

5th Edition

**The Self-Sufficiency Standard  
for Pennsylvania**

May 2006

Prepared for **PathWaysPA**

Transportation

Food Medical Care

Child Taxes

Care  
HOUSING



## **PathWaysPA**

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The mission of PathWaysPA (formerly Women's Association for Women's Alternatives or W.A.W.A.) is to help low-income women, teens, children and families achieve economic independence and family well-being. The vision of PathWaysPA is that one day every family in the Philadelphia region will feel safe and be able to lead healthy self-sufficient lives.

Each year, PathWaysPA serves over 4,000 women, teens, children and families who reside in Philadelphia, Delaware, and Chester counties through a full complement of residential programs, case management, counseling, job training, education and literacy programs, statewide advocacy and employment assistance.

The Pennsylvania Family Economic Self-Sufficiency Project at PathWaysPA is a statewide collaborative effort of more than 3,300 stakeholders from state, local, and government organizations that are part of the economic development, social welfare, job training, and education communities in Pennsylvania. The Self-Sufficiency Project assists low-income families in building paths out of poverty by providing training, research, and advocacy that offers ways in which self-sufficiency can be achieved.

Our work has been supported by the Pennsylvania Department of Community and Economic Development, Annie E. Casey Foundation, the Barra Foundation, the Cassett Foundation, the Claneil Foundation, the Citizen's Bank Foundation, the Delaware County Office of Employment and Training, the Samuel S. Fels Fund, the Ms. Foundation and Wider Opportunities for Women, the Pennsylvania Department of Labor and Industry, the Pennsylvania Department of Public Welfare, the Pew Charitable Trusts, the Philadelphia Department of Human Services, the Philadelphia Foundation, the Philadelphia Workforce Development Corporation, the Rockefeller Family Fund, the US Department of Labor, and the William Penn Foundation.

For the Pennsylvania Self-Sufficiency Standard Report for your county, or for more information on PathWaysPA or any of its programs, please contact the Project Director at (610) 543-5022 or <http://www.pathwayspa.org>.

Full copies of this report may also be viewed at <http://www.pathwayspa.org>.

## **Center for Women's Welfare**

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The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches and evaluates questions involving poverty measures, public policies and programs that address income adequacy. The Center partners with a range of non-profit, governmental, women's, children's, and community-based organizations to devise tools for analyzing wage adequacy, and to help create programs that will strengthen public investment in low-income women, children, and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264.

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# *The Self-Sufficiency Standard for Pennsylvania*

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*by Diana Pearce*

Prepared for

*PathWaysPA*

**May 2006**

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# *Acknowledgements*

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The Self-Sufficiency Standard was originally developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency (FESS) by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

This Pennsylvania update report has been prepared through the cooperative efforts of Victoria England, Maureen Newby, Tamar Puckett, Julia Robinson, and Deborah Warren, at the University of Washington, Center for Women's Welfare and Angela Mioskie Schuller and Jacquie Patterson of PathWaysPA.

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The Self-Sufficiency Standard for Pennsylvania 2006 is the fifth edition of this summary report. Reports are available for the following years: 1997, 1999, 2001 and 2004. The current version of this report, including county-specific information for more than 70 family types, is available online at <http://www.pathwayspa.org>. Hardcopies of any of the reports may be ordered by calling PathWaysPA at 610-543-5022.

The Online Self-Sufficiency Budget Worksheet, an interactive career-counseling tool based on the research included in the 2004 report, is available at <http://www.pathwayspa.org>. PathWaysPA provides training to organizations that wish to learn more about the Online Self-Sufficiency Budget Worksheet and the Standard on which it is based.

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



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# *Executive Summary*

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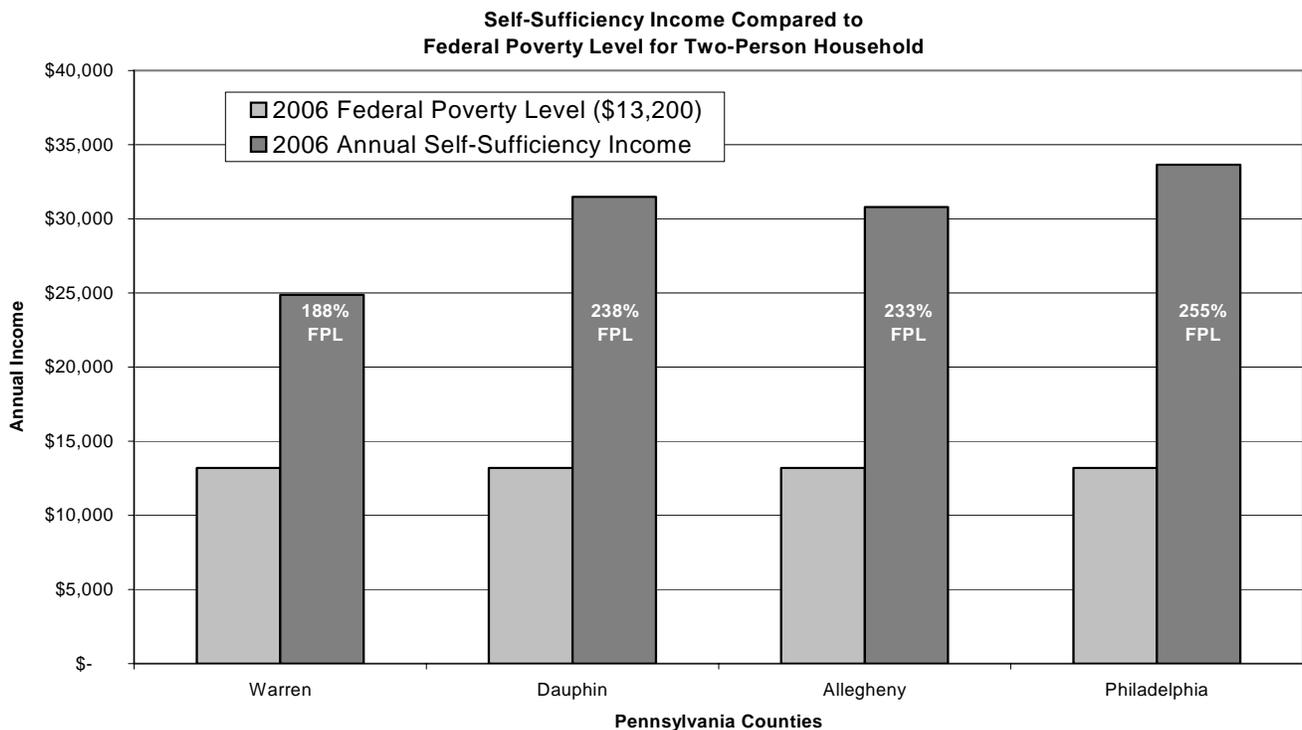
Now in its fifth edition, *The Self-Sufficiency Standard for Pennsylvania* is recognized as a critical tool in assessing wage adequacy among the Commonwealth's low-wage working families. Unlike other measures that attempt to define poverty or establish benchmarks for service and benefits eligibility, the Standard provides a sophisticated scale that takes into account a full range of variables that shape its revealing findings. In its unabridged edition, the Standard identifies real costs in each of Pennsylvania's 67 counties, and uses those costs to establish a Self-Sufficiency Wage linked to 70 family configurations. That document is available at <http://www.pathwayspa.org>. This print edition summarizes and charts findings for eight family types, doing so for each county. Despite being compact and portable, this Summary Report is filled with indisputable data that can inform policy, shape programs, and define legislative debate.

On these pages, readers will be led through a thoughtful description of the limitations of commonly used measures of income adequacy—TANF, Minimum Wage, the Federal Poverty Level, and Median Family Income. The Standard draws on elements from each of these, as well as other national, state, and regional indicators, to create a unique yardstick. Its fundamental cost components are housing, child care, food, transportation, health care, taxes, miscellaneous essentials, and tax credits, including the Earned Income Tax Credit, the Child Care Tax Credit or CCTC as it is referred to in this report (now called the Child and Dependent Care Tax Credit), and the Child Tax Credit. The family configurations take into account not only the number of adults and children, but also the ages of those offspring.

Among the key findings from *The Self-Sufficiency Standard for Pennsylvania* for 2006 are the following:

- When combined, child care and housing costs account for the largest portion of family budgets. Only 16 percent of Pennsylvania's 1,034,000 income-eligible children are enrolled in subsidized child care and only 25 percent of the families eligible to receive federal housing assistance actually receive it. Between March 2004 and March 2005, HUD reduced the number of Section 8 housing vouchers authorized for Pennsylvania families by 3,230.
- In all of Pennsylvania's counties, the self-sufficiency wage for a single parent with one infant or preschooler was at least twice the current minimum wage of \$5.15 per hour.
- For Lycoming County, in north-central Pennsylvania, the Federal Poverty Level for a family of three, \$16,600 annually, represents only 69 percent of the self-sufficiency income for a household with one adult, one preschooler, and one schoolage child. Lycoming is the least expensive of the Commonwealth's counties.
- Findings in four counties—Warren, Allegheny, Dauphin, and Philadelphia—reveal that overall, costs have increased since 2004 between 30 and 56 percent. Consequently, the self-sufficiency wage for these counties has risen, primarily due to increases in health care and taxes.

- Within this same four-county sample, the Annual Self-Sufficiency Wage far exceeds the Federal Poverty Levels (for a family or household of two), which becomes evident from this chart—



- Work supports such as child care assistance, Medicaid or CHIP, Food Stamps, and WIC can help families achieve stability and buttress the transition from welfare rolls to payrolls. The addition of child care subsidies generally provides single parents with the greatest relief of any one work support. Child care subsidies are available to families with incomes up to 200 percent of the Federal Poverty Level. With the addition of this subsidy, a Philadelphia family of three consisting of a single parent with one infant and one preschooler would see its monthly child care cost drop from \$1,211 to \$239, thereby lowering the self-sufficiency wage from \$20.92 to \$14.27 per hour.
- Education is a key to economic independence, and taken together, income and educational attainment are directly correlated. Rapid attachment, or “work first” policies, might produce short-term gains, but by embracing Functional Context Education, literacy and job skills can be nurtured together, making learning more relevant and bringing economic goals within reach. Pennsylvania’s Department of Public Welfare has announced its intention to embrace this approach.
- As of January 2006, 16 states and the District of Columbia had a minimum wage above the federal minimum wage of \$5.15 per hour. In Pennsylvania, two parents working full-time must earn well above the minimum wage to meet their family’s basic needs.

Recent reports on the rise of poverty, the growing disparity between rich and poor, and the changing nature of the job market should trigger a national discourse that produces fundamental shifts in public policy. In the absence of such self-examination, our nation risks drifting toward diminished competitiveness, and in the process, inflicts measurable distress on its most vulnerable citizens. *The Self-Sufficiency Standard for Pennsylvania*, and its sister publications in 35 states plus New York City and the District of Columbia, can serve as a catalyst for an informed debate. In publishing the Standard, PathWaysPA demonstrates both its enduring commitment to promoting economic self-sufficiency and well being for Pennsylvania’s low-income families and its abiding hope for progressive change.

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# *Table of Contents*

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*Introduction* ..... 1

*How the Self-Sufficiency Standard is Calculated* ..... 5

*How Much is Enough in Pennsylvania?* ..... 9

*Comparing the Standard to Other Benchmarks of Income* ..... 15

*Comparison of a Pennsylvania Place to Other U.S. Places* ..... 17

*The Self-Sufficiency Wage Over Time* ..... 19

*Modeling the Impact of Supports on Wages Required to Meet Basic Needs* ..... 21

*Closing the Gap Between Incomes and the Self-Sufficiency Standard* ..... 30

*How the Self-Sufficiency Standard Can Be Used* ..... 35

*Conclusion* ..... 41

*Endnotes* ..... 43

*Data Sources* ..... 49

*Pennsylvania Counties by Metro and Non-Metro Area* ..... 51

*Map of Pennsylvania Counties by Region* ..... 53

*Map of Pennsylvania by Level of Annual Self-Sufficiency Wage* ..... 55

*Appendix : The Self-Sufficiency Standard for Selected Family Types in Pennsylvania* ..... 57

*Index* ..... 95



# Tables by County

County	Page	County	Page	County	Page
<b>A</b>		<b>G</b>		<b>S</b>	
Adams	75	Greene	81	Schuylkill	87
Alleghany	68	<b>H</b>		Snyder	88
Armstrong	61	Huntingdon	82	Somerset	88
<b>B</b>		<b>I</b>		Sullivan	89
Beaver	68	Indiana	82	Susquehanna	89
Bedford	75	<b>J</b>		<b>T</b>	
Berks	71	Jefferson	83	Tioga	90
Blair	60	Juniata	83	<b>U</b>	
Bradford	76	<b>L</b>		Union	90
Bucks	65	Lackawanna	71	<b>V</b>	
Butler	69	Lancaster	64	Venango	91
<b>C</b>		Lawrence	84	<b>W</b>	
Cambria	63	Lebanon	64	Warren	91
Cameron	76	Lehigh	59	Washington	70
Carbon	59	Luzerne	72	Wayne	92
Centre	73	Lycoming	73	Westmoreland	70
Chester	65	<b>M</b>		Wyoming	72
Clarion	77	McKean	84	<b>Y</b>	
Clearfield	77	Mercer	74	York	74
Clinton	78	Mifflin County	85		
Columbia	78	Monroe	85		
Crawford	79	Montgomery	66		
Cumberland	62	Montour	86		
<b>D</b>		<b>N</b>			
Dauphin	62	Northampton	60		
Delaware	66	Northumberland	86		
<b>E</b>		<b>P</b>			
Elk	79	Perry	63		
Erie	61	Philadelphia	67		
<b>F</b>		Pike	67		
Fayette	69	Potter	87		
Forest	80				
Franklin	80				
Fulton	81				



# *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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While Pennsylvania's residents enjoy an average standard of living in the United States, there are families who are unable to stretch their wages to meet the costs of basic necessities. Though many of these families are not defined as poor according to the official poverty measure, their incomes are inadequate. But what is an adequate income—and how does this amount vary among different family types and different places? The Self-Sufficiency Standard is a sophisticated measure of income adequacy designed to answer this question.

*The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance.* This report explains the origin of the Standard; how it differs from the official federal poverty level; how it is calculated; what an adequate income is for Pennsylvania families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. The report concludes with a discussion of the many and varied ways the Self-Sufficiency Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

### **Measuring Income Adequacy: Problems with the Federal Poverty Measure**

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people are aware when their income is adequate

and when it is not. One participant in a training program defined economic self-sufficiency as:

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

Because it is not possible to interview *every* person for his or her assessment of their income adequacy, there is a need for a measurement that uses objective and consistent assumptions. Historically, the federal poverty measure (generally referred to for programmatic purposes as the Federal Poverty Level, or FPL<sup>2</sup>) has been used to characterize a family as “poor” if their income is below a certain threshold and “not poor” if it is above that threshold. The federal poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>3</sup>

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty threshold is simply not high enough. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, many assistance

programs use a multiple of the federal poverty measure to determine need. For instance, Pennsylvania's Children's Health Insurance Program (CHIP) is available at no cost for children under 19 years of age in families earning up to 200% of the FPL.<sup>4</sup>

Not only the government, but also the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income up to 47% above the federal poverty level, depending upon the family's composition and where the family lives.<sup>5</sup> However, simply raising the poverty level, or using a multiple of the threshold, cannot solve the structural problems inherent in the official poverty measure.

There are four basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—not on a “market basket” of basic needs.* This is because over four decades ago when the FPL was developed, families spent about one-third of their income on food. The food budget was then simply multiplied by three to determine poverty thresholds.
- *Second, the federal poverty measure uses the implicit demographic model of a two-parent family with a stay-at-home wife.* However, according to the U.S. Bureau of Labor Statistics, both parents were employed in 61% of two-parent families with children in 2004.<sup>6</sup> For these families there are many additional costs associated with employment including taxes, transportation, and, most significantly, child care for those families with young children in family, center, or afterschool care.
- *Third, the poverty measure does not distinguish between those families in which the adults are employed and those in which the adults are not employed.* For instance, when the poverty measure was first developed, taxes were very low and transportation was inexpensive, therefore the relative difference between families with a low earned income and families with no income was not as great as it is today.
- *Finally, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California. Although some geographical variation in

costs was accounted for four decades ago, differences in the cost of living between areas have increased substantially over time. Indeed, housing

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***The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough.***

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in the most expensive areas of the country costs nearly four times as much as the same size units in the least expensive areas.<sup>7</sup> For example, in Philadelphia versus Fayette County; housing costs are 44% to 46% higher, child care costs are 22% to 33% higher, health insurance costs are 35% higher, and food costs are 11% higher. Thus, rather than use the FPL, federal housing programs must assess need using the local area median to account for the significant differences in cost of living between localities. Likewise, the Food Stamp Program takes into account housing and child care costs, as well as the cost variations between different localities, when determining benefits.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and build in more responsiveness to changes over time.<sup>8</sup> In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include the Living Wage and the Basic Needs Budget.<sup>9</sup>

### **How The Self-Sufficiency Standard Differs From the Federal Poverty Measure**

The Self-Sufficiency Standard addresses each of the problems with the federal poverty measure cited above and provides a realistic measurement of the income and resources (such as health insurance) necessary for a given family to meet their needs without public or private assistance. While both the Self-Sufficiency Standard and the official federal poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- *The Standard is based on the cost of each basic need, determined independently, which allows each cost to increase at its own rate.* Thus, the

Standard does not assume that food is always 33% of a family's budget, as the federal poverty measure does.

- *The Standard assumes that all adults, whether married or single, work full-time,<sup>10</sup> and therefore, includes all major costs associated with employment* (i.e., taxes, transportation, and, for families with young children, child care).
- *The Standard incorporates regional and local variations in costs.* While this is particularly important for housing, there also can be regional variation for child care, health care, and transportation. Yet, unlike some proposed revisions to the poverty measure, the Standard uses *actual* costs and does not assume a fixed ratio of urban to rural costs. Although rural areas usually have lower costs than the metropolitan areas in a given state, the urban-rural cost ratios can vary. Also, in some cases, a rural area can be more expensive. For example, costs in rural areas that have become desirable tourist or second-home locations are often as high as or higher than in a state's urban areas. Availability of housing in rural and urban areas can also affect costs.
- *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 ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard includes the net effect of taxes and tax credits.* All taxes, including state sales and use tax, payroll (Social Security and Medicare) tax, and federal, state, and city income taxes are calculated into the Standard. Additionally, the federal Child Care Tax Credit (CCTC), Earned Income Tax Credit (EITC), and Child Tax Credit (CTC) are “credited” against the income required to meet basic needs. The CCTC is now called the Child and Dependent Care Tax Credit but will be referred to as the CCTC in this report.

The Self-Sufficiency Standard can establish a family-sustaining wage specific to most families throughout the U.S. by making real-world assumptions, varying data regionally and by family type, and including the net effect of taxes and tax credits. A Self-

Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (child care versus nutritional food, or adequate housing versus health care). However, it is important to note that the Standard is a conservative measure that does not allow for longer-term needs (such as savings or college tuition), purchases of major items (such as a car or

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***A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (child care versus nutritional food, or adequate housing versus health care).***

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refrigerator), emergency expenses, or even items such as school supplies or pet expenses.

### **The Self-Sufficiency Standard: More than Wages Alone**

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in relative terms of “wage adequacy.” That is, one should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a “wage adequacy” level of only 51.5%.

Likewise, the Standard's use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with wages alone, or even wages combined with benefits. True self-sufficiency involves more than a job with a certain wage and benefits at one point in time. It is a larger goal toward which one is striving and a process in which one is engaged. As one person put it, “Self-sufficiency is a road I'm on.”<sup>11</sup>

Central to efforts to attain self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from welfare-to-work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access

to education and training, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers.

Finally, although the Self-Sufficiency Standard determines a wage that is adequate *without* public benefits, this does not imply that public work supports are inappropriate for Pennsylvania families. Indeed, given the number of families who have not yet achieved “wage adequacy,” assistance in meeting the

costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to obtain resources that meet their basic needs. Nor does the Self-Sufficiency Standard imply that any family at any income should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence among families and community institutions (such as schools or religious institutions), as well as informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

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# *How the Self-Sufficiency Standard is Calculated*

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Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

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

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

The Self-Sufficiency Standard is calculated for 70 different family types in each of Pennsylvania's 67 counties. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers.<sup>12</sup> The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each Pennsylvania county are included in the Appendix. (The cost of each basic need and the Self-Sufficiency Wages for all 70 family types for each county are available from PathWaysPA by calling 610-543-5022 or by visiting [www.pathwayspa.org](http://www.pathwayspa.org).)

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

**Housing:** The Standard uses the most recent fiscal year Fair Market Rents (FMRs),<sup>13</sup> which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan<sup>14</sup> and nonmetropolitan county areas. Annual FMRs are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated to the current year.<sup>15</sup> FMRs, which include utilities (except telephone and cable), reflect the cost of housing that meets minimum standards of decency, but is not luxurious. In most cases, including all but five Pennsylvania counties, FMRs are set at the 40th percentile (meaning 40% of the housing in a given area is less expensive than the FMR).<sup>16</sup> Note that HUD calculates only one set of FMRs for each metropolitan area, even when there are multiple counties within an MSA. To vary the FMRs for the 35 individual counties within Pennsylvania's 17 metropolitan areas, county-level median gross rents from the National Low Income Housing Coalition database were used to create ratios of the relative costs for each county.<sup>17</sup> This ratio was then applied to HUD's metropolitan Fair Market Rents. HUD's nonmetropolitan county FMRs were not adjusted.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children need three bedrooms.<sup>18</sup>

**Child Care:** The Family Support Act (in effect from 1988 until welfare reform in 1996) required states to provide child care assistance at "market rate" for low-income families needing it for employment and/or education and training. States were also required to conduct cost surveys to determine the "market rate" (defined as the 75th percentile) by setting, age of children, and geographical location (or use a statewide

rate). Many states, including Pennsylvania, have continued to conduct or commission the surveys and to reimburse child care at this level.

The Standard defines “infants” as children under three years old, “preschoolers” as children three to five years old, “schoolage” as children six to twelve years old, and “teenagers” as thirteen years old and older. Because it is more common for very young children to be in *family* day care homes rather than day care centers,<sup>19</sup> the Standard assumes that infants receive full-time care in family day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Teenagers are not assumed to require child care; therefore there are no associated child care costs.

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***...the data used in the Self-Sufficiency Standard are: collected or calculated using standardized or equivalent methodology; obtained from scholarly or credible sources, such as the U.S. Census Bureau; updated annually (or as updates are available); and are geographically and/or age-specific, as appropriate.***

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Every year, Child Care Information Service (CCIS) organizations survey child care providers for the Pennsylvania Department of Public Welfare (DPW) to develop the county ceiling rate. The county rate ceiling, set at the 75th percentile and specified by facility type and age, is the maximum amount the DPW will pay a provider caring for a child from a family receiving state financial assistance in a particular county.<sup>20</sup> Pennsylvania’s child care costs were calculated as follows. For infants, we averaged the county rate ceilings for the cost of family day care for an infant, a young toddler, and an old toddler to obtain the cost of child care; for preschoolers, we used the cost of center care to obtain the cost of child care; for schoolage children, we averaged the county rate ceilings of the costs of child care in center day care, group day care, and a family day care home for a young schoolage child and an old schoolage child.<sup>21</sup>

**Food:** Although the Food Stamp Program uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-

Cost Food Plan for food costs.<sup>22</sup> While both of these USDA diets were designed to meet minimum nutritional standards, the Food Stamp Program (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>23</sup> The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.<sup>24</sup>

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. Both also assume that a single-*person* household is one adult male, while the single-*parent* household is one adult female.<sup>25</sup> A two-parent household is assumed to include one adult male and one adult female. Geographic differences in grocery costs are varied by using ACCRA’s Cost of Living Index; in Pennsylvania, food costs, depending on the region, range from 8% lower to 14% higher than the national average.<sup>26</sup>

**Transportation:** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population. According to one study, if about 7% of the total public uses public transportation that “translates” to approximately 30% of the low- and moderate-income population.<sup>27</sup> The Standard assumes private transportation (a car) where public transportation use is less than 7%. In five of the 67 Pennsylvania counties—Delaware, Philadelphia, Allegheny, Lycoming, and York—public transportation use ranges from 8% to 25%;<sup>28</sup> thus, for these counties, the Standard calculates public transportation costs.<sup>29</sup> For the remaining 62 counties in Pennsylvania, the Standard assumes that adults need a car to get to and from work.

Private transportation costs are based on the costs of owning and operating an average car. One car is assumed for the single-parent family and two cars are assumed for the two-adult family since it is unlikely that two employed adults would be traveling to and from work at exactly the same time. The fixed costs of

car ownership include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

To estimate fixed costs, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile by region. The auto insurance premium is calculated using the statewide average premium cost for Pennsylvania from a survey conducted by the National Association of Insurance Commissioners.<sup>30</sup> To create *within* state regional variation in auto insurance premiums, ratios were calculated using sample premiums from the Pennsylvania Insurance Department from the seven automobile insurance companies with the largest market shares in Pennsylvania and applied to the statewide insurance premium.<sup>31</sup>

Driving cost data from the American Automobile Association was used for per-mile costs.<sup>32</sup> 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 for shopping and errands. The commuting distance is computed from the *National Household Travel Survey 2001*.<sup>33</sup> In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

**Health Care:** Since families cannot be truly self-sufficient without health insurance, employer-sponsored health insurance coverage is assumed as the norm for full-time workers. Nationally, 70% of nonelderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In Pennsylvania, 78% of individuals in households with a full-time worker have employer-sponsored coverage.<sup>34</sup>

In Pennsylvania, the full-time worker’s employer pays an average of 85% of the insurance premium for the employee and 78% for the family.<sup>35</sup> Thus, health care costs in the Standard include the employee’s share of insurance premiums, plus additional out-of-pocket expenses, such as the co-payment, uncovered expenses (e.g., dental care and prescriptions), and the insurance deductible.

The cost of the health insurance premium is based on the average statewide premium paid by Pennsylvania residents, according to the national

Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Care Services Consumer Price Index. To determine variation in health insurance costs *within* the state of Pennsylvania, local insurance cost quotes from an online insurance provider were obtained and ratios were created and applied to the MEPS statewide health insurance premium.<sup>36</sup> Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index (see Data Sources: Health Insurance for references).

Note that although the Standard assumes employer-sponsored health coverage, many workers do not have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage.<sup>37</sup> Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis.

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.<sup>38</sup>

**Taxes:** Taxes include state sales tax, federal and state income taxes, and payroll taxes where applicable. Pennsylvania has a statewide sales tax of 6%. For the Self-Sufficiency Standard, sales taxes are calculated only on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. There is no tax on grocery items in Pennsylvania.<sup>39</sup> 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.

Pennsylvania state income taxes are calculated using the tax forms and instructions from the Pennsylvania Department of Revenue Services. Pennsylvania has a state payroll tax (the Earned Income Tax or EIT) specific to municipalities and/or cities ranging from 0.18% to 4.3%.<sup>40</sup> The state income tax calculation also includes state specific deductions, exemptions, and tax credits.

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

***Earned Income Tax Credit (EITC):*** The EITC, or as it is sometimes called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working 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 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 provides parents a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$11,000, whichever is less. If the CTC is greater than the taxes owed, an individual would be able to claim some or all of the difference as an “additional” CTC and may receive a refund of that amount even if they do not owe any tax. That is, an individual may be able to receive an “additional” refund even if no taxes are owed.

# How Much is Enough in Pennsylvania?

The Self-Sufficiency Standard varies by family type and location; thus, 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. This section of the report presents the cost of living in four different counties in Pennsylvania: Warren, Allegheny, Dauphin, and Philadelphia.

**Table 1** shows that the costs in Warren County are the lowest of the four counties compared here. The costs in Warren County are among the lowest 45% of all counties in Pennsylvania. In Warren County, a single adult with no children needs to earn **\$7.14** per hour to be able to meet her/his basic needs. However, an adult with an infant needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore,

Table 1  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Warren County, PA, 2006**  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Infant		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$410	33	\$491	25	\$491	24	\$491	19	\$491	15
Child Care	\$0	0	\$398	20	\$451	22	\$746	30	\$746	23
Food	\$190	15	\$278	14	\$288	14	\$430	17	\$592	19
Transportation	\$229	18	\$235	12	\$235	11	\$235	9	\$450	14
Health Care	\$108	9	\$296	15	\$295	14	\$312	12	\$357	11
Miscellaneous	\$94	7	\$170	9	\$176	8	\$221	9	\$264	8
Taxes	\$227	18	\$346	18	\$376	18	\$465	18	\$561	18
Earned Income Tax Credit (-)	\$0	0	-\$101	-5	-\$82	-4	-\$88	-3	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$75	-4	-\$75	-4	-\$124	-5	-\$115	-4
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$83	-4	-\$167	-7	-\$167	-5
Total Percent	—	100	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly**</b>	<b>\$7.14</b>		<b>\$11.10</b>		<b>\$11.77</b>		<b>\$14.33</b>		<b>\$9.03</b>	per adult***
<b>Monthly</b>	<b>\$1,257</b>		<b>\$1,954</b>		<b>\$2,072</b>		<b>\$2,522</b>		<b>\$3,179</b>	*** combined
<b>Annual</b>	<b>\$15,087</b>		<b>\$23,447</b>		<b>\$24,864</b>		<b>\$30,269</b>		<b>\$38,148</b>	*** combined

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

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

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

Note: Totals may not add exactly due to rounding.

meeting all of the basic needs of a family consisting of an adult with an infant requires a wage of **\$11.10** per hour, nearly \$4.00 per hour more than a single adult requires. An adult with one preschooler requires a little more, or **\$11.77** per hour, largely due to higher child care costs (for a preschooler in a child care center as opposed to an infant in family day care). If she has two children—a preschooler and a schoolage child—she must earn **\$14.33** per hour to meet her family’s needs. In the two-adult family with one preschooler and one schoolage child, expenses such as transportation, food,

and health care increase and require each adult to earn **\$9.03** per hour for this family to be self-sufficient.

