266	\$39,271	\$38,090	\$35,665

**Table 86**  
**The Self-Sufficiency Standard for Wayne County, PA, 2001**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	442	521	521	521	521	664	521	521
Child Care	0	326	416	741	252	994	741	668
Food	168	246	255	330	437	444	475	521
Transportation	223	258	258	258	258	258	496	496
Health Care	79	201	179	222	227	243	278	256
Miscellaneous	91	155	163	207	170	260	251	246
Taxes	242	357	398	513	311	667	629	609
Earned Income								
Tax Credit (-)	0	-73	-48	-12	-159	0	0	0
Child Care								
Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-42	-42	-83	-50	-125	-83	-83
Self-Sufficiency Wage								
-Hourly	\$7.08	\$10.81	\$11.68	\$14.87	\$10.92	\$18.90	\$9.17 per adult	\$8.96 per adult
-Monthly	\$1,246	\$1,903	\$2,055	\$2,618	\$1,921	\$3,326	\$3,227	\$3,154
-Annual	\$14,952	\$22,837	\$24,666	\$31,410	\$23,054	\$39,913	\$38,719	\$37,847

# High Cost Localities by MSA/PMSA and County

## Harrisburg-Lebanon-Carlisle MSA

Camp Hill Borough  
Hampden Township  
Lower Allen Township  
New Cumberland Borough  
Silver Springs Township  
Wormleysburg Borough  
East Pennsboro  
Township/W. Fairview  
Lemoyne Borough  
Mechanicsburg Borough  
Shiremanstown Borough  
Upper Allen Borough

## Philadelphia PA-NJ PMSA - Chester County

East Bradford Township  
East Caln Township  
Easttown Township  
Honey Brook Borough  
Tredyffrin Township  
Uwchlan Township  
West Bradford Township  
West Chester Borough  
Westtown Township  
Willistown Township  
East Brandywine Township  
East Goshen Township  
East Whiteland Township  
Malvern Borough  
Upper Uwchlan Township  
Wallace Township  
West Brandywine Township  
West Goshen Township  
West Whiteland Township

## Reading PA MSA - Berks County

Boyertown Borough  
Cumru Township  
Fleetwood Borough  
Kutztown Borough  
Mohnton Borough  
Muhlenberg Township  
Shoemakersville Borough  
Spring Township  
Topton Borough  
West Lawn Borough  
Womelsdorf Borough  
Colebrookdale Township  
Exeter Township  
Hamburg Borough  
Laureldale Borough  
Mount Penn Borough  
Shillington Borough  
Sinking Spring Borough  
Temple Borough  
Wernersville Borough  
West Reading Borough  
Wyomissing Borough

## Scranton-Wilkes-Barre-Hazleton MSA - Luzerne County

West Pittston Borough  
Butler Township  
Wyoming Borough  
Bear Creek Township  
Kingston Township  
Lafin Borough  
Forty Fort Borough  
Wright Township  
Jenkins Township  
Coyneham Borough  
Wilkes-Barre Township  
Nuangola Borough  
Dennison Township  
Harvey's Lake Borough  
Lehman Township  
White Haven Borough  
Kingston Borough  
Dallas Township  
Rice Township  
Laurel Run Borough  
Dallas Borough  
Penn Lake Park Borough

## Erie MSA - Erie County

Edinboro Borough  
Millcreek Township

## Pittsburgh MSA - Allegheny County

Allepo Township  
Baldwin Township  
Ben Avon Heights  
Bradfordwoods  
Crescent Township  
Forrest Hills  
Franklin Park  
Green Tree  
Haysville  
Kennedy Township  
McCandless Township  
Moon Township  
North Fayette Township  
O'Hara Township  
Osborne  
Pine Township  
Plum Borough  
Robinson Township  
South Park Township  
Scott Township  
Sewickley Heights  
Shaler Township  
Upper Sr. Clair Township  
White Oak  
Castle Shannon  
Indiana Township  
Edgewood  
Crafton  
Liberty Borough

Aspinwall  
Ben Avon  
Bethel Park  
Churchill  
Edgeworth  
Fox Chapel  
Glenfield  
Hampton Township  
Jefferson Borough  
Kilbuck Township  
Monroeville  
Mt. Lebanon  
Oakmont  
Ohio Township  
Pennsbury Village  
Pleasant Hills  
Richland Township  
South Fayette Township  
South Versailles Township  
Sewickley  
Sewickley Hills  
Thornburg  
Wilkins Township  
Penn Hills  
Elizabeth Township  
Collier Township  
Marshall Township  
Ingram  
West View  
Emsworth  
Dormont  
Reserve Township  
Versailles  
Blawnox  
Carnegie  
Bellevue  
Lincoln  
West Deer Township  
Etna  
Bridgeville  
Leet Township  
McDonald  
Swissval  
Avalon  
Oakdale  
Baldwin Borough  
Brentwood  
Findlay Township  
Cheswick  
Whitehall  
Ross Township