**Table 2** shows that the costs in Allegheny County are generally more than the costs in Warren County. A single adult’s average Self-Sufficiency Wage is **\$7.97** per hour, while the adult with one infant must earn nearly \$5.00 more per hour (**\$13.71** per hour) than the adult with no children to be self-sufficient. An adult with one preschooler would need to make **\$14.59** per hour to be self-sufficient, again largely due to increased

Table 2  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Pittsburgh, PA HMFA, 2006**  
**Allegheny County**  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Infant</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>	<b>Costs</b>	<b>% of total</b>
Housing	\$643	46	\$770	32	\$770	30	\$770	24	\$770	21
Child Care	\$0	0	\$543	22	\$608	24	\$1,042	32	\$1,042	29
Food	\$201	14	\$293	12	\$304	12	\$454	14	\$624	17
Transportation	\$93	7	\$93	4	\$93	4	\$93	3	\$186	5
Health Care	\$86	6	\$213	9	\$212	8	\$229	7	\$274	8
Miscellaneous	\$102	7	\$191	8	\$199	8	\$259	8	\$290	8
Taxes	\$277	20	\$492	20	\$536	21	\$703	21	\$719	20
Earned Income Tax Credit (-)	\$0	0	-\$28	-1	-\$3	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$70	-3	-\$68	-3	-\$110	-3	-\$100	-3
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$83	-3	-\$167	-5	-\$167	-5
<b>Total Percent Self-Sufficiency Wage - Hourly**</b>	—	100	—	100	—	100	—	100	—	100
<b>Monthly</b>	<b>\$7.97</b>		<b>\$13.71</b>		<b>\$14.59</b>		<b>\$18.59</b>		<b>\$10.33</b>	<i>per adult*** combined</i>
<b>Annual</b>	<b>\$1,403</b>		<b>\$2,413</b>		<b>\$2,567</b>		<b>\$3,272</b>		<b>\$3,638</b>	<i>*** combined</i>
	<b>\$16,837</b>		<b>\$28,960</b>		<b>\$30,805</b>		<b>\$39,265</b>		<b>\$43,654</b>	<i>*** combined</i>

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

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

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

Note: Totals may not add exactly due to rounding.

Table 3  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Harrisburg-Carlisle, PA MSA, 2006**  
**Dauphin County**

*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Infant		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$563	39	\$710	30	\$710	27	\$710	23	\$710	19
Child Care	\$0	0	\$444	19	\$564	22	\$890	29	\$890	24
Food	\$187	13	\$273	11	\$283	11	\$422	14	\$581	16
Transportation	\$225	16	\$231	10	\$231	9	\$231	7	\$443	12
Health Care	\$102	7	\$274	12	\$273	10	\$290	9	\$335	9
Miscellaneous	\$108	7	\$193	8	\$206	8	\$254	8	\$296	8
Taxes	\$264	18	\$438	18	\$505	19	\$601	19	\$654	18
Earned Income Tax Credit (-)	\$0	0	-\$34	-1	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$70	-3	-\$65	-2	-\$115	-4	-\$100	-3
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$83	-3	-\$167	-5	-\$167	-5
Total Percent	—	100	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly**</b>	<b>\$8.23</b>		<b>\$13.50</b>		<b>\$14.90</b>		<b>\$17.70</b>		<b>\$10.35</b>	<i>per adult***</i>
<b>Monthly</b>	<b>\$1,449</b>		<b>\$2,376</b>		<b>\$2,623</b>		<b>\$3,116</b>		<b>\$3,642</b>	<i>***</i>
<b>Annual</b>	<b>\$17,392</b>		<b>\$28,509</b>		<b>\$31,478</b>		<b>\$37,393</b>		<b>\$43,704</b>	<i>***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

child care costs. The single parent with two children in Allegheny County must earn **\$18.59** per hour to meet her family's needs. In a family consisting of two adults with a preschooler and schoolage child, each adult would need to earn a Self-Sufficiency Wage of **\$10.33** per hour.

**Table 3** shows that in Dauphin County a single adult needs to earn **\$8.23** per hour to be able to meet her/his basic needs, while the single parent with one infant must earn over \$5.00 per hour (**\$13.50** per hour)

more than the single adult with no children. The single parent with a preschooler must earn **\$14.90** per hour in order to be self-sufficient. If she has two children—a preschooler and a schoolage child—she must earn over twice as much as a single adult, or **\$17.70** per hour to meet her family's needs. In the two-adult family with a preschooler and a schoolage child, each adult needs to earn **\$10.35** per hour for the family to be self-sufficient.

Table 4  
**The Self-Sufficiency Standard for Selected Family Types\***  
**Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006**  
**Philadelphia County**  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One infant</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>	<b>Costs</b>	<b>% of total</b>
Housing	\$669	45	\$800	29	\$800	29	\$800	23	\$800	21
Child Care	\$0	0	\$593	22	\$619	22	\$1,053	30	\$1,053	27
Food	\$223	15	\$325	12	\$337	12	\$503	14	\$692	18
Transportation	\$70	5	\$70	3	\$70	2	\$70	2	\$140	4
Health Care	\$102	7	\$274	10	\$273	10	\$290	8	\$335	9
Miscellaneous	\$106	7	\$206	8	\$210	7	\$272	8	\$302	8
Taxes	\$322	22	\$621	23	\$640	23	\$826	23	\$844	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$65	-2	-\$63	-2	-\$105	-3	-\$100	-3
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$83	-3	-\$167	-5	-\$167	-4
<i>Total Percent</i>	—	100	—	100	—	100	—	100	—	100
<b>Self-Sufficiency Wage - Hourly**</b>	<b>\$8.48</b>		<b>\$15.57</b>		<b>\$15.93</b>		<b>\$20.12</b>		<b>\$11.08</b>	<i>per adult***</i>
<b>Monthly</b>	<b>\$1,493</b>		<b>\$2,741</b>		<b>\$2,803</b>		<b>\$3,542</b>		<b>\$3,900</b>	<i>combined***</i>
<b>Annual</b>	<b>\$17,910</b>		<b>\$32,891</b>		<b>\$33,635</b>		<b>\$42,503</b>		<b>\$46,800</b>	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

**Table 4** shows the Self-Sufficiency Wage for a single adult in Philadelphia County as **\$8.48** per hour. The single parent with an infant needs to earn **\$15.57** per hour, or a full \$7 more per hour than the single adult. The single parent with a preschooler needs to earn **\$15.93** per hour, while the single parent with two children (one preschooler and one schoolage child) must earn **\$20.12** per hour to meet her family's needs. Each adult in a two-adult family with a preschooler and a schoolage child in Philadelphia County would need to earn a Self-Sufficiency Wage of **\$11.08** per hour.

Among these four counties, living in Philadelphia requires the highest Self-Sufficiency Wage, while living in Warren County requires the lowest Self-Sufficiency Wages for all family types. In terms of overall cost of living, Philadelphia, Allegheny, and Dauphin are among the top fifteen most expensive counties in Pennsylvania, while Warren is ranked as the 28th least expensive county in which to live. All counties, however, require that a single parent with one infant or preschooler make at least twice Pennsylvania's 2006 minimum wage of \$5.15.<sup>41</sup>

Child care and housing costs account for the largest percentage of budget costs for Pennsylvania families with children. The portion of the monthly basic needs budget spent on housing for the single adult ranges from 33% in Warren County to 46% in Allegheny County. Housing costs for a single parent with either an infant or a preschooler range from 24% to 32% of the basic needs budget, while housing costs for either a single adult or two adults, both with a preschooler and a schoolage child, range from 15% to 24% of the family budget across the four counties.

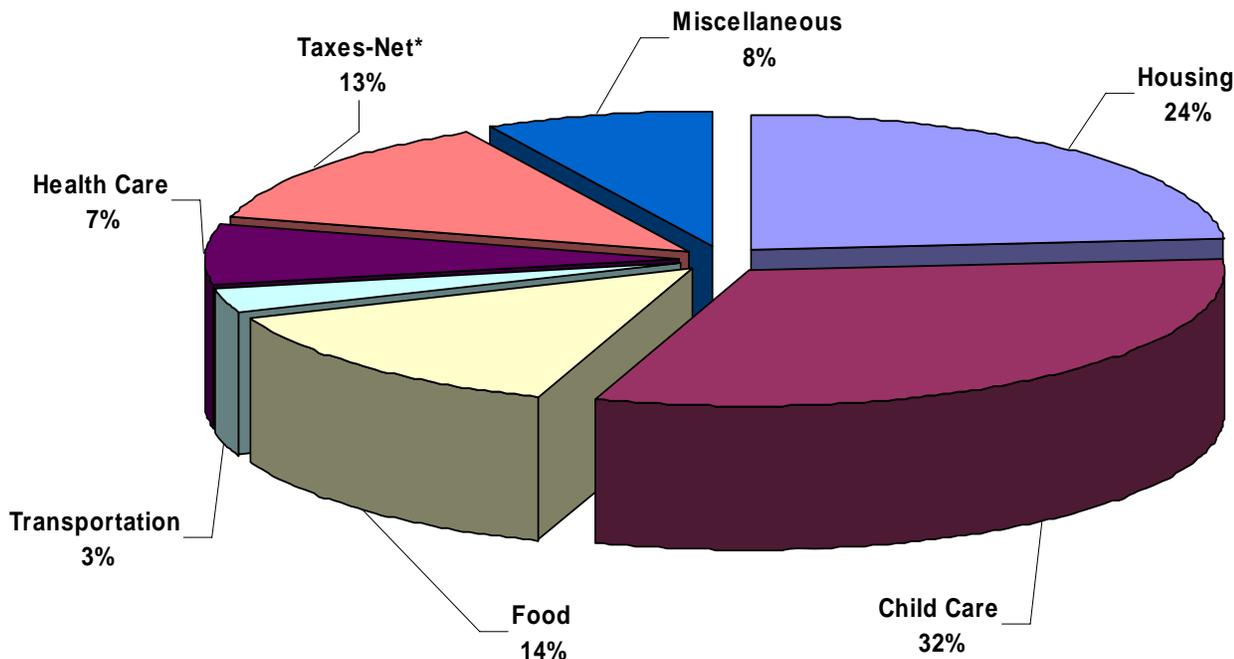
For single-parent families with one infant, in these four Pennsylvania counties, child care costs range from 19% to 22% of the basic needs family budget for that family type. A single parent with one preschooler has child care costs ranging from 22% to 24% of the family budget. For families with two children, child care costs alone typically make up the single largest part of a basic needs family budget. Depending on the location, child care costs range from 29% (Dauphin) to 32% (Allegheny) of the family budget for one-adult families

with two children and 23% (Warren) to 29% (Allegheny) of the family budget for two-adult families with two children.

**Figure 1** shows the proportion of income spent on each basic need for a single parent with one preschooler and one schoolage child in Allegheny County. Generally, families with two children (when one is under schoolage) spend almost half their incomes on housing and child care expenses alone. For this family in Allegheny County, housing costs and child care costs together comprise 56% of the total budget.

Taxes and food costs are the next largest expenses. Taxes and tax credits together account for 13% of the total monthly costs. Note that tax percentage includes all tax credits, although these are generally not received until the following year after taxes are filed. The actual monthly tax burden, without the credits, amounts to almost 22% of total costs. Food accounts for 14% of the basic needs budget for this Pennsylvania family.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2006**  
*Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child Allegheny County, PA*



\* Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 21.5%, but with tax credits, the amount owed in taxes is reduced to 13%. Please see page 22 for an explanation of the treatment of tax credits in modeling.

The Standard for Allegheny County has been calculated assuming that workers use public transportation to get to and from work; therefore, the cost of transportation is only 3% of this family's budget. Health care is also a relatively small share at 7%, but this calculation assumes that the employer

provides health insurance for the family and pays 78% percent of the premium. For families in Pennsylvania who do not have employer-sponsored health insurance, it is likely that health care costs would account for a greater proportion of the family budget than is shown here.

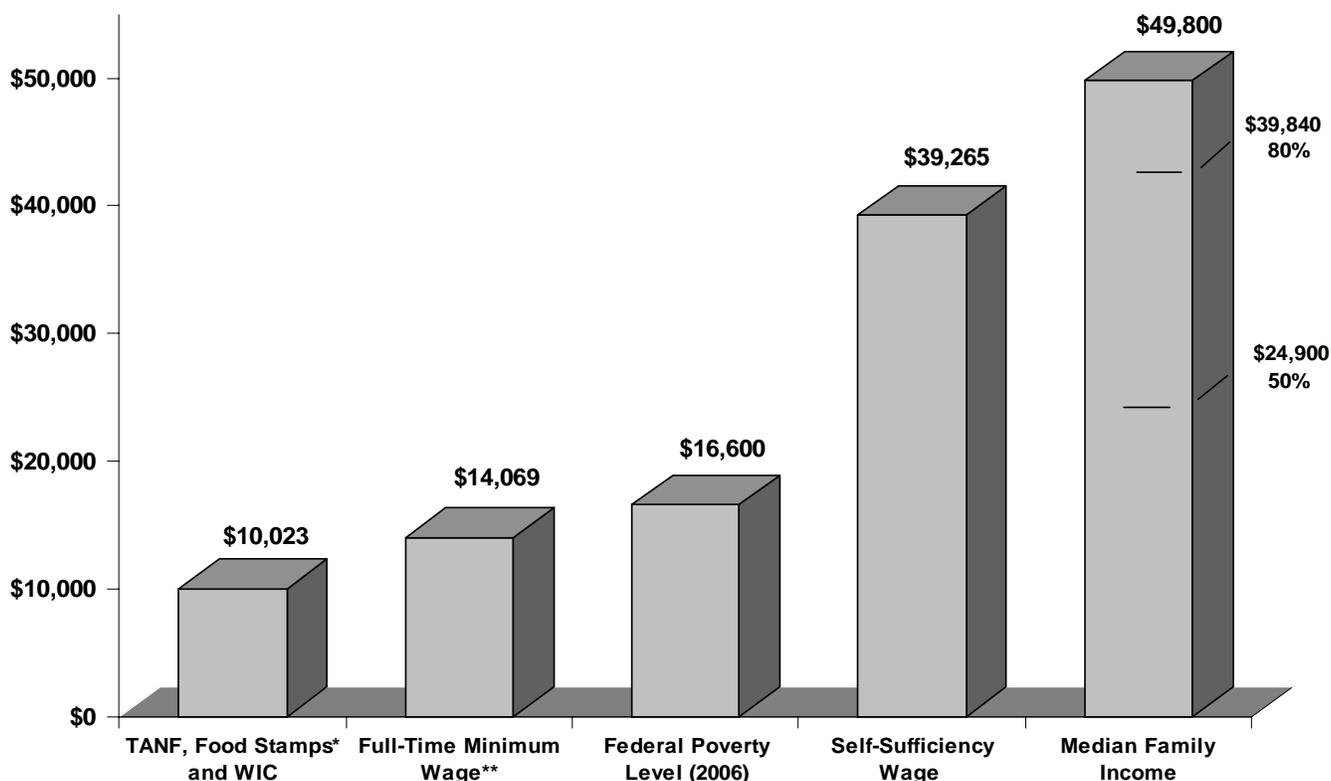
# Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 2**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks: 1) Temporary Assistance for Needy Families (TANF) and the cash value equivalent of Food Stamps and WIC (Women, Infants and Children); 2) the federal net minimum wage; 3) the federal poverty level (FPL) for a family of three; and 4) the median family income for a family of three. For this

comparison, a family of three (one adult, one preschooler, and one schoolage child) living in Allegheny County (in the Pittsburgh HMFA) is used.

Note that this set of benchmarks is not meant to show *how* a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time. Where relevant, the comparison benchmarks are for three-

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2006**  
 Based on the Self-Sufficiency Standard for a Family with  
 One Adult, One Preschooler and One Schoolage Child  
 Allegheny County, PA



\* The TANF benefit is \$5,235 annually (\$436 per month) and the Food Stamps benefit is \$4,788 annually (\$399 per month) for a family of three in Allegheny.

\*\* The federal full-time minimum wage is \$5.15 per hour. Calculated before taxes and tax credits this amount to \$10,877 per year. The second bar in Figure 2 includes the net effect of the addition of the EITC and the subtraction of federal, state, and city taxes.

person families. However, none is as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar from the left in Figure 2, the Self-Sufficiency Standard for this Allegheny family is **\$39,265** per year.

**TANF, Food Stamps and WIC:** Including the cash value of Food Stamps as well as the TANF cash grant and assuming no wage or other income, the total basic “cash” assistance package is **\$835** per month or **\$10,023** per year. This amount is about one-quarter (26%) of the Self-Sufficiency Standard for a three-person family in Allegheny and 60% of the FPL.

**Minimum Wage:** The federal minimum wage is currently \$5.15 per hour. A full-time worker at **\$5.15** per hour earns **\$10,877** per year (**\$906** per month).<sup>42</sup> Subtracting payroll taxes (Social Security and Medicare) and adding the Earned Income Tax Credit (and Child Tax Credit when eligible), this worker would have a net cash income of **\$14,069** per year (**\$1,172** per month). This amount is more than the worker’s earnings alone because the federal EITC benefit for which the parent qualifies is more than the taxes owed. Note that because the parent does not pay federal income taxes, she does not receive the federal Child Care Tax Credit or the Child Tax Credit.

Even with the help of the federal EITC, a full-time job at the minimum wage provides only 36% of the amount needed to be self-sufficient. And if it is assumed that the worker pays taxes monthly through withholding but does not receive the EITC payments on a monthly basis (as is true of most workers), she will only receive **\$9,718** during the year, which is about one quarter (25%) of the Self-Sufficiency Standard and about 59% of the FPL.

**Federal Poverty Level:** Not surprisingly, the Standard wage is quite a bit higher than the poverty level for a family of three. According to federal guidelines, a family consisting of one adult and two children would be considered “poor” with a monthly

income of **\$1,383** (**\$16,600** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family in Allegheny County is only 42% of the Self-Sufficiency Wage. Even in Lycoming County, the least expensive region in Pennsylvania for a family with one adult, one preschooler, and one schoolage child, the official poverty line is only 69% of the minimum amount necessary to be self-sufficient.

**Median Family Income:** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Allegheny County is **\$49,800**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is 79% of the median family income for Allegheny.<sup>43</sup>

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 between 50% and 80% of the median area income are considered “Low Income.” Almost all assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category—defined as less than 30% of area median income.<sup>44</sup> Even then, only about 7% to 15% of families eligible for programs such as Public Housing and the Housing Choice Voucher Program receive housing assistance.<sup>45</sup>

Thus, Figure 2 shows that the Self-Sufficiency Standard for an Allegheny County family falls within HUD’s definition of “Low Income,” suggesting that a substantial portion of Pennsylvania families lack adequate income to meet their needs. At the same time, it suggests that the Standard is set at a level that is neither too high nor too low.

# Comparison of a Pennsylvania Place to Other U.S. Places

The Self-Sufficiency Standard has been completed for 35 states, plus the Washington, D.C. Metro Area and New York City. Because the Self-Sufficiency Standard uses the same methodology

across states, the cost of meeting basic needs for a given family type in different states can be directly compared.

Table 5  
The Self-Sufficiency Standard for Philadelphia, PA  
Comparison to Other U.S. Places\*

Single Adult		Single Adult, Infant		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
Milwaukee, WI	\$7.54	Camden, NJ	\$14.29	Camden, NJ	\$14.74	Camden, NJ	\$18.18	Camden, NJ	\$10.25
Camden, NJ	\$8.21	Newark, NJ	\$15.28	<b>Philadelphia, PA***</b>	<b>\$15.93</b>	Wilmington, DE	\$19.33	Chicago, IL***	\$10.80
<b>Philadelphia, PA***</b>	<b>\$8.48</b>	<b>Philadelphia, PA***</b>	<b>\$15.57</b>	Chicago, IL***	\$15.95	Chicago, IL***	\$19.44	Newark, NJ	\$10.88
Newark, NJ	\$9.18	Wilmington, DE	\$15.85	Wilmington, DE	\$16.18	Newark, NJ	\$19.45	<b>Philadelphia, PA***</b>	<b>\$11.08</b>
Chicago, IL***	\$9.19	Chicago, IL***	\$15.93	Newark, NJ	\$16.57	<b>Philadelphia, PA***</b>	<b>\$20.12</b>	Wilmington, DE	\$11.36
Wilmington, DE	\$9.50	Milwaukee, WI	\$17.18	Milwaukee, WI	\$16.64	San Diego, CA**	\$20.20	San Diego, CA**	\$11.54
Denver, CO	\$9.57	Denver, CO	\$17.28	San Diego, CA**	\$17.48	Denver, CO	\$21.27	Milwaukee, WI	\$11.94
Washington, DC***	\$10.02	San Diego, CA**	\$17.68	Denver, CO	\$17.83	Los Angeles, CA	\$22.11	Denver, CO	\$12.27
San Diego, CA**	\$10.83	Washington, DC***	\$18.00	Los Angeles, CA	\$18.76	Washington, DC***	\$22.28	Los Angeles, CA	\$12.67
Los Angeles, CA	\$10.83	Los Angeles, CA	\$18.55	Washington, DC***	\$19.38	Milwaukee, WI	\$23.95	Washington, DC***	\$12.68
Boston, MA***	\$10.99	New York City (Queens), NY***	\$18.99	New York City (Queens), NY***	\$20.79	Boston, MA***	\$26.40	Boston, MA***	\$14.06
New York City (Queens), NY***	\$12.13	Boston, MA***	\$22.67	Boston, MA***	\$22.67	New York City (Queens), NY***	\$27.11	San Francisco, CA***	\$14.74
San Francisco, CA***	\$13.69	San Francisco, CA***	\$25.08	San Francisco, CA***	\$24.57	San Francisco, CA***	\$28.59	New York City (Queens), NY***	\$14.81

\* All wages updated to 2006 using the Consumer Price Index

\*\* Per adult

\*\*\*Public Transportation is assumed.

Since the Standards have been completed in different years, all numbers have been updated to 2006 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for the sake of consistency the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) was used to estimate inflation when updating the other state's Standards for this table.

In **Table 5**, on the previous page, the Standard for Philadelphia is compared to 12 other cities of comparable size across the U.S.: Boston, MA; Camden, NJ; Chicago, IL; Denver, CO; Los Angeles, CA; Milwaukee, WI; Newark, NJ; New York City (Queens), NY; San Diego, CA; San Francisco, CA; Washington, D.C.; and Wilmington, DE.

In Philadelphia, the Self-Sufficiency Wage required for all the family types in this comparison falls at the low end of the wage distribution. A single adult requires a Self-Sufficiency Wage of **\$8.48** per hour, with the cost of living in 10 areas necessitating a higher Self-Sufficiency Wage. The single parent with an infant requires **\$15.57** per hour, the single adult with a preschooler requires **\$15.93** per hour (in order to cover

the additional child care costs), and a single adult with a preschooler and a schoolage child requires a wage of **\$20.12** per hour, with the cost of living in seven areas necessitating a higher Self-Sufficiency Wage in each of these three cases. Each adult in the two-adult family with a preschooler and a schoolage child needs a Self-Sufficiency Wage of **\$11.08** per hour to be self-sufficient, with the cost of living in nine other areas necessitating a higher Self-Sufficiency Wage.

The Self-Sufficiency Standard for Philadelphia is calculated assuming public transportation use by all of the families. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where public transportation costs are assumed, the Self-Sufficiency Wage is lower reflecting the lower expenses. While Philadelphia is less expensive than a majority of the 12 places it is compared to, a family with one adult, one preschooler, and one schoolage child living in Philadelphia still requires nearly four times Pennsylvania's minimum wage (\$5.15 per hour at the time of this report's publication) to meet basic needs.

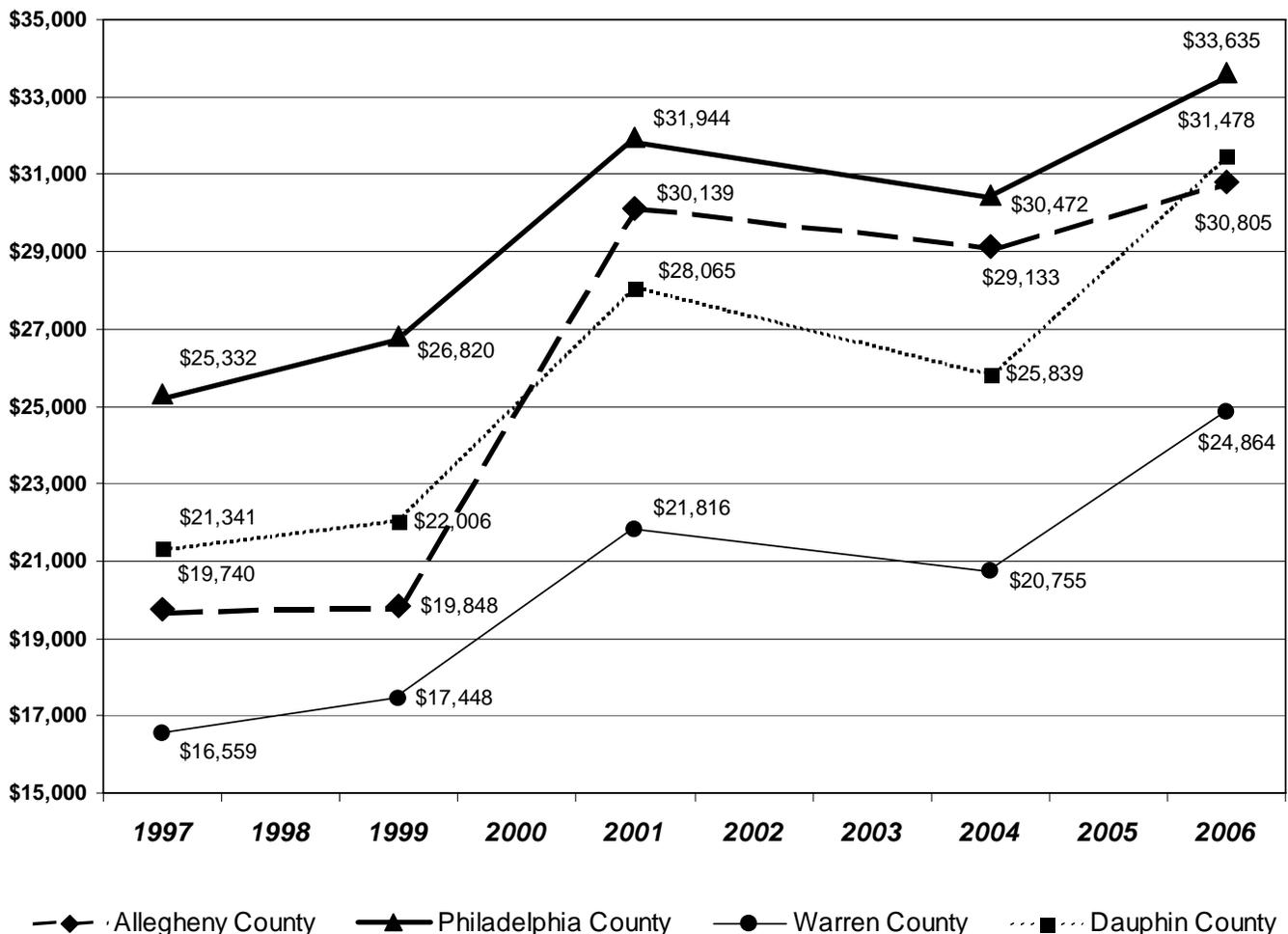
# The Self-Sufficiency Wage Over Time

Comparing the historical Self-Sufficiency Wages for a specific family type in several counties to the current Self-Sufficiency Wage illustrates the increase in the cost of living in those areas over time. This is the fifth Pennsylvania report completed since 1997; therefore, cost trends can be represented by five points in time. **Figure 3** compares the Self-Sufficiency Wage in four counties (Allegheny, Dauphin, Philadelphia, and Warren) for a family type consisting of one adult with one preschooler from 1997 to 2006. It is clear from Figure 3 that costs in Pennsylvania rose significantly since 1997, even with the slight drop between 2001 and

2004. The slight dip in the Self-Sufficiency Standard between 2001 and 2004 is due to an average decrease (in these four counties) in federal taxes from 22% of the total budget to 19% and a small increase in tax credits (the CCTC and CTC). During this same time period, child care costs increased from 20% of the overall budget to 23%; housing and health care both increased by 1% to 28% and 9% (respectively) of the total budget for this family.

Overall costs in these four counties have increased by 30% to 56% since 1997. The increase in the Self-

Figure 3  
**The Pennsylvania Self-Sufficiency Standard Over Time**  
*One Adult with One Preschooler*  
 By County, By Year: 1997, 1999, 2001, 2004, and 2006



Sufficiency Wage from 2004 to 2006 is largely due to increasing health care costs and increases in taxes for all four counties. Costs increased as follows:

- The greatest increase in health care costs occurred in Warren County, where costs have risen 71% since 2004; followed by Dauphin (35%), Philadelphia (32%), and Allegheny Counties (12%).
- Since 2004, taxes have increased in all counties ranging from 7% (in Allegheny County) to 36% (in Warren County).
- Child care costs for a family with one preschooler have increased from 4% to 15% in these counties since 2004. The greatest increase of child care costs occurred in Dauphin County (15%) and represents a child care rate increase from \$490 per month to \$564 per month since 2004. The rate increase (to \$564) in Dauphin County is significant but is still lower than the 2006 monthly child care rate for a preschooler in Philadelphia (\$619). Child care costs also increased by 10% in Allegheny County and 4% in Warren County.
- Housing costs for a two-bedroom home have increased, on average, by approximately 10% in these four areas. However, due to changes in the HUD metropolitan area/non-metropolitan area classifications (see Endnote 14), housing costs from 2004 cannot be directly compared with 2006 housing costs.
- Food costs have also increased since 2004 for the four counties compared in Figure 3. The increased cost of food reflects both inflation and actual cost increases in these areas.

Depending on the location, the Self-Sufficiency Wage has increased at an inflation rate of 3% to nearly 6% per annum since 1997, or an average of 4.6% (3.0% Philadelphia County; 5.1% Warren County; 5.6% Allegheny County; and 4.8% Dauphin County). This is close to the official CPI which increased an average of 4.8% annually for the Northeast.<sup>46</sup>

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

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While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. "Work supports" can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments. This stability also can help a family retain employment, which is a necessary condition for improving wages. When available, work supports—such as child care

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*“Work supports” can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments.*

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assistance, health care (Medicaid or state CHIP), housing assistance (including Section 8 vouchers and public housing), Temporary Assistance for Needy Families (TANF) cash assistance, Food Stamps, and/or Women, Infants and Children (WIC) programs—can help families as they struggle to become economically self-sufficient.

Below is a brief discussion of each work support. Child support, although not a “work support,” can assist a family in meeting basic needs and so is also modeled. Finally, before modeling the impact of child support and work supports, an explanation of how the taxes and tax credits are treated in Self-Sufficiency Standard and in the modeling tables is provided.

**Child Support:** Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets. Even in cases where the non-custodial parent's income is relatively low, child support payments may benefit children by easing the custodial

parent's financial burden. When both parents provide support to meet their children's needs, whatever the amount, children are likely to benefit. However, seeking—and receiving—child support may not be an option for all families, especially those for whom there is a history or risk of domestic violence.

**Child Care:** Since child care is one of the major expenses for families with children, a child care subsidy can substantially reduce this expense. For this reason, child care assistance is modeled separately as well as in combination with other work supports. The addition of a child care subsidy generally provides single parents the greatest relief of any work support.

**Health Care:** While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. As previously discussed, the Standard assumes that a Self-Sufficiency Wage includes employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes quite costly, to meet their families' health care needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis. For example, families may need to risk eviction by using income budgeted for housing to pay for needed health care.

However, with the expansions of the federal and state-supported Children's Health Insurance Program, many working families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families that enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months. After that time, and for those families not transitioning off welfare, children can be covered by Pennsylvania's CHIP, depending upon family income and household size.<sup>47</sup>

**Food Stamps and Women, Infants and Children (WIC) Program:** Most households with a

gross monthly income of 130% or less of the Federal Poverty Level (FPL) are eligible for the federal Food Stamp Program. This program, administered by individual states, provides crucial support to needy households. For those making the transition from welfare-to-work, Pennsylvania offers a Transitional Benefits Alternative—a five-month period during which the income of former TANF recipients leaving the rolls for work is disregarded. In some instances, the Food Stamp benefit can increase during this period.

Additionally, Pennsylvania’s WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.<sup>48</sup> For those who qualify, the Self-Sufficiency Standard includes WIC benefits (along with Food Stamps) in calculating food costs.

**Housing:** Like the child care subsidy, housing assistance is a major support for families, since housing costs are difficult for families to reduce without federal or state assistance. However, despite their importance, housing subsidies are extremely limited nationwide due to funding and availability.

**Tax Credits:** Tax credits can also provide needed income for families. The Standard shows tax credits as if they are received *monthly*. However, for the work supports modeled in Table 6 (Columns 2–6), the refundable EITC and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received *annually*.

The tax credits are shown this way in order to be as realistic as possible. Although, by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis (Advance EITC), many workers prefer to receive it annually. Some prefer to use the EITC as “forced savings” to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account.<sup>49</sup> Thus, the great majority (approximately 99%) of families receive the federal EITC as a lump sum payment the following year when they file their tax returns.<sup>50</sup> Therefore, for all but the first column (the Self-Sufficiency Standard) of Table 6, the total amount of the refundable EITC tax credit the family would receive *annually* (when they file their taxes) is shown in the first shaded line at the bottom of the table (assuming the adult works at this same wage, full-time, for the year).

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining federal taxes owed shown monthly and the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table 6. Also, one cannot legally receive the refundable portion of the Child Tax Credit monthly. Finally, the Child Care Tax Credit, which is not refundable at all, is only shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the entire modeling table.

### **Table 6 - Modeling the Impact of Work Supports and Child Support in Philadelphia**

In **Table 6**, the impact of adding work supports and child support is modeled for a single-parent family with one infant and one preschooler living in Philadelphia. Costs that have been reduced by child support and work supports are indicated with bold font in the table. Note that Food Stamps, WIC, and Pennsylvania CHIP were modeled alone and separately, but this family is not eligible for these subsidies alone or in combination.

**The Self-Sufficiency Standard (Column 1):** The first column of Table 6 shows the Self-Sufficiency Standard, which provides this family’s expenses, including taxes, *without any work or other supports to reduce these costs* (except tax credits where applicable). In Philadelphia, a single parent with one infant and one preschooler has monthly child care expenses of \$1,211 and monthly housing costs of \$800; therefore, she must earn a Self-Sufficiency Wage of **\$20.92** per hour.

**Child Care (Column 2):** In Column 2, the first work support—child care—is added. Child care assistance in Pennsylvania is provided for families whose income is less than 200% of the FPL and whose parent or parents work at least 20 hours per week. Receiving this support reduces child care costs substantially. The monthly child care costs are reduced from \$1,211 to **\$217**, which lowers the income a parent needs to earn from \$20.92 without any work supports to **\$14.07** per hour.

**Child Care, [Food Stamps], WIC, and Medicaid (Column 3):** For adults moving from welfare-to-work, child care, Food Stamps, WIC, and Medicaid comprise the typical “package” of benefits.

Table 6  
**Impact of the Addition of Child Support and Work Supports  
on Monthly Costs and Self-Sufficiency Wage**  
Single Parent with One Infant and One Preschooler  
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006  
Philadelphia County

	#1	Work Supports (and Child Support)				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Care	Child Care, [Food Stamps*] WIC** & Medicaid	Child Care, [Food Stamps], WIC & PA CHIP	Child Care, [Food Stamps], WIC, Child Support & PA CHIP	Housing, Child Care, Food Stamps, WIC, & PA CHIP
<b>Monthly Costs:</b>						
Housing	\$800	\$800	\$800	\$800	\$800	\$460
Child Care	\$1,211	\$217	\$152	\$174	\$130	\$109
Food	\$437	\$437	\$404	\$404	\$404	\$296
Transportation	\$70	\$70	\$70	\$70	\$70	\$70
Health Care	\$282	\$282	\$0	\$102	\$102	\$102
Miscellaneous	\$280	\$280	\$280	\$280	\$280	\$280
Taxes	\$869	\$508	\$307	\$336	\$259	\$209
Earned Income Tax Credit	\$0	***	***	***	***	***
Child Care Tax Credit (-)	-\$100	-\$59	-\$46	-\$50	-\$33	-\$11
Child Tax Credit (-)	-\$167	-\$58	-\$9	-\$18	\$0	\$0
Child Support					-\$271	
<b>Self-Sufficiency Wage:</b>						
Hourly	\$20.92	\$14.07	\$11.13	\$11.92	\$9.89	\$8.61
Monthly	\$3,682	\$2,477	\$1,958	\$2,098	\$1,741	\$1,515
Annual	\$44,189	\$29,723	\$23,499	\$25,171	\$20,894	\$18,184
<b>Total Federal EITC (refundable, received annually)***</b>		\$1,167	\$2,478	\$2,125	\$3,026	\$3,597
<b>Total Federal CTC (refundable portion, received annually)***</b>		\$1,302	\$1,762	\$1,778	\$1,484	\$1,078

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

\*\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Pennsylvania. Assumes average monthly value of WIC benefit \$33.25 (FY 2005).

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

In Column 3, it is assumed that Medicaid will cover all of the family's health care expenses, reducing health care costs from \$282 per month to zero. This family is not eligible for Foods Stamps; however the WIC benefit reduces food costs from \$437 to \$404 per month. With the addition of a reduction of child care costs—from \$1,211 to \$152—this Philadelphia family can now meet their basic needs with a wage of \$11.13 per hour, which is close to half of the Self-Sufficiency Wage without work supports of \$20.92 per hour.

**Child Care, [Food Stamps], WIC, and PA CHIP (Column 4):** After one year, the parent making the transition from welfare-to-work loses Medicaid coverage for her whole family. As with families who have never received welfare, this parent is now eligible for child care and her children are eligible for Pennsylvania Children's Health Insurance Program (PA CHIP). If her family income remains below 200% of the FPL she will not have a premium; or, if her income is between 200% and 235% of the FPL she will

be eligible for a low cost plan. Under PA CHIP, the children’s health care will be free but the parent will need to pay for the cost of her own health care, including her share of the health insurance premium that is available through her employer and her out-of-pocket costs. In this instance, this family’s monthly health care expense is increased to **\$102**. This Philadelphia family is still not eligible for the Food Stamp benefit, but remains eligible for WIC, and so monthly food costs remain \$404. The slightly higher wage required to pay the higher health care costs increases the child care costs slightly to **\$174**. Thus replacing Medicaid with PA CHIP means this parent now requires a wage of **\$11.92** per hour, nearly one dollar more per hour than with Medicaid.

**Child Care, [Food Stamps], WIC, Child Support, and PA CHIP (Column 5):** In the fifth column, child support is added to the forms of assistance previously modeled in Column 4. The amount of **\$271** shown in this column is the average child support payment per month for families who participated in the Pennsylvania Department of Child Support Enforcement program.<sup>51</sup> Unlike additional earned income, child support is not taxable income, and thus it can have a strong impact on helping families meet their needs. However, child support is added to the income when Food Stamps eligibility is considered. The parent now needs to earn less per hour to meet her family’s needs, and this lower wage then increases the child care subsidy, meaning child care costs are reduced from \$1,211 (with no supports) to **\$130**. This family is eligible for WIC, but is still not eligible for Food Stamps. Overall, with this benefit package, the parent needs to earn only **\$9.89** per hour to meet the family’s basic needs, which is 47% of the Self-Sufficiency Wage without work supports.

**Housing, Child Care, Food Stamps, WIC, and PA CHIP (Column 6):** In the sixth column, child support is removed and housing assistance is added to the assistance modeled in Column 5. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$800 to **\$460** per month. This family is now eligible for Food Stamps and WIC, reducing food costs to **\$296**. With the addition of a housing subsidy and the removal of child support, this parent needs to earn over a dollar less per hour to meet the family’s basic needs. Overall, with this benefit package, the parent needs to earn **\$8.61** per hour to

meet the family’s basic needs, which is 41% of the Self-Sufficiency Wage without work supports.

### **Table 7 - Modeling the Impact of Work Supports on Wage Adequacy in Philadelphia**

Table 6 begins with a Self-Sufficiency Wage and models how child support, and various work supports (alone and in combination) could lower the wage needed for families to meet their basic needs. **Table 7 starts** with wages, and shows how adequately a given wage meets expenses, as calculated for the Self-Sufficiency Wage, with and without work supports. Table 7 uses the same family type (a single parent with one infant and one preschooler) and the same area (Philadelphia) as Table 6.

In Table 7, and throughout the Self-Sufficiency Standard, the term “Wage Adequacy” refers to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family’s needs. Costs in Table 7 that are reduced by work supports are noted in bold. As in Table 6, it is assumed that the “refundable” federal EITC and the “additional” refundable portion of the CTC are received annually and thus are not shown in Table 7 as available to reduce costs monthly. Instead the annual refund is indicated in the two bottom shaded rows.

Panel A shows how adequately \$5.15 per hour—the Pennsylvania minimum wage as of January 2006—meets this Philadelphia family’s needs, with and without work supports. Panels B, C, D, and E then show Wage Adequacy for the same family in Philadelphia at \$6.25 per hour, \$7.15 per hour, \$9.15 per hour, and \$11.15 per hour, respectively. These wages were selected because of the prospect that Pennsylvania’s minimum wage will increase with the passage of pending legislation. Although several bills are circulating, the Governor and a broad-based coalition of advocates support legislation that would increase the minimum wage to \$6.25 per hour in 2006 and to \$7.15 per hour in 2007, with an annual cost-of-living increase tied to the Consumer Price Index thereafter.<sup>52</sup>

**No Work Supports (Wages Only) (Column 1):** In Panel A, Column 1, the parent earns \$5.15 per hour and is not receiving any work supports or tax credits

Table 7  
**Impact of Work Supports on Wage Adequacy**  
 Single Parent with One Infant and One Preschooler  
 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006  
 Philadelphia County

<b>PANEL A: Wage Adequacy at \$5.15 (PA Minimum Wage - January 1, 2006)</b>						
	#1	<b>Wages with Work Supports</b>				
	<i>Wages Only -- No Work Supports</i>	<i>Food Stamps</i>	<i>Child Care</i>	<i>Child Care, Food Stamps, WIC &amp; Medicaid</i>	<i>Child Care, Food Stamps, WIC &amp; PA CHIP</i>	<i>Housing, Child Care, Food Stamps, WIC, &amp; PA CHIP</i>
<b>TOTAL MONTHLY INCOME:</b>	\$906	\$906	\$906	\$906	\$906	\$906
<b>Monthly Costs:</b>						
<i>Housing</i>	\$800	\$800	\$800	\$800	\$800	<b>\$272</b>
<i>Child Care</i>	\$1,211	\$1,211	<b>\$22</b>	<b>\$22</b>	<b>\$22</b>	<b>\$22</b>
<i>Food</i>	\$437	<b>\$60</b>	\$437	<b>\$133</b>	<b>\$133</b>	<b>\$176</b>
<i>Transportation</i>	\$70	\$70	\$70	\$70	\$70	\$70
<i>Health Care</i>	\$282	\$282	\$282	<b>\$0</b>	<b>\$102</b>	<b>\$102</b>
<i>Miscellaneous</i>	\$280	\$280	\$280	\$280	\$280	\$280
<i>Taxes</i>	\$125	\$125	\$125	\$125	\$125	\$125
<i>Earned Income Tax Credit (-)</i>	*	*	*	*	*	*
<i>Child Care Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0	\$0
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,206	\$2,829	\$2,016	\$1,430	\$1,532	\$1,047
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,299)	(\$1,922)	(\$1,110)	(\$524)	(\$626)	(\$140)
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>28%</b>	<b>32%</b>	<b>45%</b>	<b>63%</b>	<b>59%</b>	<b>87%</b>

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

monthly. In this scenario, the family's monthly expenses total \$3,206, while the parent's total monthly income is just \$906. Thus, there is a shortfall of \$2,299 without work supports or tax credits and Wage Adequacy is just **28%**. In other words, working full-time at the minimum wage, without any other support or resources, only provides 28% of the income needed to meet this family's needs. The first column in Panels B, C, D, and E shows the effect of increasing the parent's wages to \$6.25, \$7.15, \$9.15, and \$11.15 per hour. This increases Wage Adequacy to **34%**, **39%**, **49%**, and **59%** respectively, still far below what is needed. Indeed, even at the highest wage illustrated in Table 7—\$11.15 per hour—the family's monthly income of \$1,962 it is still \$1,370 less than what is needed to meet basic needs at a minimally adequate level.

**Food Stamps (Column 2):** When the family receives Food Stamps, it reduces their expenses, raising Wage Adequacy, as shown in Column 2 of

Panels A, B, C, and D. At \$5.15 per hour, Food Stamps decrease food costs to \$60, increasing Wage Adequacy from 28% to **32%**; at \$6.25 per hour, food costs are decreased to \$106, increasing Wage Adequacy from 34% to **38%**; at \$7.15 per hour, food costs are decreased to \$144, increasing Wage Adequacy from 39% to **43%**; and at \$9.15 per hour, food costs are decreased to \$229 increasing Wage Adequacy from 49% to **52%**. However, when this adult earns \$11.15 per hour they are no longer eligible to receive Food Stamps and their Wage Adequacy remains the same at **59%**.

**Child Care (Column 3):** When the family receives child care assistance, it reduces their expenses, and raises Wage Adequacy, as shown in Column 3 of Panels A through E. At \$5.15 per hour, child care assistance alone decreases the cost of child care to \$22, increasing Wage Adequacy from 28% with no work supports to **45%** with child care assistance.

Table 7 (con't)  
**Impact of Work Supports on Wage Adequacy**  
*Single Parent with One Infant and One Preschooler*  
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006  
Philadelphia County

<b>PANEL B: Wage Adequacy at \$6.25</b>						
	#1	<b>Wages with Work Supports</b>				
	<i>Wages Only -- No Work Supports</i>	<i>Food Stamps</i>	<i>Child Care</i>	<i>Child Care, Food Stamps, WIC &amp; Medicaid</i>	<i>Child Care, Food Stamps, WIC &amp; PA CHIP</i>	<i>Housing, Child Care, Food Stamps, WIC, &amp; PA CHIP</i>
<b>TOTAL MONTHLY INCOME:</b>	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100
<b>Monthly Costs:</b>						
<i>Housing</i>	\$800	\$800	\$800	\$800	\$800	<b>\$330</b>
<i>Child Care</i>	\$1,211	\$1,211	<b>\$43</b>	<b>\$43</b>	<b>\$43</b>	<b>\$43</b>
<i>Food</i>	\$437	<b>\$106</b>	\$437	<b>\$173</b>	<b>\$173</b>	<b>\$216</b>
<i>Transportation</i>	\$70	\$70	\$70	\$70	\$70	\$70
<i>Health Care</i>	\$282	\$282	\$282	<b>\$0</b>	<b>\$102</b>	<b>\$102</b>
<i>Miscellaneous</i>	\$280	\$280	\$280	\$280	\$280	\$280
<i>Taxes</i>	\$149	\$149	\$149	\$149	\$149	\$149
<i>Earned Income Tax Credit (-)</i>	*	*	*	*	*	*
<i>Child Care Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0	\$0
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,229	\$2,898	\$2,061	\$1,515	\$1,617	\$1,190
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,129)	(\$1,798)	(\$961)	(\$415)	(\$517)	(\$90)
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>34%</b>	<b>38%</b>	<b>53%</b>	<b>73%</b>	<b>68%</b>	<b>92%</b>

<b>PANEL C: Wage Adequacy at \$7.15</b>						
	#1	<b>Wages with Work Supports</b>				
	<i>Wages Only -- No Work Supports</i>	<i>Food Stamps</i>	<i>Child Care</i>	<i>Child Care, Food Stamps, WIC &amp; Medicaid</i>	<i>Child Care, Food Stamps, WIC &amp; PA CHIP</i>	<i>Housing, Child Care, Food Stamps, WIC, &amp; PA CHIP</i>
<b>TOTAL MONTHLY INCOME:</b>	\$1,258	\$1,258	\$1,258	\$1,258	\$1,258	\$1,258
<b>Monthly Costs:</b>						
<i>Housing</i>	\$800	\$800	\$800	\$800	\$800	<b>\$378</b>
<i>Child Care</i>	\$1,211	\$1,211	<b>\$65</b>	<b>\$65</b>	<b>\$65</b>	<b>\$65</b>
<i>Food</i>	\$437	<b>\$144</b>	\$437	<b>\$204</b>	<b>\$204</b>	<b>\$247</b>
<i>Transportation</i>	\$70	\$70	\$70	\$70	\$70	\$70
<i>Health Care</i>	\$282	\$282	\$282	<b>\$0</b>	<b>\$102</b>	<b>\$102</b>
<i>Miscellaneous</i>	\$280	\$280	\$280	\$280	\$280	\$280
<i>Taxes</i>	\$168	\$168	\$168	\$168	\$168	\$168
<i>Earned Income Tax Credit (-)</i>	*	*	*	*	*	*
<i>Child Care Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0	\$0
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,248	\$2,955	\$2,102	\$1,587	\$1,689	\$1,309
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,990)	(\$1,697)	(\$843)	(\$329)	(\$431)	(\$51)
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>39%</b>	<b>43%</b>	<b>60%</b>	<b>79%</b>	<b>74%</b>	<b>96%</b>

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

Table 7 (con't)

**Impact of Work Supports on Wage Adequacy**

Single Parent with One Infant and One Preschooler

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006

Philadelphia County

**PANEL D: Wage Adequacy at \$9.15**

	#1	Wages with Work Supports				
		#2	#3	#4	#5	#6
	Wages Only -- No Work Supports	Food Stamps	Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & PA CHIP	Housing, Child Care, Food Stamps, WIC, & PA CHIP
<b>TOTAL MONTHLY INCOME:</b>	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610
<b>Monthly Costs:</b>						
Housing	\$800	\$800	\$800	\$800	\$800	<b>\$483</b>
Child Care	\$1,211	\$1,211	<b>\$109</b>	<b>\$109</b>	<b>\$109</b>	<b>\$109</b>
Food	\$437	<b>\$229</b>	\$437	<b>\$276</b>	<b>\$276</b>	<b>\$319</b>
Transportation	\$70	\$70	\$70	\$70	\$70	\$70
Health Care	\$282	\$282	\$282	<b>\$0</b>	<b>\$102</b>	<b>\$102</b>
Miscellaneous	\$280	\$280	\$280	\$280	\$280	\$280
Taxes	\$230	\$230	\$230	\$230	\$230	\$230
Earned Income Tax Credit (-)	*	*	*	*	*	*
Child Care Tax Credit (-)	(\$20)	(\$20)	(\$20)	(\$20)	(\$20)	(\$20)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,290	\$3,082	\$2,187	\$1,744	\$1,846	\$1,572
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,680)	(\$1,472)	(\$577)	(\$134)	(\$236)	\$39
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>49%</b>	<b>52%</b>	<b>74%</b>	<b>92%</b>	<b>87%</b>	<b>102%</b>

**PANEL E: Wage Adequacy at \$11.15**

	#1	Wages with Work Supports				
		#2	#3	#4	#5	#6
	Wages Only -- No Work Supports	[Food Stamps]	Child Care	Child Care, [Food Stamps], WIC & Medicaid	Child Care, [Food Stamps], WIC & PA CHIP	Housing, Child Care, [Food Stamps], WIC, & PA CHIP
<b>TOTAL MONTHLY INCOME:</b>	\$1,962	\$1,962	\$1,962	\$1,962	\$1,962	\$1,962
<b>Monthly Costs:</b>						
Housing	\$800	\$800	\$800	\$800	\$800	<b>\$589</b>
Child Care	\$1,211	\$1,211	<b>\$152</b>	<b>\$152</b>	<b>\$152</b>	<b>\$152</b>
Food	\$437	\$437	\$437	<b>\$404</b>	<b>\$404</b>	<b>\$404</b>
Transportation	\$70	\$70	\$70	\$70	\$70	\$70
Health Care	\$282	\$282	\$282	<b>\$0</b>	<b>\$102</b>	<b>\$102</b>
Miscellaneous	\$280	\$280	\$280	\$280	\$280	\$280
Taxes	\$307	\$307	\$307	\$307	\$307	\$307
Earned Income Tax Credit (-)	*	*	*	*	*	*
Child Care Tax Credit (-)	(\$55)	(\$55)	(\$55)	(\$55)	(\$55)	(\$55)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0
<b>TOTAL MONTHLY EXPENSES</b>	\$3,332	\$3,332	\$2,273	\$1,958	\$2,060	\$1,848
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,370)	(\$1,370)	(\$310)	\$4	(\$98)	\$114
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>59%</b>	<b>59%</b>	<b>86%</b>	<b>100%</b>	<b>95%</b>	<b>106%</b>

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

\*\* Brackets [ ] indicate that this family is not income eligible for this work support.

As child care assistance is added to each increased wage, the Wage Adequacy increases until at \$11.15 per hour, child care costs are decreased to \$152, increasing Wage Adequacy from 59% to **86%**.

***Child Care, Food Stamps, WIC, and Medicaid (Column 4):*** At earnings of \$5.15 per hour, the addition of Food Stamps, WIC, and Medicaid to child care assistance increases Wage Adequacy from 45% to **63%**. At a wage of \$6.25 per hour, the Wage Adequacy increases from 53% with child care assistance alone to **73%**; at a wage of \$7.15 per hour, Wage Adequacy increases from 60% to **79%**; at a wage of \$9.15 per hour, Wage Adequacy increases from 74% to **92%**; and at a wage of \$11.15 per hour, Wage Adequacy increases from 86% to **100%**. However, at \$11.15 per hour, this family is eligible for WIC and child care assistance, but not Food Stamps.

***Child Care, Food Stamps, WIC, and PA CHIP (Column 5):*** The fifth column models the same family receiving child care assistance, Food Stamps, WIC, and PA CHIP. Without Medicaid, but with the addition of PA CHIP, the Wage Adequacy decreases for earnings of \$5.15 per hour (to **59%**), \$6.25 per hour (to **68%**), at \$7.15 per hour (to **74%**), at \$9.15 per hour (to **87%**), and at \$11.15 per hour (to **95%**). The decrease in Wage Adequacy is due to the parent having to pay their own health care costs with PA CHIP, as opposed to having zero health care costs with Medicaid.

***Housing, Child Care, Food Stamps, WIC & PA CHIP (Column 6):*** With the addition of housing assistance, at wages of \$5.15, \$6.25, \$7.15, \$9.15, and \$11.15 per hour, Wage Adequacy increases 11% to 28% from the levels shown without housing assistance to **87%**, **92%**, **96%**, **102%**, and **106%**, respectively.

### **Importance and Availability of the Work Supports Modeled in Table 6 and Table 7**

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care, which subsequently helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient. Unfortunately, the various work supports modeled here are not available to all who need them.

- ***Housing:*** Only one-fourth of the families eligible for federal housing assistance actually receive it. About 60% of U.S. households receiving Section 8 housing vouchers include children.<sup>53</sup> In March 2005 there were 82,644 Section 8 housing vouchers authorized for Pennsylvania, a cut of 3,230 families assisted from the previous year.<sup>54</sup>
- ***Food:*** Enrollment in the Food Stamp Program has increased, reaching 25.7 million people, or 11.2 million households, in 2005.<sup>55</sup> In Pennsylvania, participation in the Food Stamp Program rose from 748,074 participants in fiscal year 2001 to 1,042,809 in fiscal year 2005, a 9% increase.<sup>56</sup> Even so, many families that leave TANF cash assistance programs and begin working remain eligible for Food Stamps, but do not receive them. The Center on Budget and Policy Priorities states, “Research by both the Department of Health and Human Services and the Urban Institute has shown that fewer than half of the individuals who leave TANF cash assistance continue to participate in the Food Stamp Program despite earning low wages and (in most cases) remaining eligible for food stamp benefits.”<sup>57</sup>

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***... carefully targeted programs and tax policies can play an important role in helping families become self-sufficient. Unfortunately, the various work supports modeled here are not available to all who need them.***

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- ***Child Care:*** According to the U.S. Department of Health and Human Services, “Over eight million children were potentially eligible for child care subsidies in 2003, under the eligibility rules of the Child Care and Development Fund (CCDF). While we do not know how many of these children were in families that needed help paying for child care, 28% of the potentially eligible children received subsidized care through CCDF or related funding streams in fiscal year 2003.”<sup>58</sup> In Pennsylvania, around 63,200 children, or 35,300 families, received Child Care and Development Fund (CCDF) subsidies in fiscal year 2004.<sup>59</sup> Those children enrolled represent only 16% of Pennsylvania’s 1,034,000 children who are at or below 200% of the Federal Poverty Level.<sup>60</sup>

- Health Insurance:** According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 10.1% in 2003.<sup>61</sup> However, Families USA reports that “since 2001, low-income children’s access to health insurance coverage has been negatively affected by state budget cuts” resulting from fiscal pressures of the recent economic recession and that the “cumulative effect at the national level was that children’s enrollment in the SCHIP program declined during the second half of 2003, the first decrease since the program was implemented in 1997.”<sup>62</sup> Pennsylvania’s CHIP currently serves approximately 138,694 children and teens under 19 years of age,<sup>63</sup> or 4.5% of the population of Pennsylvania’s children. According to U.S. Census Health Insurance Data (2004), 6.5% of Pennsylvania’s children in families at or below 200% of the Federal Poverty Level, do not have health insurance.<sup>64</sup>
- Child Support:** Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a portion of the child support payment awarded, leaving 26% with no support at all.<sup>65</sup> Of families who receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$209, and in Pennsylvania the average is \$271.<sup>66</sup>

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

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low wage areas. Such families cannot afford their housing and food and child care, much less their other basic needs and are forced to choose between basic needs.

This wage disparity presents states and localities with the challenge of how to aid families who are striving for self-sufficiency. This is especially true for families whose incomes may be above the federal poverty level and/or assistance eligibility levels, yet not sufficient to meet all their basic needs. While many families benefited from an expanding economy during the late 1990s, recent proposals for funding cuts for social services have made families who earn a Self-Sufficiency Wage vulnerable. Families earning Self-Sufficiency Wages with the help of work supports will no longer be able to meet their basic needs if these work supports are removed or decreased without a commensurate increase in wages. Additionally, even in times of economic growth, continuing wage disparity remains a challenge for families.

**Table 8** below shows the top ten occupations (by number of employees) in Pennsylvania and their average wages. The data was collected by the Bureau of Labor Statistics (BLS) from the 2004 National Survey of Employers and adjusted for inflation using the 2005 annual CPI. In many cases, parents working in these occupations and at these wages will not reach economic self-sufficiency. For example, a single parent with a preschooler and a schoolage child in Philadelphia would require **\$42,503** (without work supports) per year to be self-sufficient.

There are two basic approaches for individuals to close the income gap: *reduce costs* or *raise incomes*. The first approach, reducing costs through various subsidies and supports, such as child support, Food Stamps, and child care assistance was modeled and discussed in the previous section. The second approach, raising incomes, can be implemented at either the “micro,” or individual level, or at the “macro,” or systemic level.

Table 8  
Wages of Pennsylvania’s Ten Largest Occupations: 2004\*

Occupation Title	Number of Employees	Average Wage - 2004		Average Wage - 2005**	
		Hourly	Annual***	Hourly	Annual***
Retail salespersons	177,050	\$8.69	\$18,075	\$9.03	\$18,783
Cashiers	169,170	\$7.16	\$14,893	\$7.44	\$15,476
General Office Clerks	144,440	\$10.67	\$22,194	\$11.09	\$23,063
Janitors and Cleaners, except maids and housekeepers	100,030	\$9.56	\$19,885	\$9.93	\$20,664
Laborers and freight, stock, and material movers (by hand)	97,440	\$10.79	\$22,443	\$11.21	\$23,323
Waiters and Waitresses	97,420	\$6.50	\$13,520	\$6.75	\$14,050
Combined food prep and serving workers, including fast food	87,200	\$6.86	\$14,269	\$7.13	\$14,828
Customer Service representatives	85,450	\$12.33	\$25,646	\$12.81	\$26,651
Secretaries, except legal, medical and executive	83,910	\$12.21	\$25,397	\$12.69	\$26,392
Bookkeeping, accounting, and auditing clerks	70,800	\$13.14	\$27,331	\$13.65	\$28,402

\*Occupational data was obtained from the latest National Survey of Employers completed in 2004.

\*\*Wages adjusted for inflation using 2005 annual Consumer Price Index from the Bureau of Labor Statistics.

\*\*\* Annual wages are calculated by multiplying the hourly wage by “year-round, full-time” hours figure of 2,080 hours. The wages listed here are the median wages for that occupation.

Source: US Department of Labor

Micro strategies to raise individual incomes include: improved access to higher education; functional context education; nontraditional employment opportunities; microenterprise training and development; and individual development accounts. Macro strategies address labor market structures (rather than the individual wage-earner) and include labor market reforms, gender- and race-based wage reform, and sectoral employment initiatives.

Both micro and macro approaches to income-raising are discussed in detail below. Note, however, that reducing costs (as previously discussed) and raising incomes (either at the micro or macro level) are not mutually exclusive, but *can and should* be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs, yet continue to have their incomes supplemented by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family's well-being and allows them to balance work, education, and family responsibilities.

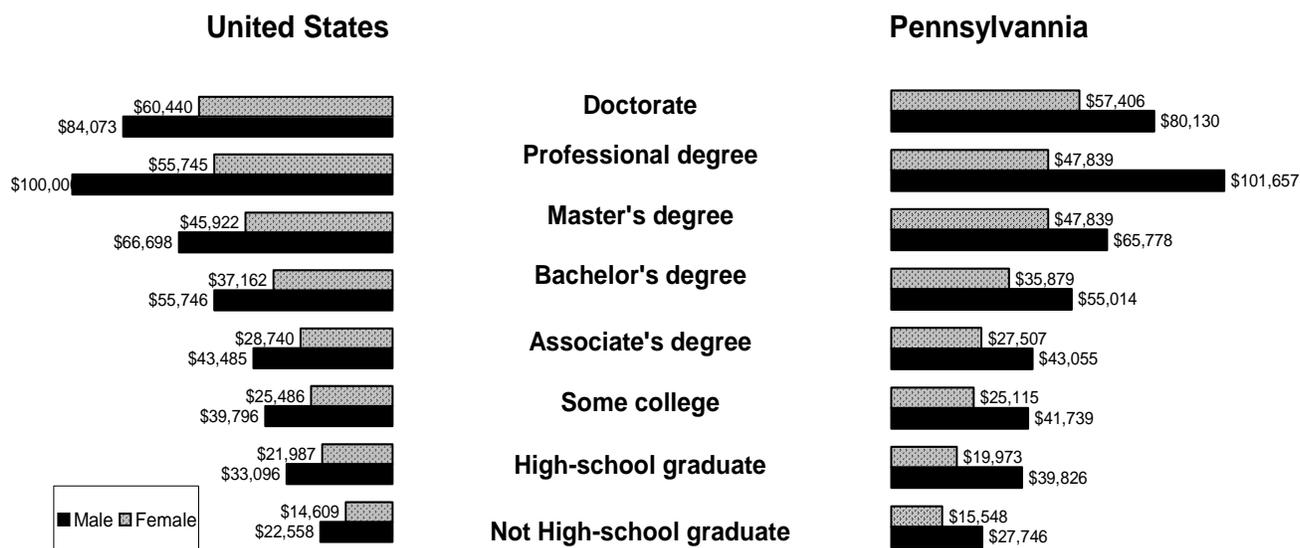
### Raising Incomes: Micro Approaches

**Improved Access to Higher Education:** Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without access to

training and education. Training and education is often the key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and/or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees. **Figure 4** clearly depicts the benefits of access to higher education for U.S. and Pennsylvania workers.<sup>67</sup> Note the considerably lower income for women, as compared to men, at the various educational levels.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or "work first," the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 restricted welfare recipients' access to higher education. Because of federal and state rules, few recipients are now enrolled in post-secondary education programs or long-term training.<sup>68</sup> Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income parents in college or training. The development of an educated workforce is necessary for employers to remain competitive. Indeed, businesses must invest in education and training for their skilled workers in order

Figure 4  
**Impacts of Education on Earnings by Gender in the United States and Pennsylvania**



Sources: United States - Bureau of Labor Statistics, Current Population Survey 2003; Pennsylvania - Decennial Census 2000

Note: Males with professional degrees are top-coded as \$100,000 and over in the Current Population Survey data.

to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefiting the employer as well as the employee.

**Functional Context Education:** Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

By using content related to an individual's own goals and experience, FCE promotes better retention, encourages lifelong learning, and supports the intergenerational transfer of knowledge. Furthermore, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals.

Welfare time limits and restrictions on education and training might be further constrained as the Department of Health and Human Services issues rules implementing provisions of 2006 welfare reform legislation. It is now more important than ever that individuals master basic and job-specific skills as quickly and efficiently as possible. For example, Californians for Family Economic Self-Sufficiency (CFESS) coalition member Women's Initiative for Self-Employment in San Francisco incorporates FCE into their microenterprise training curriculum. Since many of the Women's Initiative low-income clients have low basic math and English skills, FCE helps them build those skills in the context of the economic literacy and business development skills that they seek to attain.<sup>69</sup> Pennsylvania's Secretary of Public Welfare has said that skill-specific or contextual learning approaches will be key as the Commonwealth moves toward meeting the required Federal work participation rate for TANF recipients.

**Nontraditional Employment for Women:** Nontraditional occupations (NTOs) are jobs that are often thought of as "men's jobs." According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. For many women, nontraditional jobs (e.g., construction, banking officer, computer repairer, police officer or truck driver) require relatively little post-

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

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

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women's organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. Since fiscal year 1994, the U.S. Department of Labor Women's Bureau and the Bureau of Apprenticeship and Training (WANTO) have awarded grants to 26 community-based, union, and employer organizations. These grants then fund efforts to develop and implement technical assistance programs so employers and unions may recruit, train, and retain women in nontraditional occupations and apprenticeships and prevent sexual harassment in the workplace. WANTO funding continues on an annual appropriation basis.<sup>70</sup>

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

**Microenterprise Training and Development:** Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income individuals who may have skills in a particular craft or service.

Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) can help women “learn to earn” from each other, build self-esteem, and organize around policy advocacy. Linkages between other microentrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base. For example, Women’s Initiative, an organization based in northern California, helps low-income women start their own businesses through business education programs and small loans. As a result, graduates are able to achieve self-sufficiency and increase their personal income levels by 85% or more.<sup>71</sup>

***Individual Development Accounts or Family Savings Accounts:*** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.<sup>72</sup> For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates (e.g., “payday loans”) just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies too often work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Pennsylvania, a family with savings of more than \$1,000 is ineligible for Pennsylvania’s TANF program.<sup>73</sup>

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA) or Family Savings Account (FSA) program. IDAs or FSAs are managed by community-based organizations and are held at local financial institutions. In this program, a

public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

The American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, has proven that low-income families, with proper incentives and support, can and do save for longer-term goals. In ADD, average monthly net deposits per participant were \$19.07, with the average participant saving 50% of the monthly savings target and making deposits in 6 of 12 months. Participants accumulated an average of \$700 per year including matches. Importantly, deposits increased as the monthly target increased, indicating that low-income families’ saving behavior, like that of wealthier individuals, is influenced by the incentives they receive.<sup>74</sup> While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

In Pennsylvania, the Department of Community and Economic Development (DCED) provides grants to various FSA programs across the state. The Commonwealth of Pennsylvania matches savings at the rate of \$1 for each \$1 saved for a total maximum match of \$2000. Families who earn 200% or less of the Federal Poverty Income Guidelines are eligible for the program. For more information, contact the Pennsylvania Department of Community and Economic Development at 1-800-379-7448 or <http://www.newpa.com>.

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

***Labor Market Reforms:*** As demonstrated in this report, 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. As of January 1, 2006, sixteen states and the District of Columbia have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$7.63 per hour, followed by Oregon at \$7.50 per hour.<sup>75</sup>

In all, over 30% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage. Higher wages can have a positive impact on both workers and their employers by decreasing turnover, increasing work experience, and

reducing training and recruitment costs. Pennsylvania State legislature is considering several bills that would increase Pennsylvania's minimum wage above the currently mandated \$5.15 per hour. The Governor has called for an immediate increase to \$6.25 per hour, \$7.15 effective January 2007, and annual increases thereafter based on the regional Consumer Price Index (CPI).

Another approach to raising wages of workers is through use of Living Wage laws (see Endnote 9) that mandate that city contractors and employers receiving public subsidies pay a "living wage." These policies would impact private sector workers' wages as well as public sector workers. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages<sup>76</sup> as well as better benefits,<sup>77</sup> moving workers closer to the Self-Sufficiency Standard.

***Gender- and Race-Based Wage Reform:*** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and people of color all too often face artificial barriers to employment—barriers not addressed by public policy or training and education strategies. For some, discrimination on the basis of gender and/or race is a key issue.

At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to address the various difficulties, myths, and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws (which require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on who holds those jobs) raise the wages of women and people of color who are subject to race- and gender-based discrimination.<sup>78</sup>

***Sectoral Employment Intervention:*** A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her or his family, identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry

representatives and workforce development boards, establishing occupational information systems based on local and regional labor market specific data, targeting training for specific jobs, and developing realistic outcome standards.

Because Sectoral Employment Intervention looks at labor market issues from both supply and demand

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***It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and people of color all too often face artificial barriers to employment not addressed by public policy or training and education strategies.***

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perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Also responding to businesses' specific labor needs, a high-wage job targeting strategy improves a region's ability to attract and keep industries and to support a healthy business climate.

For example, the National Economic Development & Law Center and Wider Opportunities for Women (WOW) hosted a Sector Training Institute to prepare a cadre of workforce development practitioners and intermediaries from around the country to facilitate sectoral employment projects. This team of certified trainers is now available to help groups of community-based organizations, employment and job training agencies and others understand the concepts and process involved in a sector project—from the research phase through program planning and implementation.<sup>79</sup>

The Pennsylvania Department of Labor and Industry is extremely progressive in supporting organizations whose sectoral projects target competitive industries and seek better wages and employment opportunities for lower wage workers. PathWaysPA received an industry partnership grant award in August 2005 to continue their work in the health care cluster to create regional career ladders and to identify best training practices for entry-level direct care workers in the industry. PathWaysPA hopes to continue this work in the sector by implementing supplemental skills-based training programs for these entry-level workers who want to enhance their knowledge and marketability in this industry.

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

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At a time when many policy and programmatic decisions are being made at the state and local levels, the Self-Sufficiency Standard provides a tool and a means to evaluate many different options. For instance, the Standard can be used to help design effective strategies for: low-wage workers and welfare recipients choosing the best route out of poverty for themselves and their families; dislocated workers who are seeking new employment opportunities and careers; organizations weighing investment in various education and training opportunities; and state-level policymakers making critical policy choices on workforce development, TANF implementation, tax policy, work supports, child care co-payments, and education and training programs.

The discussion below illustrates ways the Standard can be used, followed by specific examples of such uses in bullets. This 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 Tool to Evaluate Policy**

The Standard can be used to evaluate the impact of current and proposed policy changes. For instance, the Standard can be used to evaluate the impact of a variety of work supports (Food Stamps, Medicaid) or policy options (child care co-payments, tax reform or credits) on family income.

- When the Oklahoma Department of Human Services proposed large increases in the child care co-payments, the Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis based on the Standard in the report *Increased Child Care Co-Payments Threaten Access to Care for Low-Income Families*.
- A proposal to restrict Oklahoma Medicaid eligibility was withdrawn after the release of the CAP report *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access?* (see <http://www.captc.org>).

- The Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard in October 2005 to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).
- The Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- The U.S. Senate Committee on Health, Education, Labor and Pensions (HELP) approved legislation on May 18, 2005, reauthorizing the Workforce Investment Act (WIA). The act incorporates the concept of self-sufficiency in the legislation and permits funds to be used by state and local governments to calculate, adopt, or commission the Self-Sufficiency Standard as a tool in their work with affected populations (see <http://www.help.senate.gov>).
- In December 2005, the Human Services Coalition of Dade County of Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy* using the Standard to examine Florida's human services sector from an economic and community perspective (see <http://www.hscdade.org/>).

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

The Standard can be used to evaluate economic development proposals. For instance, the Standard can help determine if employee wages proposed by new businesses seeking tax breaks or other government subsidies are at or above self-sufficiency. If proposed wages are below the Self-Sufficiency Standard and the employee needs work supports to be self-sufficient, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the

## *How the Self-Sufficiency Standard has been used in Pennsylvania*

After nine years of use in Pennsylvania, the Self-Sufficiency Standard has become an invaluable tool for numerous private organizations, government agencies, and universities.

PathWaysPA uses the Standard to assist agency clients who are on the path to self-sufficiency and to raise staff salaries to ensure income adequacy. Development of the Self-Sufficiency Standard has led to new resources for statewide use. These include *Paths to Self-Sufficiency* (available in English and Spanish), *Getting Ahead: The Financial Resources Packet*, and the *Online Self-Sufficiency Budget Worksheet*.

PathWaysPA has encouraged our colleagues in Pennsylvania to use the Standard in their work with families living at or near the poverty level. PathWaysPA trains community and non-profit organizations, faith-based groups, and government agencies on the Standard and other tools and resources that can be used for both policy development and direct services.

### *The Standard is currently used in the following ways:*

- **PathWaysPA** launched their new *Online Budget Worksheet* in 2005 (see <http://www.pathwayspa.org/worksheet/worksheet.htm>).
- At the **Philadelphia Workforce Investment Board**, the Standard is used by clients to identify employment choices that provide adequate wages, job mobility, and employee benefits.
- At the **Philadelphia Health Department/ Division of Maternal Child and Family Health**, the Standard is utilized to counsel mothers with infants returning to the workforce to make sound career choices based on wage adequacy.
- At **Pennsylvania Housing Finance Agency**, the Standard is utilized to provide supportive services to current housing residents to build awareness and increase access to financial resources.
- At **Montgomery Community CADCOM** and the **Philadelphia Mayor's Office of Community Services (MOCS)**, caseworkers compare client wages to self-sufficiency wages by using the *Online Self-Sufficiency Budget Worksheet*.
- At other **Community Action Agencies** and **Workforce Investment Boards** throughout Pennsylvania, the Standard is utilized as a tool to meet their state goals in working with low-wage workers.
- The **Campaign for Working Families** used the Standard to testify before the Pennsylvania House Committee on Finance to create a state Earned Income Tax Credit (EITC) in March 2006.
- The **Jewish Social Policy Action Network** used the Standard to testify before the Senate of Pennsylvania Labor and Industry Committee to increase the state minimum wage in September 2005.
- **PathWaysPA** is using the Standard to urge state legislators to increase Pennsylvania's minimum wage above the currently mandated \$5.15 per hour. The Governor has called for an immediate increase to \$6.25 per hour, \$7.15 effective January 2007, and annual increases thereafter based on the regional Consumer Price Index (CPI).
- **AchieveAbility** developed a "Family Self-Sufficiency Continuum," a measurable tool that both informs and reflects a family's progress from dependency to self-sufficiency.
- Attorneys from the **Consumer Bankruptcy Assistance Project (CBAP)** in Philadelphia have turned to the Standard in arguing that debtors could not afford to make student loan payments.

*In the past, these Pennsylvania organizations have used the Standard in the following ways:*

- The **Northumberland Workforce Investment Board** used the Standard to define “self-sufficiency” for their clients.
- In **Pittsburgh**, advocates used the Standard to determine water and sewage affordability.
- At **Allegheny College**, the Women’s Studies Department used the Standard to study the impact of poverty on families.
- At **Eastern College**, employees used the Self-Sufficiency Standard to lobby for higher wages for Housekeeping staff. Similarly, **Community Action Agencies** and **Swarthmore College** evaluated staff wages in terms of self-sufficiency.
- In **Susquehanna County**, advocates used the Standard to evaluate how low-income families can pay back school loans.
- At **Laurel House**, a Self-Sufficiency Specialist trained all of the staff on how to use self-sufficiency materials with victims of domestic violence. Staff used the Standard and the Budget Worksheet with clients moving to transitional housing to test eligibility for programs and benefits. Other domestic violence agencies that attended the **Women of Color Conference** are planning to use the Standard in a similar way.
- **Community Legal Services** in Philadelphia relied on the Standard to advocate on behalf of “home improvement” loan victims who could not afford the high interest rates.
- **Episcopal Community Services** used the Standard to test the income adequacy of clients moving toward self-sufficiency.

local economy, as well as on the well-being of the potential workers and their families.

- The Nebraska Appleseed Center developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org/>).
- The Delaware Economic Development Office applies the Delaware Self-Sufficiency Standard to strategic fund grant applications in order to focus on quality employment growth (see <http://www.state.de.us/dedo/information/databook/financing.shtml>).

### **The Self-Sufficiency Standard as a Tool to Target Job Training and Education Resources**

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training and education policy. For example, using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Then the local labor market supply and demand is evaluated and the available job training and education infrastructure is assessed. Following this evaluation, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family sustaining wages. Through this

analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- The District of Columbia used the Self-Sufficiency Standard to format their fiscal year 2000 Workforce Investment Act. This statute requires the Workforce Investment Board to target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers (see <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>).

Given the Self-Sufficiency Wages for most family types, the Standard can also help demonstrate the “pay off” for investing in various education resources such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to

explore how to strengthen preparation for these jobs (see <http://www.nedlc.org>).

- The Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay a self-sufficiency wage (see [http://www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm)).
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals who are seeking education, training, or employment (see <http://www.ct.gov>).

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

The Standard can and has been used to determine which individuals are eligible and most in need of support or training services.

- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see [http://www.larcc.org/documents/mapping\\_change\\_2002.pdf](http://www.larcc.org/documents/mapping_change_2002.pdf)).
- Voices for Virginia’s Children successfully advocated the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines in their recommendations to the state (see <http://www.vakids.org/FES/TANF.pdf>).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs

projections. Additionally, the Director used the Standard in the recommendations related to caseloads (see <http://www.hr.state.nv.us/directors/grantsmanage.htm>).

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

The Standard can be used as a counseling tool to help participants in work and training programs make informed choices among various occupations and jobs. The Standard can also be used to develop a *Self-Sufficiency Standard Budget Worksheet*, a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs. Additionally, the Standard can help participants determine how microenterprise or Individual Development Account strategies can, along with paid employment, provide a path to self-sufficiency for themselves and their families.

- The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise (see [http://www.vakids.org/Publications/budget\\_exercise.htm](http://www.vakids.org/Publications/budget_exercise.htm)).
- The Self-Sufficiency Standard for Colorado – Budget Worksheet Exercise (see [http://www.larimer.org/compass/budget\\_exercise\\_worksheet.pdf](http://www.larimer.org/compass/budget_exercise_worksheet.pdf)).
- Women Work! (National Network for Women’s Employment) used the Standard as a career counseling tool in South Dakota (see <http://www.womenwork.org>).
- The Houston READ Commission, the Women’s Center of Tarrant County, and Project Quest in San Antonio in Texas, all used the Standard with low-income individuals enrolled in job training programs (see <http://www.houread.org>, <http://www.womenscenter.info>, and <http://www.questsa.com/>).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>).

### **The Self-Sufficiency Standard and Online Calculators**

Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been

developed for Illinois, New York, Pennsylvania, Washington State, and the San Francisco Bay Area in California. These computer-based tools allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate a wide range of data not usually brought together and allow clients to coordinate the various programs, supports, costs, and wages for their own lives.

- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html#calculator>.
- The Workforce Development Council of Seattle King County Self-Sufficiency Calculator can be viewed at <http://www.seakingwdc.org>.
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.nedlc.org/calcba.htm>.

### **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. By evaluating outcomes in terms of self-sufficiency, placement, education, and training; program evaluations are using a measure of true effectiveness that show how close the prospective wage is to a given family's Self-Sufficiency Wage.

- In 1999, Sonoma County, California was the first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs (see [http://www.dss.cahwnet.gov/cdssweb/CountyPlan\\_291.htm](http://www.dss.cahwnet.gov/cdssweb/CountyPlan_291.htm)).
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark (see <http://www.ccwib.org>).
- The Seattle-King County Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark (see <http://www.seakingwdc.org/>).

- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

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

Each year, the Self-Sufficiency Standard is presented in hundreds of workshops and classrooms across the country. As a public education tool, the Standard: helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; and demonstrates to service providers, both public and private, how the various components fit together, helping to facilitate the coordination of various services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenrich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts (see [http://www.weiu.org/pdf\\_files/MassFESSCurriculum.pdf](http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf)).
- In an initiative started at the University of Washington School of Social Work, policymakers participated in the "Walk-A-Mile" in the shoes of welfare recipients by living on a Food Stamp budget for one month.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work (see <http://www.wiwomensnetwork.org/>).

- Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for the Children’s Health Insurance Program (see <http://www.utahchildren.org/>).

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards and for “living wage” campaigns.

- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified self-sufficiency standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the self-sufficiency standard receive a specified pay increase (see <http://www.acy.org/>).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii’s minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a 9-day hunger strike when University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

- Vanderbilt University in Tennessee currently uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff (see <http://www.vanderbilt.edu/students4livingwage/info.php>).

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

Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research. The Standard provides a means of estimating how poverty differs from place to place and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family’s income, place of residence, and composition.

- The Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* uses the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and [http://www.weiu.org/HESS/HESS\\_11-11.pdf](http://www.weiu.org/HESS/HESS_11-11.pdf)).
- The Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau Current Population Survey to measure the number of families above and below the Self-Sufficiency Standard in California, as well as their characteristics (e.g., race, ethnicity, family type, education, employment) in the report *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>).
- The Women’s Union has released a report titled *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self-Sufficiency in Massachusetts*. The findings of the report indicate that the majority of job vacancies in key nontraditional sectors, which will lead to economic self-sufficiency, do not require a four-year degree or Bachelor’s Degree (see <http://www.weiu.org/>).

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# Conclusion

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Our challenge in Pennsylvania is to determine how to make it possible for low-income households to become economically self-sufficient. The economy, the high costs of housing, child care and health care, the lack of education and skills, and welfare time limits all add to the problems faced by many parents seeking self-sufficiency. In addition, there are hundreds of thousands of families in Pennsylvania who have never been on TANF but are trapped in low-wage jobs and are struggling to make ends meet.

The Self-Sufficiency Standard informs this debate by documenting the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official federal poverty level are nevertheless far below what is needed to meet their families' basic needs.

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

In addition to Pennsylvania, the Standard has been calculated for Alabama, Arizona, California, Colorado,

Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Oklahoma, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming, Washington State, and the Washington, D.C. metropolitan area.

For further information about the Standard, how it is calculated or used, or the findings reported here, contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or Center for Women's Welfare staff at (206) 685-5264. To learn about how to have the Standard developed for your community or state, contact Kate Farrar at Wider Opportunities for Women at (202) 464-1596.

For more information on The Self-Sufficiency Standard for Pennsylvania, to order this publication or the Standard wage tables for any of Pennsylvania's counties, or to find out more about the programs at PathWaysPA, contact Carol Goertzel, President and CEO at (610) 543-5022 or visit <http://www.pathwayspa.org>.



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# Endnotes

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<sup>1</sup> Women's Foundation of Genesee Valley. (2004). *Improving Economic Self-Sufficiency: Current Status, Future Goals, and Intervention Strategies Project*. Retrieved May 23, 2005, from [http://www.womensfoundation.org/pdfs/Womens\\_Foundation\\_Research.pdf](http://www.womensfoundation.org/pdfs/Womens_Foundation_Research.pdf)

<sup>2</sup> There are two federal measurements of poverty. A detailed matrix of poverty *thresholds* is calculated each year by the U.S. Census Bureau. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the "federal poverty guidelines" or the "federal poverty level" (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for Food Stamps. The FPL only varies by family size, regardless of composition; the 2005 FPL for a family of three was \$16,090, the 2006 FPL for a family of three is \$16,600. The Standard uses the FPL in its calculations. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/06poverty.shtml>

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

<sup>4</sup> Pennsylvania Insurance Department. CHIP Eligibility Requirements. Retrieved February 15, 2006, from <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1279&q=527103>

<sup>5</sup> NPR Online. NPR/Kaiser/Kennedy School Poll. (2001). *Poverty in America*. Retrieved September 25, 2005, from <http://www.npr.org/programs/specials/poll/poverty/>

<sup>6</sup> U.S. Bureau of Labor Statistics. (2005, June). *Employment Characteristics of Families in 2004*. Retrieved September 14, 2005, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>7</sup> Using the 2006 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive places—Marin County, San Francisco, and San Mateo Counties—in California, is \$1,536. This is nearly four times as much as the least expensive housing, found in 21 of the 64 Parishes in Louisiana, where a two-bedroom costs \$421 per month. U.S. Housing and Urban Development Department. (2006). *Fair Market Rents*. Retrieved February 22, 2006, from <http://www.huduser.org/datasets/fmr.html>

<sup>8</sup> One of the first to advocate building changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

<sup>9</sup> A living wage is usually the wage a full time worker would need to earn to support a family above the federal poverty line without depending upon government assistance. Economic Policy Institute. Retrieved February 22, 2006, from [http://www.epi.org/content.cfm/issueguides\\_livingwage\\_livingwagefaq](http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq). A Basic Needs Budget encompasses families' differing needs for child care, transportation, food, health care, regional differences in housing costs, taxes and non-cash benefits from government and private sources, and other miscellaneous items such as clothing and personal care products. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

<sup>10</sup> Although about 70% of employed women with children under 18 years of age worked full-time in 2004, working part-time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Bureau of Labor Statistics. (2005, June). *Employment Characteristics of Families in 2004*. Retrieved September 14, 2005, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>11</sup> Gowdy, E.A. & Pearlmutter, S.R. (1994). Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women. In L.V. Davis (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (p. 91). New York: The Haworth Press.

<sup>12</sup> These 70 family types represent about 90% of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families.

<sup>13</sup> FMRs for Pennsylvania were obtained from the U.S. Housing and Urban Development. 2006 Fair Market Rents,

Retrieved October 1, 2005, from [http://www.huduser.org/datasets/fmr/fmr2006F/FY2006F\\_SCHEDULE\\_B.doc](http://www.huduser.org/datasets/fmr/fmr2006F/FY2006F_SCHEDULE_B.doc)

<sup>14</sup> The term Metropolitan Statistical Area (MSA) is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into “Metropolitan Divisions” known as HUD Metro FMR Areas (HMFAs). These designations were new to 2005, a “rebenchmarking” year, in which FMRs were calculated using 2000 Census data. Because of the revised definitions of metropolitan areas, over 300 counties nationwide (and 22 in Pennsylvania) were removed from or added to metro areas, re-named, or else moved to another metro area, resulting in different FMRs for individual counties and for MSAs in general. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 3, 2005, HUD published final FMRs for fiscal year 2006. Retrieved February 27, 2006 from <http://www.nlihc.org/2005fmrs/explanation.htm> and <http://www.nlihc.org/2005fmrs/lookfor.htm>

<sup>15</sup> FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on a survey of renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. U.S. Housing and Urban Development. Fair Market Rents for the Section 8 Housing Assistance Payments Program. Retrieved April 29, 2005, from <http://www.huduser.org/datasets/fmr/fmrover.doc>

<sup>16</sup> Federal Register. Vol. 70, No. 164. Thursday, August 25, 2005. Notices *Proposed Fair Market Rents for Fiscal Year 2006 for Housing Choice Voucher, Moderate Rehabilitation Single Room Occupancy and Certain Other HUD Programs; Supplemental Notice on 50th Percentile Designation; Notice*. The Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA is defined as a FY2006 50th Percentile FMR Area as it meets the FMR area and size concentration of affordable units criteria, but has reported rates below 85% as derived from the May 31, 2005, Delinquency Report. Bucks, Chester, Delaware, Montgomery, and Philadelphia counties are all in the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA. Retrieved February 22, 2006, from [http://novoco.com/Huddata/Fair\\_Market\\_Rents/2006\\_fair\\_market\\_rents\\_supplement.pdf](http://novoco.com/Huddata/Fair_Market_Rents/2006_fair_market_rents_supplement.pdf)

<sup>17</sup> National Low Income Housing Coalition. Local Area Low Income Housing Database. Retrieved September 2005, from <http://www.nlihc.org/research/lalihd/renterreport.pdf>

<sup>18</sup> Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

<sup>19</sup> Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers). However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs *without* public or private subsidies, the “private subsidy” of free child care provided by relatives and others is not assumed. Thus the question becomes, which *paid* setting is most used for infants (defined as children under three): family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children. As a result, relative care, when paid for, closely resembles the family day care home setting. When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% family day care plus 6% relative care (20% of the 30%) is 21%, and thus is more than the 18% of infants who are in paid care in day care centers. For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care). Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child Care arrangements for child under five: Variation across states*. New federalism: National Survey of America’s Families. (Series B, No. B-7). Washington DC: The Urban Institute. Also see, Urban Institute calculations from the 1999 National Survey of America’s Families (NSAF). Retrieved September 14, 2005, from [http://www.urban.org/UploadedPDF/anf\\_b7.pdf](http://www.urban.org/UploadedPDF/anf_b7.pdf)

<sup>20</sup> Pennsylvania Child Care Association. Frequently-Asked Questions About Rates. Retrieved February 23, 2006, from <http://www.pacca.org/Policy/rates-FAQ.htm>. Department of Public Welfare: Maximum Child Care Allowances Retrieved November 22, 2005, [http://www.pacca.org/PDF/rates\\_7-1-05.pdf](http://www.pacca.org/PDF/rates_7-1-05.pdf)

<sup>21</sup> Pennsylvania Department of Public Welfare. Age range definitions: Young toddlers—13 months to 24 months; Older toddlers—25 months to 36 months; Preschoolers—37 months to entry into 1st grade; Young school age—1st grade to 3rd grade; Older school age—4th grade to 15 years. Retrieved September 2005, from <http://www.dpw.state.pa.us/child/childcare/003670565.htm>. Daily child care costs were multiplied by five days and 4.34 weeks to obtain the monthly cost of day care for use in calculating the Standard.

<sup>22</sup> The USDA Low-Cost Food Plan does not produce an annual average food cost, so the Standard follows the Food Stamp Program protocol of using June as the average month. U.S. Department of Agriculture, Center for Nutrition Policy

and Promotion. Official USDA Food Plans: Cost of food at home at four levels, U.S. Average, June 2005. Retrieved September 26, 2005, from <http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun05.pdf>

<sup>23</sup> Food Research and Action Center (FRAC). Federal Food Programs. Retrieved February 15, 2006 from [http://www.frac.org/html/federal\\_food\\_programs/programs/fsp\\_faq.html](http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html)

<sup>24</sup> U.S. Department of Labor. Bureau of Labor Statistics. (2005, June). Consumer expenditures in 2003. Table 4. Size of consumer unit: Average annual expenditures and characteristics. (Report 986). Retrieved September 12, 2005, from <http://www.bls.gov/cex/csxann03.pdf>

<sup>25</sup> In this report, single parents are referred to as “she” because 83% of one-parent families with children under 18 years of age are headed by females. Fields, J. (2004). *America's families and living arrangements: 2003*. (U.S. Census Bureau, Current Population Reports, Series P20-553). Washington, DC: U.S. Government Printing Office.

<sup>26</sup> ACCRA Cost of Living Index: Grocery Costs. (2004, January). The ACCRA website is <http://www.acra.org/>. ACCRA's average cost of groceries for the first through the third quarter for eight Pennsylvania areas was averaged and applied to their respective counties; the overall average was applied to the rest of the counties. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

<sup>27</sup> Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California.

<sup>28</sup> Five counties have public transportation usage as follows: Delaware: 7.8%; Philadelphia: 25.4%; Allegheny: 10.5%; Lycoming: 11.3%; and York: 9.3%. Census Transportation Planning Package (CTPP) 2000: Profiles for Pennsylvania. Retrieved December 21, 2005 from <http://transportation.org/ctpp/home/pa.htm>

<sup>29</sup> The monthly bus pass prices were retrieved in October 2005. Delaware and Philadelphia: \$70, from <http://www.septa.org/fares.html>. Allegheny: \$93, from <http://www.ridegold.com/ride/pgFares.asp>. Lycoming: \$32, from <http://www.citybus.org/ezfares.html>. York: \$37, from <http://www.rabbittransit.org/subpages/bussched.html#newfares>

<sup>30</sup> National Association of Insurance Commissioners (NAIC). (2004, September). 2001/2002 Auto insurance database report. *Average premiums and expenditures 1998-2002*. NAIC Research Library.

<sup>31</sup> The top seven companies by market share (defined by the amount of premiums collected) are Allstate Indemnity,

Allstate Property and Casualty, American Independent Insurance Co., Donegal Mutual Insurance Co., Erie Insurance Co., Erie Insurance Exchange, and Farmers New Century Insurance Co. Averages of these seven companies were calculated for each county and the statewide average to create the county insurance ratios. Pennsylvania Insurance Department. Retrieved December 28, 2005 from <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1274&q=543098&PM=1>

<sup>32</sup> American Automobile Association. Your Driving Costs 2005. Retrieved October 3, 2005, from [http://www.aaawin.com/news\\_safety/pdf/Driving\\_Costs\\_2005.pdf](http://www.aaawin.com/news_safety/pdf/Driving_Costs_2005.pdf)

<sup>33</sup> U.S. Department of Transportation. *National Household Travel Survey 2001*. Retrieved December 28, 2004, from <http://nhts.ornl.gov/2001/index.shtml>

<sup>34</sup> Kaiser Family Foundation. State Health Facts Online. Pennsylvania: Nonelderly with Employer Coverage. Rate of Nonelderly with Employer Coverage by Employment Status, State Data 2003-2004, U.S. 2004. Retrieved February 15, 2006, from <http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?>

<sup>35</sup> Kaiser Family Foundation. State Health Facts Online. Health Cost and Budgets. Pennsylvania: Average Annual Cost of Employment-Based Health Insurance - single coverage, 2003, and Pennsylvania: Average Annual Cost of Employment-Based Health Insurance - family coverage, 2003. Retrieved February 15, 2006, from <http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?>

<sup>36</sup> Health Insurance Sort. Pennsylvania Health Insurance Quotes. Retrieved December 28, 2005, from <http://www.healthinsurancesort.com/quotes/pennsylvania-health-insurance.htm>

<sup>37</sup> In Pennsylvania, between 2000 and 2004, the worker's share of health care premium increased 27% while the average worker's earnings increased 11%. Families USA (2004, September). New Report Shows Health Care is Far Less Affordable than it was Four Years Ago. Retrieved March 21, 2006, from [http://www.familiesusa.org/assets/pdfs/Are\\_You\\_Better\\_Off\\_Press\\_Release\\_Englisha43a.pdf](http://www.familiesusa.org/assets/pdfs/Are_You_Better_Off_Press_Release_Englisha43a.pdf)

<sup>38</sup> Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved October 12, 2005, from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

<sup>39</sup> Pennsylvania Department of Revenue. Pennsylvania Individual Tax Payers. Retrieved December 21, 2005, from <http://www.revenue.state.pa.us/revenue/cwp/view.asp?a=3&Q=69002&subID=I>. Also see PA-40 2005 Instructions. Retrieved December 22, 2005, from [http://www.revenue.state.pa.us/revenue/lib/revenue/2005\\_pa-40\\_inst.pdf](http://www.revenue.state.pa.us/revenue/lib/revenue/2005_pa-40_inst.pdf)

<sup>40</sup> Pennsylvania Governor's Center for Local Government Services. Municipal Statistics Tax Reports. Total Resident EIT

Rate 2005 (by County). Retrieved January 19, 2006, from <http://munstatspa.dced.state.pa.us/TaxReports.aspx?T=1>

<sup>41</sup> As of January 1, 2006, Pennsylvania's minimum wage is \$5.15. Retrieved February 22, 2006, from <http://www.dol.gov/esa/minwage/america.htm>

<sup>42</sup> Due to minor changes in the Standard's method of calculation, the monthly and annual minimum wage for Pennsylvania in 2006 is slightly different than the 2004 Self-Sufficiency Standard, even though the minimum wage was \$5.15 per hour in both years.

<sup>43</sup> HUD calculates the median family income using Core-Based Statistical Areas; their methodology yields a slightly different number from the Census median family income calculations. For HUD's methodology see <http://www.huduser.org/Datasets/IL/IL05Est/FY05-CBSA-medianscalculation-methodology.pdf>

<sup>44</sup> U.S. Housing and Urban Development. Transmittal of Fiscal Year 2005 Income Limits for the Public Housing and Section 8 Programs. Retrieved June 21, 2005, from <http://www.huduser.org/datasets/il/il05/HUD-sec8-notice.pdf>

<sup>45</sup> National Low Income Housing Coalition. *Who's Bearing the Burden? Severely Unaffordable Housing. An Examination of National and State Affordable Housing Needs from the 2003 American Community Survey*. (August 2005). Retrieved from <http://www.nlihc.org/research/bearingburden.pdf>. U.S. Government Accountability Office. (2005). Means-tested programs: Information on program access can be an important management tool. GAO-05-221. Retrieved August 2, 2005, from [www.gao.gov/docsearch/abstract.php?rptno=GAO-05-221](http://www.gao.gov/docsearch/abstract.php?rptno=GAO-05-221)

<sup>46</sup> U.S. Bureau of Labor Statistics. Consumer Price Index for the Northeast region. Retrieved March 21, 2006, from [http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?data\\_tool=dropmap&series\\_id=CUUR0100SA0,CUUS0100SA0](http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?data_tool=dropmap&series_id=CUUR0100SA0,CUUS0100SA0). The difference in annual CPI was averaged over ten years to obtain the average annual increase in the CPI for the Northeast region. Additionally, the increase of costs to a family over time is, in essence, a net increase which in turn reflects a combination of: modest increases in some areas, big increases in other areas (e.g. in health care costs in Warren County), and a big decrease in costs due to an expanded tax credit offsetting some of the other increases.

<sup>47</sup> Pennsylvania Insurance Department. CHIP Eligibility Requirements. Retrieved February 24, 2006, from <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1279&q=527103>

<sup>48</sup> U.S. Department of Agriculture. Food and Nutrition Service. WIC Program. Average Monthly Benefit Per Person. Retrieved December 27, 2005, from [http://www.fns.usda.gov/pd/wifyavgfd\\$.htm](http://www.fns.usda.gov/pd/wifyavgfd$.htm)

<sup>49</sup> Some workers may be unaware of the advanced payment option, and others may have employers who do not

participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

<sup>50</sup> Of federal returns filed in 2001, only 137,685 taxpayers reported having received advanced EITC payments out of more than 16 million families with children receiving the EITC. Numbers cited by John Wanchek of the Center on Budget and Policy Priorities, based on data reported in the IRS Income Tax Section, Monthly Operational Review of Earned Income Credit.

<sup>51</sup> U.S. Department of Health and Human Services. Administration for Children & Families. Office of Child Support Enforcement. 2002 Annual Statistical Report. (Tables 4, 10, 11 and 52). Retrieved December 27, 2005, from [http://www.acf.hhs.gov/programs/cse/pubs/2003/reports/annual\\_statistical\\_report/tables.html](http://www.acf.hhs.gov/programs/cse/pubs/2003/reports/annual_statistical_report/tables.html)

<sup>52</sup> Jacquie Patterson, Project Director, PathwaysPA. April 10, 2006. Also, the General Assembly of Pennsylvania. House Bill 2021. Session of 2005. Retrieved March 21, 2006, from <http://www.legis.state.pa.us/WU01/LI/BI/BT/2005/0/HB2021P3480.HTM>

<sup>53</sup> Children's Defense Fund. Section 8 Proposal in the President's FY 2005 Budget (2004, March). Retrieved February 22, 2006, from [http://www.childrensdefense.org/familyincome/housing/section\\_8\\_proposal.pdf](http://www.childrensdefense.org/familyincome/housing/section_8_proposal.pdf)

<sup>54</sup> Center on Budget and Policy Priorities. Estimate Voucher Funding Shortfalls in 2005, 2006 and 2010. Pennsylvania. Retrieved February 28, 2006 from <http://www.cbpp.org/states/2-18-05hous-pa1.pdf>

<sup>55</sup> U.S. Department of Agriculture. Food and Nutrition Service. Program Data. Number of Persons Participating (Data as of January 25, 2006). Retrieved February 28, 2006, from <http://www.fns.usda.gov/pd/fsmoonthly.htm>

<sup>56</sup> U.S. Department of Agriculture. Food and Nutrition Service. Program Data. Food Stamp Program: Average Monthly Participation (Person). (Data as of January 25, 2006). Retrieved February 28, 2006, from <http://www.fns.usda.gov/pd/fsfypart.htm>. Note that this increase does not control for population change in Pennsylvania, or any USDA methodological changes.

<sup>57</sup> Center on Budget and Policy Priorities. *Transitional Food Stamps: Background and Implementation Issue*. (2003, November 10). Retrieved October 10, 2005, from <http://www.cbpp.org/11-10-03fa.htm>

<sup>58</sup> U.S. Department of Health and Human Services. ASPE Issue Brief. Child Care Eligibility and Enrollment Estimates for

Fiscal Year 2003 (April 2005). Retrieved February 28, 2006, from <http://aspe.hhs.gov/hsp/05/cc-elig-est03/>

<sup>59</sup> U.S. Department of Health and Human Services. Administration for Children and Families. Child Care Bureau. Child Care and Development Fund Preliminary Estimates Average Monthly Adjusted Number of Families and Children Served (FFY2004). Retrieved February 28, 2006, from <http://www.acf.hhs.gov/programs/ccb/research/04acf800/table1.htm>. See also National Center for Children in Poverty. Columbia University. Mailman School of Public Health at [http://nccp.org/state\\_detail\\_PA\\_policy\\_13.html](http://nccp.org/state_detail_PA_policy_13.html)

<sup>60</sup> U.S. Census Bureau. Low Income Uninsured Children by State: 2002, 2003, and 2004. Retrieved February 28, 2006, from <http://www.census.gov/hhes/www/hlthins/liuc04.html>

<sup>61</sup> Center for Disease Control. National Center for Health Statistics. (2003, June). Health Insurance Coverage: Estimates from the National Health Interview Survey, 2003. Retrieved September 14, 2005, from <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur200406.pdf>

<sup>62</sup> Families USA. (2004, September) *Health Care: Are you better off today than you were four years ago?* Retrieved September 14, 2005, from [http://www.familiesusa.org/site/docserver/Are\\_you\\_better\\_off\\_final.pdf](http://www.familiesusa.org/site/docserver/Are_you_better_off_final.pdf)

<sup>63</sup> Pennsylvania Insurance Department. CHIP Eligibility Requirements. Retrieved February 22, 2006, from <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1279&q=527075&insNav=31868>

<sup>64</sup> U.S. Census Bureau. Low Income Uninsured Children by State: 2002, 2003, and 2004. Retrieved February 22, 2006, from <http://www.census.gov/hhes/www/hlthins/liuc04.html>

<sup>65</sup> Grall, T. (2003). Custodial mothers and fathers and their child support: 2001 (U.S. Census Bureau, Current Population Reports, Series P60-225). Washington, DC: U.S. Government Printing Office. Retrieved April 26, 2005, from <http://www.census.gov/prod/2003pubs/p60-225.pdf>

<sup>66</sup> This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2002, and have been inflated to 2005 to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. (2002). Annual Statistical Report. (Tables 4, 10, 11, and 52). Retrieved December 27, 2004, from [http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/annual\\_statistical\\_report/tables.html](http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/annual_statistical_report/tables.html). Updated January 22, 2006.

<sup>67</sup> U.S. Census Bureau. Educational Attainment in the United States: 2004. Table 9 in Current Population Report, P20-550. Retrieved June 16, 2005, from <http://www.census.gov/population/www/socdemo/education/cps2004.html>. Pennsylvania data compiled from the Decennial Census 2000 and UW Center for Social Sciences Computation and Research. Retrieved January 16, 2005, from <http://julius.cssr.washington.edu/>. Also, U.S. Department of Labor. Bureau of Labor Statistics. (2004, November). State Occupational and Wage Estimates. Retrieved October 2005 from [http://www.bls.gov/oes/current/oes\\_pa.htm](http://www.bls.gov/oes/current/oes_pa.htm)

<sup>68</sup> Center for Women Policy Studies. (2002). *From Poverty to Self-Sufficiency: The Role of Postsecondary Education in Welfare Reform*. Retrieved February 28, 2006, from <http://www.centerwomenpolicy.org/pdfs/POV1.pdf>

<sup>69</sup> Many uses of the Self-Sufficiency Standard can be found on the website for Six Strategies for Family Economic Self-Sufficiency; A Project of Wider Opportunities for Women. More information about Functional Context Education can be found at <http://www.sixstrategies.org/sixstrategies/functional.cfm>

<sup>70</sup> For more information about NTOs see Workplace Solutions. *Women in Nontraditional Occupations and Apprenticeships* at <http://www.workplacesolutions.org/about/grantees.cfm>

<sup>71</sup> For more information about microenterprise training and development see <http://www.womensinitiative.org>

<sup>72</sup> Montalto, C. P. (2002, May). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005, from [http://www.consumerfed.org/pdfs/cfa5\\_wealth\\_poor\\_final\\_report.PDF](http://www.consumerfed.org/pdfs/cfa5_wealth_poor_final_report.PDF)

<sup>73</sup> National Center for Children in Poverty. Pennsylvania Temporary Assistance for Needy Families (TANF) Cash Assistance. Retrieved January 22, 2006, from <http://www.dpw.state.pa.us/LowInc/Cash/003673645.htm>

<sup>74</sup> For more information about Individual Development Accounts see [http://gwbweb.wustl.edu/csd/Areas\\_Work/Asset\\_building/IDAs/](http://gwbweb.wustl.edu/csd/Areas_Work/Asset_building/IDAs/)

<sup>75</sup> Those states are Alaska, California, Connecticut, Delaware, District of Columbia, Hawaii, Illinois, Florida, Maine, Massachusetts, Minnesota, New York, Oregon, Rhode Island, Vermont, Washington, and Wisconsin. U.S. Department of Labor. Employment Standards Administration. Wage and Hour Division. Retrieved February 22, 2006, from <http://www.dol.gov/esa/minwage/america.htm>

<sup>76</sup> In 2004, union workers averaged \$22.18 per hour, compared to \$17.21 for nonunion workers. U.S. Department of Labor, Bureau of Labor Statistics. (2005, August). *National compensation survey: Occupational wages in the United*

States. July 2004. (Summary 05-02). Retrieved September 19, 2005 from <http://www.bls.gov/ncs/ocs/sp/ncbl0727.pdf>

<sup>77</sup> In March 2005, a union employee's average share of employer-sponsored health insurance was 10% of the medical care premium for single coverage and 16% for family coverage, compared with a nonunion employee's average share of 19% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2005, August). *National compensation survey: Employee benefits in private industry in the United States*. March 2005. (Summary 05-01). Retrieved September 19, 2004, from <http://www.bls.gov/ncs/ebs/sp/ebsm0003.pdf>

<sup>78</sup> State Action.Org. State Issues. (n.d.) Equal Pay. Retrieved October 12, 2005, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>. Also, see National Committee on Pay Equity at <http://www.pay-equity.org/>

<sup>79</sup> For more information on Sector Training Institute see <http://www.nedlc.org> and <http://www.sixstrategies.org/sixstrategies/targetingsect.cfm>

<sup>80</sup> Pennsylvania Counties by Region map created by Lance Loethen, Research Associate, Policy and Program Assessment, The Reinvestment Fund - 718 Arch St., Suite 300 North, Philadelphia, PA 19106. Phone 215.574.5895.

# Data Sources

Data Type	Source	Assumptions
<b>Housing</b>	<p>Department of Housing and Urban Development. Fair Market Rents - Fiscal Year 2006. Adjusted for more specific geographic areas using ratios based on median gross rents by town from the 2000 U.S. Census.  <a href="http://www.huduser.org">http://www.huduser.org</a></p> <p>National Low Income Housing Coalition (NLIHC), Median Gross Rent by County, 2000.  <a href="http://www.nlihc.org/research/lalihd/renterreport.pdf">http://www.nlihc.org/research/lalihd/renterreport.pdf</a></p>	<p>Fair Market Rents (FMRs) by HUD statistical area (county, town, or city).</p> <p>FMRs were calculated for counties. Where the MSA/HMFA included more than one county, FMRs were created using ratios obtained using the NHLIC median gross rents. Where MSAs/HMFAs included counties from states other than Pennsylvania, NHLIC data was used for those states in addition to the Pennsylvania data.</p>
<b>Child Care</b>	<p>Pennsylvania Department of Welfare, Estimated 75th Percentile Rates (Daily).  <a href="http://www.dpw.state.pa.us/child/childcare/003670565.htm">http://www.dpw.state.pa.us/child/childcare/003670565.htm</a> or  <a href="http://www.pacca.org/PDF/rates_7-1-05.pdf">http://www.pacca.org/PDF/rates_7-1-05.pdf</a></p> <p>The rates were listed by county. Full time care is 40-50 hours per week and part-time care is 20-39 hours per week.</p>	<p><b>Infant/toddlers:</b> Under 3 years old. Family Child Care homes. Full time</p> <p><b>Preschooler:</b> 3 - 5 years old. Child Care Centers. Full time.</p> <p><b>Schoolage:</b> 6 -12 years old. Child Care Centers/ Group child care homes/ School operated programs. Half time.</p>
<b>Food</b>	<p>U.S. Department of Agriculture, Low-Cost Food Plan, June 2005.  <a href="http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun05.pdf">http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun05.pdf</a></p> <p>ACCRA. Cost of Living Index. (2004, First, Second, and Third Quarter average).            Available at <a href="http://www.accra.org/">http://www.accra.org/</a></p>	<p>USDA Low-Cost Food Plan used for all counties.</p> <p>Assumed single-adult families headed by female.</p>
<b>Transportation</b>	<p><b>Public Transportation Costs:</b> Southeastern Pennsylvania Transportation Authority (for City of Philadelphia and Delaware County)  <a href="http://www.septa.org/fares.html">http://www.septa.org/fares.html</a></p> <p>Port Authority for Allegheny County (for Allegheny County)  <a href="http://www.ridegold.com/ride/pgFares.asp">http://www.ridegold.com/ride/pgFares.asp</a></p> <p>River Valley Transit (for Lycoming)  <a href="http://www.citybus.org/ezfares.html">http://www.citybus.org/ezfares.html</a></p> <p>Rabbit Transit (for York County)  <a href="http://www.rabbittransit.org/subpages/bussched.html#newfares">http://www.rabbittransit.org/subpages/bussched.html#newfares</a></p>	<p>Public Transportation used in Delaware, Philadelphia, Allegheny, Lycoming, and York Counties.</p> <p>A monthly bus pass for Delaware and Philadelphia counties is \$70.</p> <p>The cost of monthly bus travel for Allegheny County is \$93.</p> <p>The cost of monthly bus travel for Lycoming is \$32 and for York County is \$37.</p>
<b>Health Insurance</b>	<p><b>Premiums:</b> Kaiser Family Foundation. Average Annual Costs of Employment-Based Health Insurance--Single &amp; Family Coverage, 2003.  <a href="http://www.statehealthfacts.kff.org/">http://www.statehealthfacts.kff.org/</a></p> <p><b>Out-of-Pocket Costs:</b> Agency for Healthcare Research and Quality. <i>Household Component Analytical Tool (MEPSnet/HC)</i>. August 2003. Rockville, MD.  <a href="http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp">http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp</a></p>	<p>In addition to health insurance premiums, health costs include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers.</p> <p>All data is updated with the Medical CPI.</p>
<b>Taxes</b>	<p><b>Federal Income Tax:</b> U.S. Department of Treasury - IRS 1040 Instructions.  <a href="http://www.irs.gov/individuals/index.html">http://www.irs.gov/individuals/index.html</a></p> <p><b>State Income Tax:</b> Pennsylvania Department of Revenue.  <a href="http://www.revenue.state.pa.us/revenue/cwp/view.asp?a=13&amp;q=250484&amp;rev enuePNavCtr=#3425">http://www.revenue.state.pa.us/revenue/cwp/view.asp?a=13&amp;q=250484&amp;rev enuePNavCtr=#3425</a></p> <p><b>Sales and Use Tax:</b> Pennsylvania Department of Revenue.  <a href="http://www.revenue.state.pa.us/revenue/cwp/view.asp?a=13&amp;q=250484&amp;rev enuePNavCtr=#3425">http://www.revenue.state.pa.us/revenue/cwp/view.asp?a=13&amp;q=250484&amp;rev enuePNavCtr=#3425</a></p> <p><b>Earned Income Tax:</b> Pennsylvania Governor's Center for Local Government Services. Municipal Statistics Tax Reports. Total Resident EIT Rate 2005 (by County).  <a href="http://munstatspa.dced.state.pa.us/TaxReports.aspx?T=1">http://munstatspa.dced.state.pa.us/TaxReports.aspx?T=1</a></p>	<p>Pennsylvania Sales and Use Tax is 6%.            An additional 1% Sales and Use Tax is used in Allegheny County.</p> <p>Pennsylvania State Payroll Tax (Earned Income Tax or EIT) is specific to municipalities and/or cities and ranges from .18% to 4.3%.</p> <p>Food is not taxed.</p> <p>No state EITC.</p>
<b>Miscellaneous</b>	<p>Miscellaneous expenses are 10% of all other costs.</p>	<p>Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.</p>



# *Pennsylvania Counties by Metro and Non-Metro Area*

**Table # Metro Area/County**

**Allentown-Bethlehem-Easton, PA HMFA**

- 1 Carbon
- 2 Lehigh
- 3 Northampton

**Altoona, PA MSA**

- 4 Blair

**Armstrong County, PA HMFA**

- 5 Armstrong

**Erie, PA MSA**

- 6 Erie

**Harrisburg-Carlisle, PA MSA**

- 7 Cumberland
- 8 Dauphin
- 9 Perry

**Johnstown, PA MSA**

- 10 Cambria

**Lancaster, PA MSA**

- 11 Lancaster

**Lebanon, PA MSA**

- 12 Lebanon

**Philadelphia-Camden-Wilmington, PA-NJ-DE-MD PMSA**

- 13 Bucks
- 14 Chester
- 15 Delaware
- 16 Montgomery
- 17 Philadelphia

**Table # Metro Area/County**

**Pike County, PA HMFA**

- 18 Pike

**Pittsburgh, PA HMFA**

- 19 Allegheny
- 20 Beaver
- 21 Butler
- 22 Fayette
- 23 Washington
- 24 Westmoreland

**Reading, PA MSA**

- 25 Berks

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

- 26 Lackawanna
- 27 Luzerne
- 28 Wyoming

**State College, PA MSA**

- 29 Centre

**Williamsport, PA MSA**

- 30 Lycoming

**York-Hanover, PA MSA**

- 31 York

**Youngstown-Warren-Boardman, OH-PA MSA**

- 32 Mercer

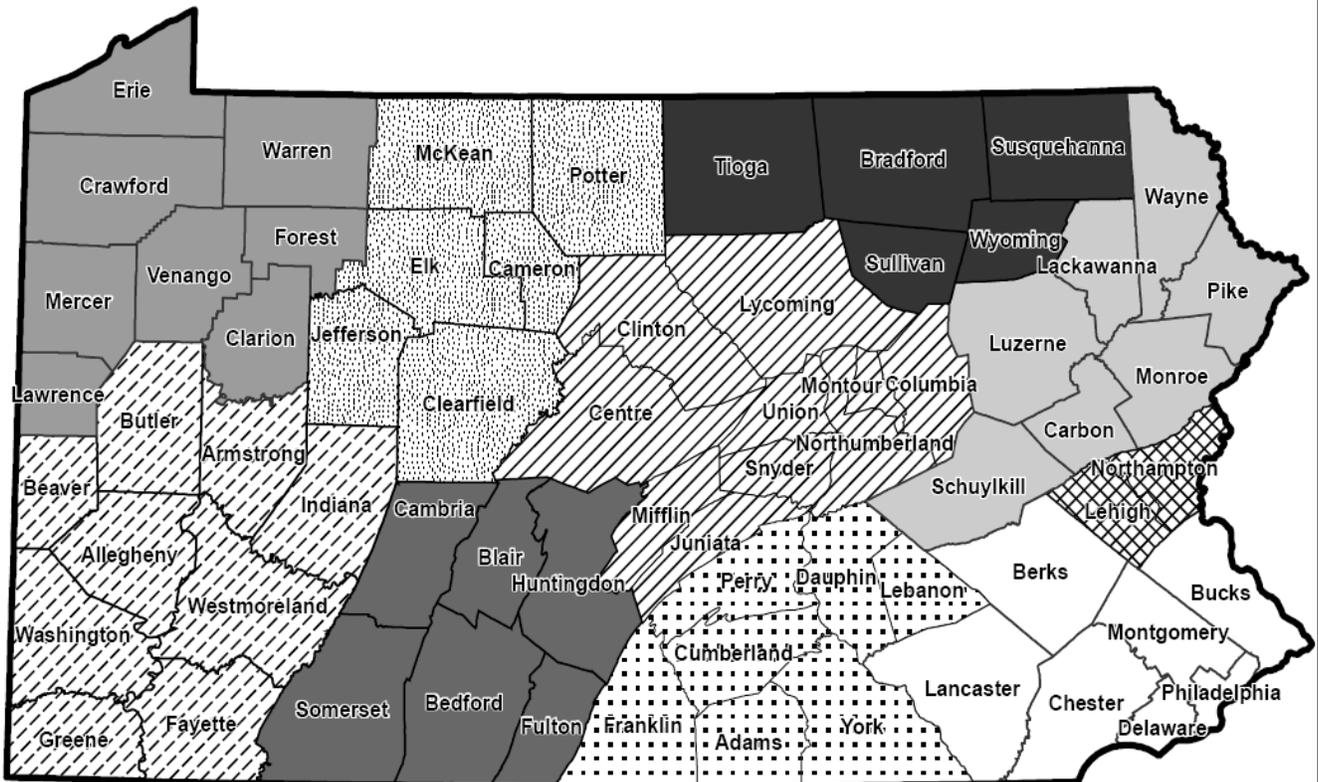
**Table # Metro Area/County**

**Non Metro**

- 33 Adams
- 34 Bedford
- 35 Bradford
- 36 Cameron
- 37 Clarion
- 38 Clearfield
- 39 Clinton
- 40 Columbia
- 41 Crawford
- 42 Elk
- 43 Forest
- 44 Franklin
- 45 Fulton
- 46 Greene
- 47 Huntingdon
- 48 Indiana
- 49 Jefferson
- 50 Juniata
- 51 Lawrence
- 52 McKean
- 53 Mifflin
- 54 Monroe
- 55 Montour
- 56 Northumberland
- 57 Potter
- 58 Schuylkill
- 59 Snyder
- 60 Somerset
- 61 Sullivan
- 62 Susquehanna
- 63 Tioga
- 64 Union
- 65 Venango
- 66 Warren
- 67 Wayne



# Pennsylvania Counties by Region



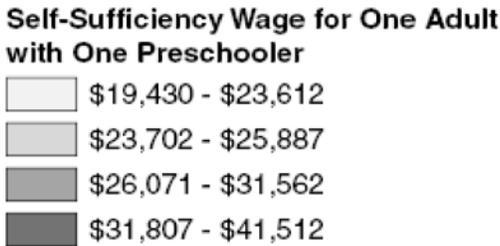
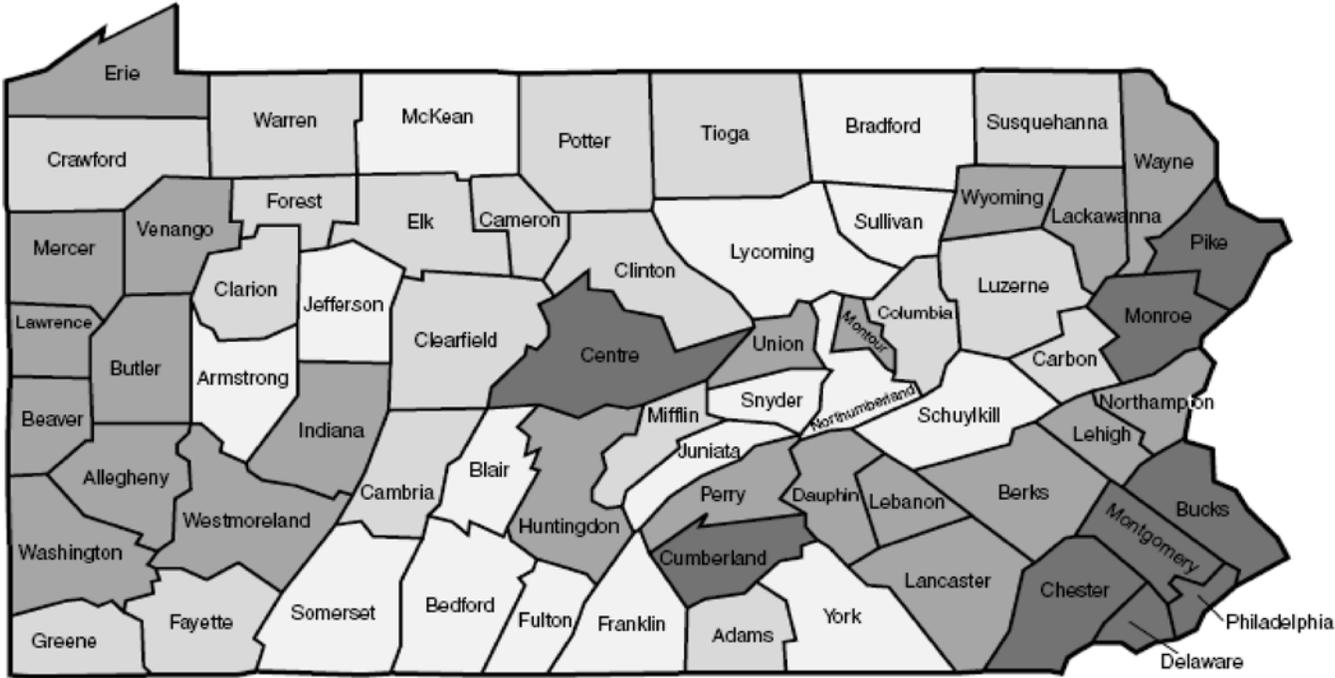
Region Name	
	Northwest PA
	Central
	Lehigh Valley
	North Central
	Northeast
	Northern Tier
	South Central
	Southeast
	Southern Alleghenies
	Southwest

Map Created on February 23, 2006  
by The Reinvestment Fund<sup>80</sup>





# Map of Pennsylvania by Level of Annual Self-Sufficiency Wage





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

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**Table 1**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA HMFA, 2006**  
**Carbon County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + preschooler schoolage
Housing	509	603	603	603	603	603	780	603
Child Care	0	461	447	908	744	297	1205	744
Food	190	278	288	374	430	496	504	592
Transportation	222	228	228	228	228	228	228	437
Health Care	89	223	222	231	239	268	248	284
Miscellaneous	101	179	179	234	224	189	296	266
Taxes	233	356	353	488	431	236	685	516
Earned Income								
Tax Credit (-)	0	-79	-81	-45	-88	-218	0	0
Child Care Tax Credit (-)	0	-73	-75	-130	-123	-49	-100	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-148	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.64	\$11.90	\$11.82	\$15.48	\$14.33	\$10.80	\$20.43	\$8.98
Monthly	\$1,344	\$2,094	\$2,080	\$2,724	\$2,522	\$1,901	\$3,596	\$3,159
Annual	\$16,130	\$25,126	\$24,961	\$32,693	\$30,260	\$22,816	\$43,151	\$37,911

**Table 2**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA HMFA, 2006**  
**Lehigh County**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + preschooler schoolage
Housing	652	771	771	771	771	771	998	771
Child Care	0	527	521	1048	883	362	1411	883
Food	190	278	288	374	430	496	504	592
Transportation	232	238	238	238	238	238	238	457
Health Care	89	223	222	231	239	268	248	284
Miscellaneous	116	204	204	266	256	214	340	299
Taxes	295	486	488	641	598	399	861	654
Earned Income								
Tax Credit (-)	0	-2	0	0	0	-114	0	0
Child Care Tax Credit (-)	0	-68	-65	-110	-115	-70	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$8.94	\$14.63	\$14.68	\$18.71	\$17.81	\$13.62	\$24.14	\$10.44
Monthly	\$1,574	\$2,575	\$2,583	\$3,293	\$3,135	\$2,398	\$4,249	\$3,674
Annual	\$18,887	\$30,897	\$31,001	\$39,518	\$37,618	\$28,772	\$50,993	\$44,089

**Table 3**  
**The Self-Sufficiency Standard for Allentown-Bethlehem-Easton, PA HMFA, 2006**  
**Northampton County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	640	758	758	758	758	758	981	758
Child Care	0	541	562	1102	946	384	1486	946
Food	190	278	288	374	430	496	504	592
Transportation	233	239	239	239	239	239	239	458
Health Care	89	223	222	231	239	268	248	284
Miscellaneous	115	204	207	270	261	214	346	304
Taxes	293	491	503	663	623	409	892	680
Earned Income								
Tax Credit (-)	0	0	0	0	0	-108	0	0
Child Care Tax Credit (-)	0	-65	-65	-110	-115	-68	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$8.86</b>	<b>\$14.69</b>	<b>\$14.94</b>	<b>\$19.09</b>	<b>\$18.27</b>	<b>\$13.79</b>	<b>\$24.69</b>	<b>\$10.67</b>
Monthly	<b>\$1,560</b>	<b>\$2,585</b>	<b>\$2,630</b>	<b>\$3,361</b>	<b>\$3,215</b>	<b>\$2,427</b>	<b>\$4,345</b>	<b>\$3,755</b>
Annual	<b>\$18,721</b>	<b>\$31,021</b>	<b>\$31,562</b>	<b>\$40,327</b>	<b>\$38,576</b>	<b>\$29,118</b>	<b>\$52,142</b>	<b>\$45,065</b>
								<i>per adult combined combined</i>

**Table 4**  
**The Self-Sufficiency Standard for Altoona, PA MSA, 2006**  
**Blair County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	428	518	518	518	518	518	679	518
Child Care	0	360	412	772	760	348	1120	760
Food	190	278	288	374	430	496	504	592
Transportation	221	227	227	227	227	227	227	436
Health Care	83	200	199	208	216	245	225	261
Miscellaneous	92	158	164	210	215	183	276	257
Taxes	205	279	299	339	400	225	603	488
Earned Income								
Tax Credit (-)	0	-135	-120	-145	-118	-233	0	-19
Child Care Tax Credit (-)	0	-60	-69	-84	-102	-42	-110	-112
Child Tax Credit (-)	0	-83	-83	-167	-167	-137	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$6.93</b>	<b>\$9.90</b>	<b>\$10.43</b>	<b>\$12.80</b>	<b>\$13.53</b>	<b>\$10.40</b>	<b>\$18.60</b>	<b>\$8.57</b>
Monthly	<b>\$1,219</b>	<b>\$1,742</b>	<b>\$1,836</b>	<b>\$2,252</b>	<b>\$2,380</b>	<b>\$1,830</b>	<b>\$3,274</b>	<b>\$3,015</b>
Annual	<b>\$14,633</b>	<b>\$20,909</b>	<b>\$22,032</b>	<b>\$27,029</b>	<b>\$28,565</b>	<b>\$21,965</b>	<b>\$39,289</b>	<b>\$36,183</b>
								<i>per adult combined combined</i>

**Table 5**  
**The Self-Sufficiency Standard for Armstrong County, PA HMFA, 2006**  
**Armstrong County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	457	506	506	506	506	506	648	506
Child Care	0	434	475	909	841	366	1275	841
Food	190	278	288	374	430	496	504	592
Transportation	233	239	239	239	239	239	239	459
Health Care	84	203	202	211	219	248	228	264
Miscellaneous	96	166	171	224	224	186	289	266
Taxes	214	299	317	428	426	226	653	515
Earned Income								
Tax Credit (-)	0	-117	-104	-90	-91	-229	0	0
Child Care Tax Credit (-)	0	-71	-75	-122	-121	-44	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-140	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.24	\$10.53	\$11.00	\$14.27	\$14.24	\$10.53	\$19.78	\$8.98
Monthly	\$1,275	\$1,854	\$1,936	\$2,512	\$2,507	\$1,853	\$3,481	\$3,162
Annual	\$15,298	\$22,246	\$23,227	\$30,147	\$30,081	\$22,237	\$41,776	\$37,946
								per adult combined combined

**Table 6**  
**The Self-Sufficiency Standard Erie, PA MSA, 2006**  
**Erie County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	438	565	565	565	565	565	676	565
Child Care	0	466	543	1009	995	453	1462	995
Food	190	278	288	374	430	496	504	592
Transportation	233	240	240	240	240	240	240	460
Health Care	82	197	196	205	213	242	223	259
Miscellaneous	94	175	183	239	244	200	310	287
Taxes	210	335	380	524	554	244	748	611
Earned Income								
Tax Credit (-)	0	-93	-66	-20	0	-194	0	0
Child Care Tax Credit (-)	0	-75	-73	-125	-120	-61	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-167	-165	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.10	\$11.39	\$12.34	\$16.16	\$16.79	\$11.47	\$21.66	\$9.94
Monthly	\$1,249	\$2,004	\$2,173	\$2,843	\$2,955	\$2,019	\$3,812	\$3,497
Annual	\$14,987	\$24,052	\$26,071	\$34,121	\$35,460	\$24,232	\$45,740	\$41,968
								per adult combined combined

**Table 7**  
**The Self-Sufficiency Standard for Harrisburg-Carlisle, PA MSA, 2006**  
**Cumberland County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	582	734	734	734	734	734	926	734
Child Care	0	440	625	1065	965	340	1405	965
Food	187	273	283	367	422	487	494	581
Transportation	218	224	224	224	224	224	224	429
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	109	195	214	267	264	210	335	304
Taxes	276	456	550	671	655	400	874	706
Earned Income								
Tax Credit (-)	0	-27	0	0	0	-123	0	0
Child Care Tax Credit (-)	0	-70	-63	-110	-110	-70	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$8.38</b>	<b>\$13.72</b>	<b>\$15.66</b>	<b>\$18.94</b>	<b>\$18.62</b>	<b>\$13.38</b>	<b>\$23.91</b>	<b>\$10.76</b>
Monthly	<b>\$1,474</b>	<b>\$2,415</b>	<b>\$2,757</b>	<b>\$3,333</b>	<b>\$3,277</b>	<b>\$2,355</b>	<b>\$4,208</b>	<b>\$3,788</b>
Annual	<b>\$17,692</b>	<b>\$28,978</b>	<b>\$33,081</b>	<b>\$39,999</b>	<b>\$39,328</b>	<b>\$28,259</b>	<b>\$50,496</b>	<b>\$45,457</b>
								<i>per adult combined combined</i>

**Table 8**  
**The Self-Sufficiency Standard for Harrisburg-Carlisle, PA MSA, 2006**  
**Dauphin County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	563	710	710	710	710	710	896	710
Child Care	0	444	564	1009	890	326	1334	890
Food	187	273	283	367	422	487	494	581
Transportation	225	231	231	231	231	231	231	443
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	108	193	206	260	254	207	325	296
Taxes	264	438	505	624	601	354	816	654
Earned Income								
Tax Credit (-)	0	-34	0	0	0	-145	0	0
Child Care Tax Credit (-)	0	-70	-65	-115	-115	-73	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$8.23</b>	<b>\$13.50</b>	<b>\$14.90</b>	<b>\$18.18</b>	<b>\$17.70</b>	<b>\$12.78</b>	<b>\$22.99</b>	<b>\$10.35</b>
Monthly	<b>\$1,449</b>	<b>\$2,376</b>	<b>\$2,623</b>	<b>\$3,200</b>	<b>\$3,116</b>	<b>\$2,249</b>	<b>\$4,046</b>	<b>\$3,642</b>
Annual	<b>\$17,392</b>	<b>\$28,509</b>	<b>\$31,478</b>	<b>\$38,398</b>	<b>\$37,393</b>	<b>\$26,991</b>	<b>\$48,552</b>	<b>\$43,704</b>
								<i>per adult combined combined</i>

**Table 9**  
**The Self-Sufficiency Standard for Harrisburg-Carlisle, PA MSA, 2006**  
**Perry County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	478	603	603	603	603	603	761	603
Child Care	0	381	499	880	797	298	1178	797
Food	187	273	283	367	422	487	494	581
Transportation	221	227	227	227	227	227	227	434
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	99	176	188	236	234	193	296	275
Taxes	235	356	427	527	512	265	715	584
Earned Income								
Tax Credit (-)	0	-87	-46	-29	-40	-203	0	0
Child Care Tax Credit (-)	0	-75	-70	-125	-130	-57	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-159	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.51	\$11.61	\$13.07	\$15.91	\$15.61	\$11.21	\$20.57	\$9.47
Monthly	\$1,322	\$2,044	\$2,300	\$2,799	\$2,748	\$1,973	\$3,620	\$3,332
Annual	\$15,862	\$24,524	\$27,602	\$33,593	\$32,976	\$23,680	\$43,442	\$39,989
								per adult combined combined

**Table 10**  
**The Self-Sufficiency Standard for Johnstown, PA MSA, 2006**  
**Cambria County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	400	491	491	491	491	491	618	491
Child Care	0	391	462	853	765	302	1155	765
Food	187	272	282	366	421	486	493	580
Transportation	222	228	228	228	228	228	228	437
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	92	168	176	224	222	185	282	263
Taxes	202	309	342	436	425	228	628	510
Earned Income								
Tax Credit (-)	0	-112	-89	-87	-96	-230	0	0
Child Care Tax Credit (-)	0	-74	-75	-124	-118	-44	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-140	-250	-167
Self-Sufficiency Wage								
Hourly	\$6.88	\$10.71	\$11.53	\$14.34	\$14.11	\$10.50	\$19.12	\$8.87
Monthly	\$1,210	\$1,885	\$2,028	\$2,524	\$2,483	\$1,848	\$3,365	\$3,121
Annual	\$14,522	\$22,624	\$24,341	\$30,291	\$29,801	\$22,171	\$40,382	\$37,447
								per adult combined combined

**Table 11**  
**The Self-Sufficiency Standard for Lancaster, PA MSA, 2006**  
**Lancaster County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	544	670	670	670	670	670	850	670
Child Care	0	420	577	997	895	318	1315	895
Food	190	278	288	374	430	496	504	592
Transportation	219	225	225	225	225	225	225	431
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	106	187	203	255	251	203	319	292
Taxes	252	397	486	596	579	271	782	630
Earned Income								
Tax Credit (-)	0	-56	-3	0	0	-179	0	0
Child Care Tax Credit (-)	0	-73	-68	-115	-120	-68	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$8.03</b>	<b>\$12.72</b>	<b>\$14.60</b>	<b>\$17.71</b>	<b>\$17.35</b>	<b>\$11.86</b>	<b>\$22.41</b>	<b>\$10.15</b>
Monthly	<b>\$1,413</b>	<b>\$2,238</b>	<b>\$2,569</b>	<b>\$3,116</b>	<b>\$3,054</b>	<b>\$2,088</b>	<b>\$3,944</b>	<b>\$3,574</b>
Annual	<b>\$16,957</b>	<b>\$26,857</b>	<b>\$30,827</b>	<b>\$37,395</b>	<b>\$36,649</b>	<b>\$25,056</b>	<b>\$47,325</b>	<b>\$42,885</b>
								<i>per adult combined combined</i>

**Table 12**  
**The Self-Sufficiency Standard for Lebanon, PA MSA, 2006**  
**Lebanon County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	449	578	578	578	578	578	784	578
Child Care	0	437	543	979	822	279	1259	822
Food	183	267	277	359	413	477	484	569
Transportation	220	226	226	226	226	226	226	433
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	95	178	190	242	233	188	305	274
Taxes	226	377	441	576	516	253	765	588
Earned Income								
Tax Credit (-)	0	-77	-40	0	-42	-218	0	0
Child Care Tax Credit (-)	0	-73	-70	-120	-130	-50	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-148	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.24</b>	<b>\$11.96</b>	<b>\$13.25</b>	<b>\$16.80</b>	<b>\$15.56</b>	<b>\$10.82</b>	<b>\$21.43</b>	<b>\$9.44</b>
Monthly	<b>\$1,275</b>	<b>\$2,104</b>	<b>\$2,333</b>	<b>\$2,956</b>	<b>\$2,739</b>	<b>\$1,904</b>	<b>\$3,772</b>	<b>\$3,321</b>
Annual	<b>\$15,300</b>	<b>\$25,253</b>	<b>\$27,991</b>	<b>\$35,474</b>	<b>\$32,864</b>	<b>\$22,845</b>	<b>\$45,265</b>	<b>\$39,855</b>
								<i>per adult combined combined</i>

**Table 13**  
**The Self-Sufficiency Standard for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006**  
**Bucks County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	866	1035	1035	1035	1035	1035	1266	1035
Child Care	0	608	704	1312	1231	527	1839	1231
Food	223	325	337	437	503	580	589	692
Transportation	268	274	274	274	274	274	274	529
Health Care	93	237	236	245	253	282	262	298
Miscellaneous	145	248	259	330	330	270	423	379
Taxes	410	668	712	903	900	674	1276	976
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-53	-100	-100	-53	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$11.38	\$18.50	\$19.44	\$24.26	\$24.20	\$19.45	\$31.70	\$13.84
Monthly	\$2,004	\$3,257	\$3,421	\$4,269	\$4,260	\$3,423	\$5,579	\$4,873
Annual	\$24,042	\$39,079	\$41,056	\$51,229	\$51,119	\$41,075	\$66,949	\$58,480
								per adult combined combined

**Table 14**  
**The Self-Sufficiency Standard for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006**  
**Chester County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	887	1061	1061	1061	1061	1061	1297	1061
Child Care	0	629	694	1324	1112	418	1742	1112
Food	223	325	337	437	503	580	589	692
Transportation	245	251	251	251	251	251	251	484
Health Care	96	251	250	259	267	296	276	312
Miscellaneous	145	252	259	333	319	261	416	366
Taxes	426	710	742	948	891	661	1277	962
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-53	-100	-100	-55	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$11.49	\$18.98	\$19.66	\$24.70	\$23.51	\$18.78	\$31.24	\$13.42
Monthly	\$2,023	\$3,341	\$3,459	\$4,347	\$4,139	\$3,306	\$5,499	\$4,723
Annual	\$24,273	\$40,090	\$41,512	\$52,162	\$49,663	\$39,674	\$65,982	\$56,671
								per adult combined combined

**Table 15**  
**The Self-Sufficiency Standard for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006**  
**Delaware County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	779	931	931	931	931	931	1139	931
Child Care	0	587	651	1238	1017	366	1604	1017
Food	223	325	337	437	503	580	589	692
Transportation	70	70	70	70	70	70	70	140
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	117	219	226	296	281	227	370	312
Taxes	330	604	637	839	774	535	1076	781
Earned Income								
Tax Credit (-)	0	0	0	0	0	-37	0	0
Child Care Tax Credit (-)	0	-63	-60	-100	-100	-63	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$9.21	\$16.27	\$16.94	\$21.74	\$20.45	\$15.69	\$27.26	\$11.20
Monthly	\$1,621	\$2,864	\$2,982	\$3,826	\$3,600	\$2,761	\$4,797	\$3,941
Annual	\$19,450	\$34,366	\$35,782	\$45,912	\$43,198	\$33,137	\$57,567	\$47,296
								per adult combined combined

**Table 16**  
**The Self-Sufficiency Standard for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006**  
**Montgomery County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	891	1065	1065	1065	1065	1065	1302	1065
Child Care	0	582	678	1259	1123	445	1704	1123
Food	223	325	337	437	503	580	589	692
Transportation	266	272	272	272	272	272	272	526
Health Care	96	251	250	259	267	296	276	312
Miscellaneous	148	250	260	329	323	266	414	372
Taxes	422	677	721	902	876	659	1225	951
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-53	-100	-100	-55	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$11.62	\$18.65	\$19.59	\$24.19	\$23.65	\$19.10	\$30.87	\$13.56
Monthly	\$2,045	\$3,283	\$3,448	\$4,257	\$4,163	\$3,361	\$5,433	\$4,774
Annual	\$24,543	\$39,396	\$41,374	\$51,083	\$49,951	\$40,331	\$65,201	\$57,288
								per adult combined combined

**Table 17**  
**The Self-Sufficiency Standard for Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, 2006**  
**Philadelphia County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	669	800	800	800	800	800	979	800
Child Care	0	593	619	1211	1053	434	1645	1053
Food	223	325	337	437	503	580	589	692
Transportation	70	70	70	70	70	70	70	140
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	106	206	210	280	272	220	358	302
Taxes	322	621	640	869	826	577	1152	844
Earned Income								
Tax Credit (-)	0	0	0	0	0	-45	0	0
Child Care Tax Credit (-)	0	-65	-63	-100	-105	-65	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$8.48	\$15.57	\$15.93	\$20.92	\$20.12	\$15.47	\$26.94	\$11.08
Monthly	\$1,493	\$2,741	\$2,803	\$3,682	\$3,542	\$2,723	\$4,742	\$3,900
Annual	\$17,910	\$32,891	\$33,635	\$44,190	\$42,503	\$32,679	\$56,903	\$46,800
								per adult combined combined

**Table 18**  
**The Self-Sufficiency Standard for Pike County, PA HMFA, 2006**  
**Pike County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	734	850	850	850	850	850	1151	850
Child Care	0	576	538	1114	919	380	1495	919
Food	190	278	288	374	430	496	504	592
Transportation	238	244	244	244	244	244	244	469
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	126	222	219	286	273	229	369	316
Taxes	318	533	522	688	635	458	933	685
Earned Income								
Tax Credit (-)	0	0	0	0	0	-52	0	0
Child Care Tax Credit (-)	0	-63	-63	-105	-110	-65	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$9.71	\$16.09	\$15.84	\$20.26	\$19.11	\$15.30	\$26.39	\$11.08
Monthly	\$1,709	\$2,832	\$2,789	\$3,567	\$3,364	\$2,693	\$4,644	\$3,900
Annual	\$20,510	\$33,985	\$33,462	\$42,798	\$40,368	\$32,310	\$55,734	\$46,797
								per adult combined combined

**Table 19**  
**The Self-Sufficiency Standard for Pittsburgh, PA HMFA, 2006**  
**Allegheny County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	643	770	770	770	770	770	957	770
Child Care	0	543	608	1150	1042	434	1584	1042
Food	201	293	304	394	454	523	531	624
Transportation	93	93	93	93	93	93	93	186
Health Care	86	213	212	221	229	258	238	274
Miscellaneous	102	191	199	263	259	208	340	290
Taxes	277	492	536	722	703	440	987	719
Earned Income								
Tax Credit (-)	0	-28	-3	0	0	-120	0	0
Child Care Tax Credit (-)	0	-70	-68	-110	-110	-70	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.97</b>	<b>\$13.71</b>	<b>\$14.59</b>	<b>\$18.95</b>	<b>\$18.59</b>	<b>\$13.46</b>	<b>\$24.89</b>	<b>\$10.33</b>
Monthly	<b>\$1,403</b>	<b>\$2,413</b>	<b>\$2,567</b>	<b>\$3,335</b>	<b>\$3,272</b>	<b>\$2,369</b>	<b>\$4,381</b>	<b>\$3,638</b>
Annual	<b>\$16,837</b>	<b>\$28,960</b>	<b>\$30,805</b>	<b>\$40,024</b>	<b>\$39,265</b>	<b>\$28,428</b>	<b>\$52,572</b>	<b>\$43,654</b>
								<i>per adult combined combined</i>

**Table 20**  
**The Self-Sufficiency Standard for Pittsburgh, PA HMFA, 2006**  
**Beaver County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	546	653	653	653	653	653	812	653
Child Care	0	537	603	1140	948	344	1485	948
Food	201	293	304	394	454	523	531	624
Transportation	229	235	235	235	235	235	235	450
Health Care	84	203	202	211	219	248	228	264
Miscellaneous	106	192	200	263	251	200	329	294
Taxes	262	441	482	652	595	261	845	659
Earned Income								
Tax Credit (-)	0	-35	-11	0	0	-188	0	0
Child Care Tax Credit (-)	0	-70	-68	-110	-120	-64	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$8.11</b>	<b>\$13.44</b>	<b>\$14.30</b>	<b>\$18.59</b>	<b>\$17.43</b>	<b>\$11.63</b>	<b>\$23.38</b>	<b>\$10.30</b>
Monthly	<b>\$1,427</b>	<b>\$2,366</b>	<b>\$2,517</b>	<b>\$3,272</b>	<b>\$3,068</b>	<b>\$2,047</b>	<b>\$4,115</b>	<b>\$3,626</b>
Annual	<b>\$17,124</b>	<b>\$28,390</b>	<b>\$30,209</b>	<b>\$39,261</b>	<b>\$36,815</b>	<b>\$24,564</b>	<b>\$49,385</b>	<b>\$43,509</b>
								<i>per adult combined combined</i>

**Table 21**  
**The Self-Sufficiency Standard for Pittsburgh, PA HMFA, 2006**  
**Butler County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	607	726	726	726	726	726	903	726
Child Care	0	506	521	1027	969	448	1475	969
Food	201	293	304	394	454	523	531	624
Transportation	228	234	234	234	234	234	234	450
Health Care	84	203	202	211	219	248	228	264
Miscellaneous	112	196	199	259	260	218	337	303
Taxes	283	457	470	624	628	437	868	688
Earned Income								
Tax Credit (-)	0	-23	-15	0	0	-90	0	0
Child Care Tax Credit (-)	0	-68	-68	-115	-115	-68	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$8.61	\$13.88	\$14.15	\$18.15	\$18.24	\$14.27	\$24.02	\$10.68
Monthly	\$1,515	\$2,443	\$2,490	\$3,194	\$3,209	\$2,511	\$4,227	\$3,758
Annual	\$18,182	\$29,310	\$29,877	\$38,327	\$38,514	\$30,132	\$50,723	\$45,102
								per adult combined combined

**Table 22**  
**The Self-Sufficiency Standard for Pittsburgh, PA HMFA, 2006**  
**Fayette County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	458	547	547	547	547	547	681	547
Child Care	0	487	460	947	786	326	1273	786
Food	201	293	304	394	454	523	531	624
Transportation	233	239	239	239	239	239	239	459
Health Care	84	203	202	211	219	248	228	264
Miscellaneous	98	177	175	234	224	188	295	268
Taxes	218	342	333	484	431	233	676	523
Earned Income								
Tax Credit (-)	0	-87	-92	-48	-88	-221	0	0
Child Care Tax Credit (-)	0	-75	-75	-130	-124	-48	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-146	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.33	\$11.61	\$11.42	\$15.41	\$14.33	\$10.74	\$20.28	\$9.06
Monthly	\$1,290	\$2,044	\$2,010	\$2,712	\$2,522	\$1,890	\$3,569	\$3,190
Annual	\$15,486	\$24,530	\$24,123	\$32,549	\$30,265	\$22,675	\$42,822	\$38,275
								per adult combined combined

**Table 23**  
**The Self-Sufficiency Standard for Pittsburgh, PA HMFA, 2006**  
**Washington County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	527	631	631	631	631	631	785	631
Child Care	0	497	586	1083	920	334	1417	920
Food	201	293	304	394	454	523	531	624
Transportation	236	242	242	242	242	242	242	465
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	107	196	206	265	256	207	330	300
Taxes	257	444	495	638	597	337	819	658
Earned Income								
Tax Credit (-)	0	-26	0	0	0	-150	0	0
Child Care Tax Credit (-)	0	-68	-65	-110	-115	-73	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$8.16	\$13.76	\$14.83	\$18.64	\$17.79	\$12.65	\$23.27	\$10.48
Monthly	\$1,437	\$2,422	\$2,610	\$3,280	\$3,130	\$2,227	\$4,095	\$3,689
Annual	\$17,242	\$29,070	\$31,323	\$39,363	\$37,563	\$26,722	\$49,136	\$44,266
								per adult combined combined

**Table 24**  
**The Self-Sufficiency Standard for Pittsburgh, PA HMFA, 2006**  
**Westmoreland County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	539	644	644	644	644	644	801	644
Child Care	0	528	564	1092	923	359	1451	923
Food	201	293	304	394	454	523	531	624
Transportation	229	236	236	236	236	236	236	452
Health Care	96	250	248	257	266	294	275	311
Miscellaneous	106	195	200	262	252	206	329	295
Taxes	267	463	488	654	609	351	855	672
Earned Income								
Tax Credit (-)	0	-24	-10	0	0	-151	0	0
Child Care Tax Credit (-)	0	-68	-68	-110	-115	-73	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$8.17	\$13.83	\$14.33	\$18.54	\$17.63	\$12.63	\$23.45	\$10.39
Monthly	\$1,438	\$2,434	\$2,523	\$3,264	\$3,102	\$2,223	\$4,128	\$3,656
Annual	\$17,260	\$29,206	\$30,275	\$39,165	\$37,227	\$26,676	\$49,534	\$43,870
								per adult combined combined

**Table 25**  
**The Self-Sufficiency Standard for Reading, PA MSA, 2006**  
**Berks County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	519	640	640	640	640	640	856	640
Child Care	0	454	521	975	842	321	1296	842
Food	190	278	288	374	430	496	504	592
Transportation	230	236	236	236	236	236	236	453
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	104	188	196	251	244	201	319	286
Taxes	258	426	468	603	574	281	814	634
Earned Income								
Tax Credit (-)	0	-46	-22	0	0	-181	0	0
Child Care Tax Credit (-)	0	-70	-68	-120	-120	-67	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.97	\$13.05	\$13.91	\$17.46	\$16.87	\$11.81	\$22.58	\$9.97
Monthly	\$1,403	\$2,296	\$2,449	\$3,073	\$2,969	\$2,079	\$3,973	\$3,509
Annual	\$16,841	\$27,557	\$29,384	\$36,872	\$35,625	\$24,948	\$47,679	\$42,113
								per adult combined combined

**Table 26**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre, PA MSA, 2006**  
**Lackawanna County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	496	595	595	595	595	595	755	595
Child Care	0	441	548	989	889	341	1330	889
Food	190	278	288	374	430	496	504	592
Transportation	233	239	239	239	239	239	239	459
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	102	183	194	248	244	199	313	287
Taxes	283	454	524	666	647	332	880	724
Earned Income								
Tax Credit (-)	0	-52	-14	0	0	-175	0	0
Child Care Tax Credit (-)	0	-70	-68	-115	-120	-70	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.99	\$12.83	\$14.18	\$17.68	\$17.32	\$11.99	\$22.55	\$10.27
Monthly	\$1,406	\$2,258	\$2,496	\$3,111	\$3,048	\$2,110	\$3,968	\$3,614
Annual	\$16,877	\$27,100	\$29,949	\$37,334	\$36,578	\$25,317	\$47,620	\$43,367
								per adult combined combined

**Table 27**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre, PA MSA, 2006**  
**Luzerne County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	489	587	587	587	587	587	744	587
Child Care	0	442	412	855	793	381	1236	793
Food	190	278	288	374	430	496	504	592
Transportation	224	230	230	230	230	230	230	441
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	101	181	179	233	233	201	301	275
Taxes	265	424	412	558	560	309	798	638
Earned Income								
Tax Credit (-)	0	-62	-68	-30	-28	-174	0	0
Child Care Tax Credit (-)	0	-73	-73	-125	-125	-70	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.79	\$12.50	\$12.26	\$15.89	\$15.93	\$12.00	\$21.38	\$9.61
Monthly	\$1,371	\$2,200	\$2,157	\$2,797	\$2,804	\$2,112	\$3,762	\$3,384
Annual	\$16,453	\$26,394	\$25,887	\$33,559	\$33,651	\$25,343	\$45,148	\$40,611
								per adult combined combined

**Table 28**  
**The Self-Sufficiency Standard for Scranton-Wilkes-Barre, PA MSA, 2006**  
**Wyoming County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	530	636	636	636	636	636	806	636
Child Care	0	464	456	920	716	260	1180	716
Food	190	278	288	374	430	496	504	592
Transportation	225	231	231	231	231	231	231	443
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	105	188	188	244	230	194	302	272
Taxes	247	403	403	547	463	241	706	541
Earned Income								
Tax Credit (-)	0	-50	-50	0	-64	-206	0	0
Child Care Tax Credit (-)	0	-70	-70	-120	-130	-55	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-156	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.95	\$12.90	\$12.91	\$16.74	\$14.98	\$11.13	\$20.90	\$9.26
Monthly	\$1,399	\$2,270	\$2,271	\$2,947	\$2,636	\$1,959	\$3,678	\$3,258
Annual	\$16,788	\$27,245	\$27,256	\$35,360	\$31,636	\$23,512	\$44,133	\$39,097
								per adult combined combined

**Table 29**  
**The Self-Sufficiency Standard for State College, PA MSA, 2006**  
**Centre County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	599	706	706	706	706	706	844	706
Child Care	0	428	773	1201	1098	326	1526	1098
Food	190	278	288	374	430	496	504	592
Transportation	220	226	226	226	226	226	226	434
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	111	191	227	279	275	207	340	316
Taxes	285	438	605	722	706	361	895	757
Earned Income								
Tax Credit (-)	0	-38	0	0	0	-143	0	0
Child Care Tax Credit (-)	0	-70	-60	-105	-105	-70	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$8.57	\$13.36	\$16.78	\$19.99	\$19.66	\$12.85	\$24.34	\$11.28
Monthly	\$1,508	\$2,351	\$2,954	\$3,517	\$3,460	\$2,262	\$4,284	\$3,971
Annual	\$18,099	\$28,212	\$35,445	\$42,209	\$41,516	\$27,140	\$51,404	\$47,656
								per adult combined combined

**Table 30**  
**The Self-Sufficiency Standard for Williamsport, PA MSA, 2006**  
**Lycoming County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	437	526	526	526	526	526	691	526
Child Care	0	365	447	812	763	316	1128	763
Food	183	267	277	360	414	478	485	570
Transportation	32	32	32	32	32	32	32	64
Health Care	86	212	210	219	228	256	237	273
Miscellaneous	74	140	149	195	196	161	257	220
Taxes	156	211	263	264	261	178	448	282
Earned Income								
Tax Credit (-)	-1	-180	-154	-200	-198	-293	-10	-165
Child Care Tax Credit (-)	0	-32	-48	-58	-59	-14	-125	-42
Child Tax Credit (-)	0	-81	-83	-161	-163	-94	-250	-167
Self-Sufficiency Wage								
Hourly	\$5.49	\$8.29	\$9.20	\$11.30	\$11.37	\$8.78	\$16.43	\$6.60
Monthly	\$967	\$1,460	\$1,619	\$1,989	\$2,001	\$1,545	\$2,893	\$2,324
Annual	\$11,602	\$17,518	\$19,430	\$23,871	\$24,009	\$18,544	\$34,710	\$27,885
								per adult combined combined

**Table 31**  
**The Self-Sufficiency Standard for York-Hanover, PA MSA, 2006**  
**York County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	503	638	638	638	638	638	771	638
Child Care	0	411	477	888	783	305	1193	783
Food	181	264	273	355	408	471	478	562
Transportation	37	37	37	37	37	37	37	74
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	82	162	170	220	216	177	278	239
Taxes	170	288	312	413	395	202	603	298
Earned Income								
Tax Credit (-)	0	-126	-108	-103	-118	-252	0	-110
Child Care Tax Credit (-)	0	-66	-77	-113	-102	-33	-110	-68
Child Tax Credit (-)	0	-83	-83	-167	-167	-123	-250	-167
Self-Sufficiency Wage								
Hourly	\$6.11	\$10.22	\$10.86	\$13.92	\$13.52	\$9.89	\$18.75	\$7.34
Monthly	\$1,075	\$1,799	\$1,912	\$2,450	\$2,379	\$1,740	\$3,299	\$2,584
Annual	\$12,902	\$21,585	\$22,947	\$29,403	\$28,552	\$20,878	\$39,593	\$31,005
								per adult combined combined

**Table 32**  
**The Self-Sufficiency Standard for Youngstown-Warren-Boardman, OH-PA MSA, 2006**  
**Mercer County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	439	533	533	533	533	533	670	533
Child Care	0	487	594	1081	984	390	1471	984
Food	190	278	288	374	430	496	504	592
Transportation	232	238	238	238	238	238	238	457
Health Care	85	209	207	216	225	253	234	270
Miscellaneous	95	174	186	244	241	191	312	283
Taxes	229	366	433	598	584	262	812	649
Earned Income								
Tax Credit (-)	0	-87	-50	0	0	-209	0	0
Child Care Tax Credit (-)	0	-75	-70	-120	-120	-54	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-167	-154	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.22	\$11.59	\$12.93	\$17.03	\$16.75	\$11.06	\$22.11	\$9.93
Monthly	\$1,270	\$2,040	\$2,276	\$2,998	\$2,947	\$1,946	\$3,891	\$3,495
Annual	\$15,242	\$24,475	\$27,310	\$35,972	\$35,367	\$23,353	\$46,686	\$41,943
								per adult combined combined

**Table 33**  
**The Self-Sufficiency Standard for Adams County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	504	603	603	603	603	603	812	603
Child Care	0	382	449	831	760	311	1142	760
Food	190	278	288	374	430	496	504	592
Transportation	219	225	225	225	225	225	225	432
Health Care	85	209	207	216	225	253	234	270
Miscellaneous	100	170	177	225	224	189	292	266
Taxes	234	317	355	446	443	236	680	528
Earned Income								
Tax Credit (-)	0	-106	-83	-83	-85	-219	0	0
Child Care Tax Credit (-)	0	-75	-75	-127	-125	-49	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-147	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.57	\$10.91	\$11.72	\$14.45	\$14.39	\$10.79	\$20.08	\$9.00
Monthly	\$1,333	\$1,920	\$2,063	\$2,544	\$2,533	\$1,899	\$3,533	\$3,169
Annual	\$15,993	\$23,034	\$24,761	\$30,527	\$30,401	\$22,784	\$42,401	\$38,029
								per adult combined combined

**Table 34**  
**The Self-Sufficiency Standard for Bedford County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	425	491	491	491	491	491	587	491
Child Care	0	386	412	798	738	326	1124	738
Food	190	278	288	374	430	496	504	592
Transportation	224	230	230	230	230	230	230	441
Health Care	105	285	284	293	301	330	310	346
Miscellaneous	94	167	171	219	219	187	275	261
Taxes	208	302	314	408	409	224	594	493
Earned Income								
Tax Credit (-)	0	-115	-105	-107	-106	-225	0	-7
Child Care Tax Credit (-)	0	-73	-75	-109	-110	-46	-110	-117
Child Tax Credit (-)	0	-83	-83	-167	-167	-143	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.08	\$10.61	\$10.95	\$13.80	\$13.84	\$10.62	\$18.54	\$8.72
Monthly	\$1,247	\$1,868	\$1,926	\$2,428	\$2,435	\$1,870	\$3,263	\$3,070
Annual	\$14,961	\$22,418	\$23,117	\$29,138	\$29,223	\$22,437	\$39,162	\$36,839
								per adult combined combined

**Table 35**  
**The Self-Sufficiency Standard for Bradford County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	428	491	491	491	491	491	614	491
Child Care	0	378	412	790	775	362	1152	775
Food	190	278	288	374	430	496	504	592
Transportation	234	240	240	240	240	240	240	461
Health Care	84	206	205	214	222	251	231	267
Miscellaneous	94	159	164	211	216	184	274	259
Taxes	206	277	292	346	395	218	586	486
Earned Income								
Tax Credit (-)	0	-133	-123	-140	-117	-234	0	-15
Child Care Tax Credit (-)	0	-61	-68	-86	-103	-42	-115	-114
Child Tax Credit (-)	0	-83	-83	-167	-167	-137	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.02</b>	<b>\$9.95</b>	<b>\$10.33</b>	<b>\$12.91</b>	<b>\$13.54</b>	<b>\$10.40</b>	<b>\$18.39</b>	<b>\$8.62</b>
Monthly	<b>\$1,236</b>	<b>\$1,751</b>	<b>\$1,819</b>	<b>\$2,272</b>	<b>\$2,383</b>	<b>\$1,830</b>	<b>\$3,236</b>	<b>\$3,035</b>
Annual	<b>\$14,835</b>	<b>\$21,017</b>	<b>\$21,823</b>	<b>\$27,268</b>	<b>\$28,592</b>	<b>\$21,955</b>	<b>\$38,835</b>	<b>\$36,424</b>
								<i>combined</i>

**Table 36**  
**The Self-Sufficiency Standard for Cameron County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	425	492	492	492	492	492	652	492
Child Care	0	446	434	880	674	240	1120	674
Food	190	278	288	374	430	496	504	592
Transportation	229	235	235	235	235	235	235	450
Health Care	105	285	284	293	301	330	310	346
Miscellaneous	95	174	173	227	213	179	282	255
Taxes	210	326	325	443	384	207	621	477
Earned Income								
Tax Credit (-)	0	-97	-98	-78	-126	-246	0	-25
Child Care Tax Credit (-)	0	-75	-75	-130	-96	-36	-110	-109
Child Tax Credit (-)	0	-83	-83	-167	-167	-128	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.12</b>	<b>\$11.25</b>	<b>\$11.22</b>	<b>\$14.59</b>	<b>\$13.30</b>	<b>\$10.05</b>	<b>\$19.11</b>	<b>\$8.49</b>
Monthly	<b>\$1,253</b>	<b>\$1,980</b>	<b>\$1,975</b>	<b>\$2,568</b>	<b>\$2,341</b>	<b>\$1,769</b>	<b>\$3,363</b>	<b>\$2,987</b>
Annual	<b>\$15,042</b>	<b>\$23,758</b>	<b>\$23,702</b>	<b>\$30,816</b>	<b>\$28,088</b>	<b>\$21,228</b>	<b>\$40,353</b>	<b>\$35,842</b>
								<i>combined</i>

**Table 37**  
**The Self-Sufficiency Standard for Clarion County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	443	491	491	491	491	491	627	491
Child Care	0	428	512	940	838	326	1266	838
Food	190	278	288	374	430	496	504	592
Transportation	228	235	235	235	235	235	235	450
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	97	173	182	234	231	189	295	273
Taxes	216	323	370	487	465	228	677	544
Earned Income								
Tax Credit (-)	0	-99	-70	-46	-63	-221	0	0
Child Care Tax Credit (-)	0	-75	-73	-130	-130	-48	-105	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-146	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.29	\$11.17	\$12.19	\$15.47	\$15.01	\$10.74	\$20.28	\$9.28
Monthly	\$1,283	\$1,967	\$2,146	\$2,722	\$2,642	\$1,889	\$3,569	\$3,267
Annual	\$15,392	\$23,601	\$25,755	\$32,667	\$31,700	\$22,673	\$42,828	\$39,209
								per adult combined combined

**Table 38**  
**The Self-Sufficiency Standard for Clearfield County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	413	491	491	491	491	491	704	491
Child Care	0	362	516	878	752	236	1114	752
Food	190	278	288	374	430	496	504	592
Transportation	225	231	231	231	231	231	231	442
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	94	166	182	228	222	179	287	263
Taxes	206	299	370	450	418	208	645	505
Earned Income								
Tax Credit (-)	0	-118	-70	-75	-98	-246	0	0
Child Care Tax Credit (-)	0	-71	-73	-130	-117	-36	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-128	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.02	\$10.51	\$12.20	\$14.68	\$14.07	\$10.07	\$19.61	\$8.87
Monthly	\$1,235	\$1,850	\$2,148	\$2,583	\$2,476	\$1,771	\$3,451	\$3,121
Annual	\$14,822	\$22,203	\$25,775	\$31,000	\$29,707	\$21,258	\$41,413	\$37,453
								per adult combined combined

**Table 39**  
**The Self-Sufficiency Standard for Clinton County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	444	535	535	535	535	535	640	535
Child Care	0	425	433	858	887	454	1313	887
Food	190	278	288	374	430	496	504	592
Transportation	220	227	227	227	227	227	227	434
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	96	174	176	228	237	203	298	278
Taxes	220	341	349	467	525	270	715	589
Earned Income								
Tax Credit (-)	0	-93	-88	-71	-26	-179	0	0
Child Care Tax Credit (-)	0	-75	-75	-130	-125	-68	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.23	\$11.38	\$11.56	\$14.79	\$15.98	\$11.88	\$20.71	\$9.59
Monthly	\$1,273	\$2,002	\$2,034	\$2,603	\$2,813	\$2,090	\$3,646	\$3,375
Annual	\$15,275	\$24,027	\$24,407	\$31,237	\$33,755	\$25,081	\$43,746	\$40,495
								per adult combined combined

**Table 40**  
**The Self-Sufficiency Standard for Columbia County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	472	575	575	575	575	575	735	575
Child Care	0	365	463	827	788	326	1153	788
Food	190	278	288	374	430	496	504	592
Transportation	222	228	228	228	228	228	228	437
Health Care	82	195	193	202	211	239	220	256
Miscellaneous	97	164	175	221	223	186	284	265
Taxes	224	307	347	436	445	236	657	534
Earned Income								
Tax Credit (-)	0	-119	-90	-96	-88	-225	0	0
Child Care Tax Credit (-)	0	-70	-75	-118	-124	-46	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-143	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.31	\$10.45	\$11.48	\$14.11	\$14.33	\$10.64	\$19.46	\$8.99
Monthly	\$1,287	\$1,839	\$2,021	\$2,484	\$2,523	\$1,872	\$3,426	\$3,166
Annual	\$15,444	\$22,062	\$24,252	\$29,803	\$30,274	\$22,466	\$41,108	\$37,987
								per adult combined combined

**Table 41**  
**The Self-Sufficiency Standard for Crawford County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	434	491	491	491	491	491	652	491
Child Care	0	434	564	998	851	287	1285	851
Food	190	278	288	374	430	496	504	592
Transportation	229	235	235	235	235	235	235	450
Health Care	85	207	206	215	223	252	232	268
Miscellaneous	94	165	178	231	223	176	291	265
Taxes	207	295	350	470	425	201	660	512
Earned Income								
Tax Credit (-)	0	-120	-82	-59	-92	-255	0	0
Child Care Tax Credit (-)	0	-69	-75	-130	-120	-32	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-122	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.04</b>	<b>\$10.41</b>	<b>\$11.78</b>	<b>\$15.11</b>	<b>\$14.20</b>	<b>\$9.83</b>	<b>\$19.91</b>	<b>\$8.95</b>
Monthly	<b>\$1,238</b>	<b>\$1,832</b>	<b>\$2,072</b>	<b>\$2,659</b>	<b>\$2,500</b>	<b>\$1,729</b>	<b>\$3,504</b>	<b>\$3,149</b>
Annual	<b>\$14,858</b>	<b>\$21,984</b>	<b>\$24,870</b>	<b>\$31,904</b>	<b>\$29,995</b>	<b>\$20,754</b>	<b>\$42,046</b>	<b>\$37,791</b>
								<i>per adult combined combined</i>

**Table 42**  
**The Self-Sufficiency Standard for Elk County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	427	491	491	491	491	491	636	491
Child Care	0	486	451	937	821	370	1307	821
Food	190	278	288	374	430	496	504	592
Transportation	229	235	235	235	235	235	235	450
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	95	179	176	234	229	193	300	271
Taxes	211	350	337	485	456	239	699	535
Earned Income								
Tax Credit (-)	0	-82	-90	-47	-70	-209	0	0
Child Care Tax Credit (-)	0	-75	-75	-130	-130	-54	-100	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-155	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.16</b>	<b>\$11.79</b>	<b>\$11.51</b>	<b>\$15.43</b>	<b>\$14.81</b>	<b>\$11.06</b>	<b>\$20.75</b>	<b>\$9.19</b>
Monthly	<b>\$1,260</b>	<b>\$2,074</b>	<b>\$2,025</b>	<b>\$2,716</b>	<b>\$2,607</b>	<b>\$1,947</b>	<b>\$3,651</b>	<b>\$3,236</b>
Annual	<b>\$15,125</b>	<b>\$24,891</b>	<b>\$24,300</b>	<b>\$32,592</b>	<b>\$31,283</b>	<b>\$23,368</b>	<b>\$43,818</b>	<b>\$38,834</b>
								<i>per adult combined combined</i>

**Table 43**  
**The Self-Sufficiency Standard for Forest County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	435	491	491	491	491	491	636	491
Child Care	0	455	434	889	680	246	1135	680
Food	190	278	288	374	430	496	504	592
Transportation	229	235	235	235	235	235	235	450
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	96	175	174	229	215	181	283	257
Taxes	214	334	329	457	391	211	625	482
Earned Income								
Tax Credit (-)	0	-91	-95	-69	-120	-242	0	-20
Child Care Tax Credit (-)	0	-75	-75	-130	-100	-38	-110	-111
Child Tax Credit (-)	0	-83	-83	-167	-167	-131	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.23</b>	<b>\$11.44</b>	<b>\$11.32</b>	<b>\$14.85</b>	<b>\$13.45</b>	<b>\$10.17</b>	<b>\$19.19</b>	<b>\$8.56</b>
Monthly	<b>\$1,272</b>	<b>\$2,014</b>	<b>\$1,993</b>	<b>\$2,613</b>	<b>\$2,367</b>	<b>\$1,790</b>	<b>\$3,378</b>	<b>\$3,012</b>
Annual	<b>\$15,260</b>	<b>\$24,169</b>	<b>\$23,918</b>	<b>\$31,358</b>	<b>\$28,400</b>	<b>\$21,475</b>	<b>\$40,535</b>	<b>\$36,141</b>
								<i>per adult combined combined</i>

**Table 44**  
**The Self-Sufficiency Standard for Franklin County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	433	547	547	547	547	547	720	547
Child Care	0	391	420	810	676	256	1067	676
Food	190	278	288	374	430	496	504	592
Transportation	219	225	225	225	225	225	225	431
Health Care	82	195	193	202	211	239	220	256
Miscellaneous	92	164	167	216	209	176	274	250
Taxes	203	293	304	398	320	202	586	461
Earned Income								
Tax Credit (-)	0	-123	-114	-116	-152	-254	0	-43
Child Care Tax Credit (-)	0	-68	-73	-103	-81	-32	-115	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-122	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$6.93</b>	<b>\$10.33</b>	<b>\$10.65</b>	<b>\$13.56</b>	<b>\$12.61</b>	<b>\$9.85</b>	<b>\$18.35</b>	<b>\$8.25</b>
Monthly	<b>\$1,219</b>	<b>\$1,818</b>	<b>\$1,875</b>	<b>\$2,386</b>	<b>\$2,219</b>	<b>\$1,733</b>	<b>\$3,230</b>	<b>\$2,903</b>
Annual	<b>\$14,628</b>	<b>\$21,818</b>	<b>\$22,501</b>	<b>\$28,634</b>	<b>\$26,626</b>	<b>\$20,800</b>	<b>\$38,758</b>	<b>\$34,838</b>
								<i>per adult combined combined</i>

**Table 45**  
**The Self-Sufficiency Standard for Fulton County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant schoolage	2 Adults + preschooler schoolage
Housing	417	491	491	491	491	491	605	491
Child Care	0	304	356	660	818	462	1122	818
Food	190	278	288	374	430	496	504	592
Transportation	224	230	230	230	230	230	230	442
Health Care	92	234	233	242	250	279	259	295
Miscellaneous	92	154	160	200	222	196	272	264
Taxes	202	258	279	244	419	246	578	505
Earned Income								
Tax Credit (-)	0	-147	-132	-193	-96	-202	0	0
Child Care Tax Credit (-)	0	-52	-62	-61	-117	-57	-115	-115
Child Tax Credit (-)	0	-83	-83	-166	-167	-160	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$6.92</b>	<b>\$9.47</b>	<b>\$10.00</b>	<b>\$11.48</b>	<b>\$14.10</b>	<b>\$11.26</b>	<b>\$18.21</b>	<b>\$8.88</b>
Monthly	<b>\$1,217</b>	<b>\$1,667</b>	<b>\$1,761</b>	<b>\$2,020</b>	<b>\$2,481</b>	<b>\$1,982</b>	<b>\$3,205</b>	<b>\$3,125</b>
Annual	<b>\$14,609</b>	<b>\$19,999</b>	<b>\$21,126</b>	<b>\$24,242</b>	<b>\$29,770</b>	<b>\$23,779</b>	<b>\$38,463</b>	<b>\$37,504</b>
								<i>per adult combined combined</i>

**Table 46**  
**The Self-Sufficiency Standard for Greene County, PA, 2006**

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult +	
							infant schoolage	2 Adults + preschooler schoolage
Housing	434	491	491	491	491	491	587	491
Child Care	0	543	543	1085	761	218	1303	761
Food	190	278	288	374	430	496	504	592
Transportation	229	235	235	235	235	235	235	451
Health Care	96	251	250	259	267	296	276	312
Miscellaneous	95	180	181	244	218	174	291	261
Taxes	210	358	362	548	407	194	657	492
Earned Income								
Tax Credit (-)	0	-77	-75	0	-108	-262	0	-8
Child Care Tax Credit (-)	0	-73	-73	-120	-109	-29	-105	-117
Child Tax Credit (-)	0	-83	-83	-167	-167	-117	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.13</b>	<b>\$11.94</b>	<b>\$12.04</b>	<b>\$16.76</b>	<b>\$13.78</b>	<b>\$9.64</b>	<b>\$19.88</b>	<b>\$8.72</b>
Monthly	<b>\$1,254</b>	<b>\$2,102</b>	<b>\$2,119</b>	<b>\$2,949</b>	<b>\$2,426</b>	<b>\$1,696</b>	<b>\$3,498</b>	<b>\$3,069</b>
Annual	<b>\$15,052</b>	<b>\$25,222</b>	<b>\$25,428</b>	<b>\$35,391</b>	<b>\$29,112</b>	<b>\$20,356</b>	<b>\$41,979</b>	<b>\$36,829</b>
								<i>per adult combined combined</i>

**Table 47**  
**The Self-Sufficiency Standard for Huntingdon County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + preschooler schoolage
Housing	395	491	491	491	491	491	634	491
Child Care	0	344	564	908	834	270	1178	834
Food	190	278	288	374	430	496	504	592
Transportation	221	227	227	227	227	227	227	436
Health Care	102	275	274	283	291	320	300	336
Miscellaneous	91	162	184	228	227	180	284	269
Taxes	197	285	382	452	444	210	630	526
Earned Income								
Tax Credit (-)	0	-128	-63	-73	-78	-243	0	0
Child Care Tax Credit (-)	0	-64	-73	-130	-131	-38	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-130	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$6.80</b>	<b>\$10.15</b>	<b>\$12.46</b>	<b>\$14.74</b>	<b>\$14.60</b>	<b>\$10.13</b>	<b>\$19.30</b>	<b>\$9.10</b>
Monthly	<b>\$1,197</b>	<b>\$1,786</b>	<b>\$2,192</b>	<b>\$2,594</b>	<b>\$2,569</b>	<b>\$1,784</b>	<b>\$3,398</b>	<b>\$3,202</b>
Annual	<b>\$14,364</b>	<b>\$21,438</b>	<b>\$26,306</b>	<b>\$31,131</b>	<b>\$30,832</b>	<b>\$21,405</b>	<b>\$40,770</b>	<b>\$38,420</b>
								<i>per adult combined combined</i>

**Table 48**  
**The Self-Sufficiency Standard for Indiana County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + preschooler schoolage
Housing	454	525	525	525	525	525	627	525
Child Care	0	512	564	1076	910	346	1422	910
Food	179	262	271	352	405	468	475	558
Transportation	228	234	234	234	234	234	234	450
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	96	181	187	247	236	189	306	278
Taxes	218	369	401	567	510	233	732	574
Earned Income								
Tax Credit (-)	0	-73	-54	0	-32	-219	0	0
Child Care Tax Credit (-)	0	-73	-73	-120	-125	-49	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-147	-250	-167
Self-Sufficiency Wage								
Hourly	<b>\$7.26</b>	<b>\$12.10</b>	<b>\$12.76</b>	<b>\$17.03</b>	<b>\$15.84</b>	<b>\$10.79</b>	<b>\$21.28</b>	<b>\$9.52</b>
Monthly	<b>\$1,278</b>	<b>\$2,129</b>	<b>\$2,246</b>	<b>\$2,997</b>	<b>\$2,788</b>	<b>\$1,898</b>	<b>\$3,745</b>	<b>\$3,352</b>
Annual	<b>\$15,335</b>	<b>\$25,546</b>	<b>\$26,950</b>	<b>\$35,967</b>	<b>\$33,459</b>	<b>\$22,781</b>	<b>\$44,941</b>	<b>\$40,228</b>
								<i>per adult combined combined</i>

**Table 49**  
**The Self-Sufficiency Standard for Jefferson County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	infant	preschooler	schoolage	teenager	preschooler
Housing	413	491	491	491	491	491	650	491
Child Care	0	434	469	903	782	313	1216	782
Food	190	278	288	374	430	496	504	592
Transportation	224	230	230	230	230	230	230	441
Health Care	96	251	250	259	267	296	276	312
Miscellaneous	92	168	173	226	220	183	288	262
Taxes	201	306	323	435	413	215	644	497
Earned Income								
Tax Credit (-)	0	-111	-99	-84	-103	-237	0	-3
Child Care Tax Credit (-)	0	-75	-75	-126	-113	-40	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-134	-250	-167
Self-Sufficiency Wage								
Hourly	\$6.91	\$10.73	\$11.17	\$14.43	\$13.93	\$10.29	\$19.62	\$8.78
Monthly	\$1,217	\$1,889	\$1,966	\$2,541	\$2,451	\$1,811	\$3,453	\$3,092
Annual	\$14,602	\$22,663	\$23,594	\$30,486	\$29,417	\$21,735	\$41,435	\$37,105
								per adult combined
								combined

**Table 50**  
**The Self-Sufficiency Standard for Juniata County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	infant	preschooler	schoolage	teenager	preschooler
Housing	410	493	493	493	493	493	670	493
Child Care	0	308	413	721	638	225	946	638
Food	190	278	288	374	430	496	504	592
Transportation	222	228	228	228	228	228	228	436
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	92	158	169	210	208	176	265	249
Taxes	202	274	312	333	306	200	542	457
Earned Income								
Tax Credit (-)	0	-136	-108	-146	-157	-255	0	-45
Child Care Tax Credit (-)	0	-59	-77	-84	-78	-32	-120	-99
Child Tax Credit (-)	0	-83	-83	-167	-167	-122	-250	-167
Self-Sufficiency Wage								
Hourly	\$6.93	\$9.85	\$10.84	\$12.75	\$12.45	\$9.82	\$17.52	\$8.21
Monthly	\$1,219	\$1,734	\$1,908	\$2,244	\$2,191	\$1,728	\$3,083	\$2,890
Annual	\$14,627	\$20,811	\$22,892	\$26,928	\$26,288	\$20,735	\$36,995	\$34,682
								per adult combined
								combined

**Table 51**  
**The Self-Sufficiency Standard for Lawrence County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	465	547	547	547	547	547	654	547
Child Care	0	521	526	1047	854	328	1375	854
Food	190	278	288	374	430	496	504	592
Transportation	228	234	234	234	234	234	234	450
Health Care	97	252	251	260	268	297	278	314
Miscellaneous	98	183	185	246	233	190	304	276
Taxes	231	395	403	580	506	245	747	583
Earned Income								
Tax Credit (-)	0	-63	-58	0	-43	-214	0	0
Child Care Tax Credit (-)	0	-73	-73	-120	-130	-51	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-151	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.44	\$12.46	\$12.61	\$17.05	\$15.54	\$10.92	\$21.28	\$9.48
Monthly	\$1,309	\$2,192	\$2,220	\$3,002	\$2,735	\$1,922	\$3,746	\$3,339
Annual	\$15,706	\$26,306	\$26,640	\$36,020	\$32,816	\$23,062	\$44,953	\$40,063
								<i>per adult combined</i>
								<i>combined</i>

**Table 52**  
**The Self-Sufficiency Standard for McKean County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	433	494	494	494	494	494	662	494
Child Care	0	421	417	837	685	268	1106	685
Food	190	278	288	374	430	496	504	592
Transportation	229	235	235	235	235	235	235	450
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	96	172	173	224	216	183	283	258
Taxes	213	322	324	430	395	217	624	484
Earned Income								
Tax Credit (-)	0	-100	-99	-88	-118	-235	0	-17
Child Care Tax Credit (-)	0	-75	-75	-123	-102	-41	-110	-112
Child Tax Credit (-)	0	-83	-83	-167	-167	-136	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.21	\$11.13	\$11.18	\$14.32	\$13.52	\$10.35	\$19.17	\$8.59
Monthly	\$1,269	\$1,959	\$1,968	\$2,520	\$2,380	\$1,822	\$3,374	\$3,024
Annual	\$15,226	\$23,509	\$23,612	\$30,241	\$28,558	\$21,863	\$40,483	\$36,292
								<i>per adult combined</i>
								<i>combined</i>

**Table 53**  
**The Self-Sufficiency Standard for Mifflin County, PA, 2006**

Monthly Costs	Adult	Adult +						Adult +	2 Adults +
		infant	preschooler	preschooler	infant	preschooler	schoolage	preschooler	schoolage
Housing	400	491	491	491	491	491	491	637	491
Child Care	0	386	477	864	814	336	1200	814	
Food	190	278	288	374	430	496	504	592	
Transportation	221	227	227	227	227	227	227	436	
Health Care	100	266	264	273	282	310	291	327	
Miscellaneous	91	165	175	223	224	186	286	266	
Taxes	202	302	339	433	440	229	652	526	
Earned Income									
Tax Credit (-)	0	-119	-92	-91	-86	-227	0	0	
Child Care Tax Credit (-)	0	-70	-75	-121	-125	-45	-105	-115	
Child Tax Credit (-)	0	-83	-83	-167	-167	-142	-250	-167	
Self-Sufficiency Wage									
Hourly	\$6.85	\$10.47	\$11.43	\$14.24	\$14.38	\$10.58	\$19.55	\$9.00	per adult
Monthly	\$1,205	\$1,843	\$2,012	\$2,507	\$2,531	\$1,862	\$3,441	\$3,169	combined
Annual	\$14,459	\$22,115	\$24,144	\$30,078	\$30,371	\$22,344	\$41,293	\$38,028	combined

**Table 54**  
**The Self-Sufficiency Standard for Monroe County, PA, 2006**

Monthly Costs	Adult	Adult +						Adult +	2 Adults +
		infant	preschooler	preschooler	infant	preschooler	schoolage	preschooler	schoolage
Housing	621	776	776	776	776	776	991	776	
Child Care	0	506	499	1005	868	369	1374	868	
Food	190	278	288	374	430	496	504	592	
Transportation	237	244	244	244	244	244	244	468	
Health Care	102	274	273	282	290	319	299	335	
Miscellaneous	115	208	208	268	261	220	341	304	
Taxes	294	511	512	658	626	447	879	686	
Earned Income									
Tax Credit (-)	0	0	0	0	0	-81	0	0	
Child Care Tax Credit (-)	0	-65	-65	-110	-115	-68	-100	-100	
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167	
Self-Sufficiency Wage									
Hourly	\$8.86	\$15.05	\$15.06	\$18.92	\$18.25	\$14.52	\$24.33	\$10.69	per adult
Monthly	\$1,560	\$2,648	\$2,651	\$3,330	\$3,213	\$2,555	\$4,281	\$3,762	combined
Annual	\$18,722	\$31,776	\$31,807	\$39,958	\$38,554	\$30,664	\$51,377	\$45,141	combined

**Table 55**  
**The Self-Sufficiency Standard for Montour County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + preschooler schoolage
Housing	504	580	580	580	580	580	694	580
Child Care	0	567	569	1135	1024	456	1591	1024
Food	190	278	288	374	430	496	504	592
Transportation	220	226	226	226	226	226	226	433
Health Care	93	240	239	248	256	285	265	301
Miscellaneous	101	189	190	256	252	204	328	293
Taxes	241	425	431	621	602	293	842	656
Earned Income								
Tax Credit (-)	0	-44	-41	0	0	-170	0	0
Child Care Tax Credit (-)	0	-70	-70	-115	-115	-72	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-167	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.67	\$13.11	\$13.23	\$17.95	\$17.55	\$12.11	\$23.30	\$10.26
Monthly	\$1,349	\$2,308	\$2,328	\$3,159	\$3,088	\$2,131	\$4,100	\$3,613
Annual	\$16,192	\$27,690	\$27,939	\$37,908	\$37,061	\$25,571	\$49,200	\$43,358
								<i>per adult combined combined</i>

**Table 56**  
**The Self-Sufficiency Standard for Northumberland County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + preschooler infant	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + preschooler schoolage	2 Adults + preschooler schoolage
Housing	440	491	491	491	491	491	608	491
Child Care	0	351	400	752	666	266	1018	666
Food	190	278	288	374	430	496	504	592
Transportation	221	227	227	227	227	227	227	435
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	95	162	168	213	210	180	266	252
Taxes	214	291	309	374	339	212	558	470
Earned Income								
Tax Credit (-)	0	-126	-112	-130	-143	-244	0	-36
Child Care Tax Credit (-)	0	-66	-74	-93	-85	-37	-115	-104
Child Tax Credit (-)	0	-83	-83	-167	-167	-130	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.17	\$10.23	\$10.72	\$13.19	\$12.84	\$10.12	\$17.69	\$8.34
Monthly	\$1,262	\$1,800	\$1,886	\$2,321	\$2,259	\$1,781	\$3,114	\$2,935
Annual	\$15,149	\$21,598	\$22,631	\$27,853	\$27,114	\$21,368	\$37,368	\$35,220
								<i>per adult combined combined</i>

**Table 57**  
**The Self-Sufficiency Standard for Potter County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	preschooler	preschooler	schoolage	teenager	schoolage
Housing	443	491	491	491	491	491	651	491
Child Care	0	512	512	1024	796	284	1309	796
Food	190	278	288	374	430	496	504	592
Transportation	230	236	236	236	236	236	236	454
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	97	179	180	241	224	183	300	267
Taxes	215	354	359	526	430	215	697	517
Earned Income								
Tax Credit (-)	0	-79	-76	-15	-88	-237	0	0
Child Care Tax Credit (-)	0	-73	-73	-125	-123	-40	-100	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-134	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.26	\$11.87	\$11.97	\$16.29	\$14.32	\$10.30	\$20.71	\$9.01
Monthly	\$1,277	\$2,090	\$2,107	\$2,867	\$2,520	\$1,812	\$3,646	\$3,171
Annual	\$15,328	\$25,078	\$25,284	\$34,399	\$30,245	\$21,748	\$43,749	\$38,049
								per adult combined
								combined

**Table 58**  
**The Self-Sufficiency Standard for Schuylkill County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	preschooler	preschooler	schoolage	teenager	schoolage
Housing	427	491	491	491	491	491	613	491
Child Care	0	347	436	783	740	304	1087	740
Food	190	278	288	374	430	496	504	592
Transportation	222	228	228	228	228	228	228	438
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	94	162	172	216	218	184	273	260
Taxes	208	287	320	397	406	218	584	490
Earned Income								
Tax Credit (-)	0	-127	-102	-117	-109	-234	0	-11
Child Care Tax Credit (-)	0	-65	-75	-103	-108	-42	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-137	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.07	\$10.18	\$11.06	\$13.55	\$13.74	\$10.38	\$18.31	\$8.67
Monthly	\$1,244	\$1,792	\$1,947	\$2,384	\$2,419	\$1,827	\$3,223	\$3,052
Annual	\$14,924	\$21,505	\$23,365	\$28,611	\$29,028	\$21,928	\$38,675	\$36,625
								per adult combined
								combined

**Table 59**  
**The Self-Sufficiency Standard for Snyder County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	449	528	528	528	528	528	661	528
Child Care	0	405	430	835	707	277	1112	707
Food	190	278	288	374	430	496	504	592
Transportation	220	226	226	226	226	226	226	433
Health Care	84	206	205	214	222	251	231	267
Miscellaneous	94	164	168	218	211	178	273	253
Taxes	216	305	315	420	375	214	604	487
Earned Income								
Tax Credit (-)	0	-119	-111	-107	-133	-248	0	-30
Child Care Tax Credit (-)	0	-70	-75	-110	-92	-35	-115	-106
Child Tax Credit (-)	0	-83	-83	-167	-167	-127	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.12	\$10.45	\$10.74	\$13.81	\$13.12	\$10.00	\$18.45	\$8.42
Monthly	\$1,254	\$1,840	\$1,891	\$2,430	\$2,309	\$1,760	\$3,247	\$2,964
Annual	\$15,044	\$22,080	\$22,690	\$29,166	\$27,708	\$21,120	\$38,960	\$35,565
								<i>combined</i>

**Table 60**  
**The Self-Sufficiency Standard for Somerset County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	408	491	491	491	491	491	603	491
Child Care	0	386	391	777	707	317	1094	707
Food	190	278	288	374	430	496	504	592
Transportation	223	229	229	229	229	229	229	440
Health Care	95	248	247	256	265	293	274	310
Miscellaneous	92	163	165	213	212	183	270	254
Taxes	199	291	295	366	363	215	570	472
Earned Income								
Tax Credit (-)	0	-123	-120	-131	-133	-237	0	-30
Child Care Tax Credit (-)	0	-67	-69	-92	-91	-40	-115	-106
Child Tax Credit (-)	0	-83	-83	-167	-167	-134	-250	-167
Self-Sufficiency Wage								
Hourly	\$6.87	\$10.30	\$10.41	\$13.15	\$13.11	\$10.30	\$18.06	\$8.42
Monthly	\$1,208	\$1,814	\$1,833	\$2,315	\$2,307	\$1,812	\$3,179	\$2,963
Annual	\$14,500	\$21,763	\$21,994	\$27,782	\$27,687	\$21,745	\$38,146	\$35,555
								<i>combined</i>

**Table 61**  
**The Self-Sufficiency Standard for Sullivan County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	preschooler	preschooler	schoolage	teenager	schoolage
Housing	434	498	498	498	498	498	624	498
Child Care	0	391	391	781	651	260	1042	651
Food	190	278	288	374	430	496	504	592
Transportation	224	230	230	230	230	230	230	441
Health Care	93	240	239	248	256	285	265	301
Miscellaneous	94	164	165	213	207	177	266	248
Taxes	207	292	295	384	291	202	555	438
Earned Income								
Tax Credit (-)	0	-123	-120	-126	-165	-253	0	-53
Child Care Tax Credit (-)	0	-68	-69	-96	-75	-33	-115	-95
Child Tax Credit (-)	0	-83	-83	-167	-167	-123	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.06	\$10.33	\$10.41	\$13.29	\$12.25	\$9.88	\$17.73	\$8.11
Monthly	\$1,243	\$1,819	\$1,832	\$2,338	\$2,156	\$1,739	\$3,121	\$2,854
Annual	\$14,916	\$21,823	\$21,982	\$28,060	\$25,870	\$20,871	\$37,449	\$34,248
								per adult combined
								combined

**Table 62**  
**The Self-Sufficiency Standard for Susquehanna County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	preschooler	preschooler	schoolage	teenager	schoolage
Housing	433	507	507	507	507	507	609	507
Child Care	0	434	501	935	795	294	1229	795
Food	190	278	288	374	430	496	504	592
Transportation	236	242	242	242	242	242	242	465
Health Care	93	240	239	248	256	285	265	301
Miscellaneous	95	170	178	231	223	182	285	266
Taxes	201	298	327	440	402	201	603	487
Earned Income								
Tax Credit (-)	0	-110	-88	-69	-98	-241	0	0
Child Care Tax Credit (-)	0	-76	-75	-130	-116	-39	-110	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-132	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.09	\$10.80	\$11.56	\$14.83	\$14.06	\$10.20	\$19.19	\$8.90
Monthly	\$1,248	\$1,900	\$2,035	\$2,611	\$2,474	\$1,795	\$3,377	\$3,131
Annual	\$14,981	\$22,800	\$24,425	\$31,330	\$29,694	\$21,544	\$40,522	\$37,574
								per adult combined
								combined

**Table 63**  
**The Self-Sufficiency Standard for Tioga County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	462	514	514	514	514	514	675	514
Child Care	0	391	454	844	783	330	1174	783
Food	190	278	288	374	430	496	504	592
Transportation	234	240	240	240	240	240	240	462
Health Care	93	240	239	248	256	285	265	301
Miscellaneous	98	166	173	222	222	187	286	265
Taxes	230	314	342	440	442	237	666	537
Earned Income								
Tax Credit (-)	0	-114	-94	-92	-90	-224	0	0
Child Care Tax Credit (-)	0	-73	-75	-121	-122	-47	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-144	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.43	\$10.64	\$11.35	\$14.22	\$14.26	\$10.65	\$19.63	\$9.01
Monthly	\$1,308	\$1,873	\$1,998	\$2,503	\$2,510	\$1,874	\$3,455	\$3,172
Annual	\$15,700	\$22,477	\$23,978	\$30,039	\$30,117	\$22,486	\$41,462	\$38,068
								<i>per adult combined combined</i>

**Table 64**  
**The Self-Sufficiency Standard for Union County, PA, 2006**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	491	567	567	567	567	567	745	567
Child Care	0	394	475	869	837	362	1231	837
Food	190	278	288	374	430	496	504	592
Transportation	220	226	226	226	226	226	226	433
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	100	174	183	232	235	197	300	276
Taxes	237	339	387	488	510	258	720	577
Earned Income								
Tax Credit (-)	0	-94	-65	-53	-36	-197	0	0
Child Care Tax Credit (-)	0	-75	-73	-130	-125	-60	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-163	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.62	\$11.36	\$12.37	\$15.28	\$15.72	\$11.39	\$20.88	\$9.49
Monthly	\$1,340	\$1,999	\$2,178	\$2,688	\$2,767	\$2,005	\$3,675	\$3,340
Annual	\$16,085	\$23,993	\$26,133	\$32,262	\$33,204	\$24,055	\$44,102	\$40,084
								<i>per adult combined combined</i>

**Table 65**  
**The Self-Sufficiency Standard for Venango County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	infant	preschooler	schoolage	teenager	preschooler
Housing	412	491	491	491	491	491	620	491
Child Care	0	494	601	1095	859	258	1353	859
Food	190	278	288	374	430	496	504	592
Transportation	227	233	233	233	233	233	233	448
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	94	179	191	250	233	182	303	275
Taxes	206	355	417	570	476	214	711	551
Earned Income								
Tax Credit (-)	0	-79	-42	0	-54	-239	0	0
Child Care Tax Credit (-)	0	-73	-70	-120	-130	-39	-100	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-133	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.03	\$11.89	\$13.18	\$17.22	\$15.25	\$10.24	\$20.99	\$9.36
Monthly	\$1,237	\$2,093	\$2,320	\$3,031	\$2,684	\$1,803	\$3,695	\$3,296
Annual	\$14,848	\$25,112	\$27,842	\$36,367	\$32,205	\$21,633	\$44,341	\$39,549
								per adult combined
								combined

**Table 66**  
**The Self-Sufficiency Standard for Warren County, PA, 2006**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +
		infant	preschooler	infant	preschooler	schoolage	teenager	preschooler
Housing	410	491	491	491	491	491	637	491
Child Care	0	398	451	849	746	294	1144	746
Food	190	278	288	374	430	496	504	592
Transportation	229	235	235	235	235	235	235	450
Health Care	108	296	295	304	312	341	321	357
Miscellaneous	94	170	176	225	221	186	284	264
Taxes	227	346	376	486	465	256	692	561
Earned Income								
Tax Credit (-)	0	-101	-82	-73	-88	-222	0	0
Child Care Tax Credit (-)	0	-75	-75	-130	-124	-48	-105	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-145	-250	-167
Self-Sufficiency Wage								
Hourly	\$7.14	\$11.10	\$11.77	\$14.74	\$14.33	\$10.71	\$19.67	\$9.03
Monthly	\$1,257	\$1,954	\$2,072	\$2,594	\$2,522	\$1,884	\$3,461	\$3,179
Annual	\$15,087	\$23,447	\$24,864	\$31,131	\$30,269	\$22,611	\$41,535	\$38,148
								per adult combined
								combined

**Table 67**  
**The Self-Sufficiency Standard for Wayne County, PA, 2006**

<i>Monthly Costs</i>	<i>Adult +</i>							
	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + preschooler schoolage</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	480	603	603	603	603	603	753	603
<i>Child Care</i>	0	372	534	907	914	380	1286	914
<i>Food</i>	190	278	288	374	430	496	504	592
<i>Transportation</i>	236	242	242	242	242	242	242	465
<i>Health Care</i>	102	274	273	282	290	319	299	335
<i>Miscellaneous</i>	101	177	194	241	248	204	308	291
<i>Taxes</i>	216	317	405	490	529	240	690	580
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-91	-38	-25	0	-183	0	0
<i>Child Care Tax Credit (-)</i>	0	-75	-70	-125	-120	-66	-100	-105
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-167	-250	-167
<i>Self-Sufficiency Wage</i>								
<i>Hourly</i>	<b>\$7.53</b>	<b>\$11.44</b>	<b>\$13.34</b>	<b>\$16.03</b>	<b>\$16.87</b>	<b>\$11.75</b>	<b>\$21.21</b>	<b>\$9.97</b>
<i>Monthly</i>	<b>\$1,326</b>	<b>\$2,014</b>	<b>\$2,347</b>	<b>\$2,822</b>	<b>\$2,969</b>	<b>\$2,068</b>	<b>\$3,733</b>	<b>\$3,508</b>
<i>Annual</i>	<b>\$15,909</b>	<b>\$24,166</b>	<b>\$28,169</b>	<b>\$33,865</b>	<b>\$35,633</b>	<b>\$24,811</b>	<b>\$44,794</b>	<b>\$42,101</b>
								<i>combined</i>
								<i>combined</i>





# Index

<b>A</b>	<b>Page</b>	<b>M</b>	<b>Page</b>
Appendix: The Self-Sufficiency Standard for Selected Family Types in Pennsylvania	57	Map of Pennsylvania by Level of Annual Self-Sufficiency Wage	55
<b>C</b>		Map of Pennsylvania Counties by Region	53
Closing the Gap Between Incomes and the Self-Sufficiency Standard	30	Modeling the Impact of Supports on Wages Required to Meet Basic Needs	21
Comparing the Standard to Other Benchmarks of Income	15	<b>P</b>	
Comparison of a Pennsylvania Place to Other U.S. Places	17	Pennsylvania Counties by Metro and Non-Metro Area	51
Conclusion	41	Pennsylvania Self-Sufficiency Standard Over Time, Figure 3	19
<b>D</b>		Percentage of Income Needed to Meet Basic Needs, Allegheny County, Figure 1	13
Data Sources	49	<b>S</b>	
<b>E</b>		The Self-Sufficiency Wage Over Time	19
Endnotes	43	Self-Sufficiency Wage for Allegheny County, Table 2	10
<b>H</b>		Self-Sufficiency Wage for Dauphin County, Table 3	11
How Much is Enough in Pennsylvania?	9	Self-Sufficiency Wage for Philadelphia County, Table 4	12
How the Self-Sufficiency Standard Can Be Used	35	Self-Sufficiency Wage for Warren County, Table 1	9
How the Self-Sufficiency Standard Has Been Used in Pennsylvania	36-37	Self-Sufficiency Standard Compared to Other Benchmarks, Allegheny County, Figure 2	15
How the Self-Sufficiency Standard is Calculated	5	Self-Sufficiency Standard for Philadelphia: Comparison to Other U.S. Places, Table 5	17
<b>I</b>		<b>W</b>	
Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wages, Philadelphia, Table 6	23	Wages of Pennsylvania's Ten Largest Occupations: 2004, Table 8	30
Impact of Work Supports on Wage Adequacy, Philadelphia, Table 7	25-27		
Impacts of Education on Earnings by Gender in the U.S. and Pennsylvania, Figure 4	31		



## About the Author

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## WOW and FESS

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Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, D.C. to achieve economic independence and equality of opportunity for women and girls. For almost 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, literacy, welfare to work and workforce development policy. WOW is recognized nationally for its skill training models, technical assistance and advocacy for women workers.

WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency.

Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 35 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In nine years, the Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States.

For more information about WOW's programs, go to <http://www.WOWonline.org> or call WOW at (202) 464-1596.

For more information about the FESS, visit the website <http://www.sixstrategies.org>.

The Pennsylvania Self-Sufficiency Standard may also be viewed at <http://www.sixstrategies.org>.



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