
6th Edition

THE SELF-SUFFICIENCY STANDARD FOR PENNSYLVANIA 2008

By Diana M. Pearce, Ph.D. • June 2008

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

PREPARED FOR



PATHWAYS PA



PathWays PA began in 1978 as the Women's Association for Women's Alternatives, one of Pennsylvania's first residential programs to keep low-income, vulnerable women together with their children. It has grown to become one of the Greater Philadelphia region's foremost providers of residential and community-based services with a focus on serving women, teens and children. PathWays PA also acts as an advocate on policy issues at the local, state, and national level. Each year PathWays PA serves nearly 5,000 clients with a full complement of social services; job training and employment assistance; as well as residential programs. For further information on PathWays PA, go to <http://www.pathwayspa.org/> or contact:

Carol Goertzel
President/CEO
310 Amosland Road
Holmes, PA 19043
Telephone: (610) 543-5022

Marianne Bellesorte
Senior Policy Analyst
310 Amosland Road
Holmes, PA 19043
Telephone: (610) 543-5022 ext. 209

CENTER FOR WOMEN'S WELFARE



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

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

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

PENNSYLVANIA DEPARTMENT OF LABOR AND INDUSTRY



The Pennsylvania Department of Labor & Industry is the fifth-largest agency of Pennsylvania state government, overseeing more than 6,000 employees in 200 offices statewide that serve the worker and business interests of the commonwealth. Through the administration of programs such as workers' compensation, unemployment compensation, job retraining and vocational rehabilitation, along with its numerous enforcement and regulatory responsibilities, the Department directly affects the daily lives of millions of workers and the more than 250,000 employers in Pennsylvania

THE SELF-SUFFICIENCY STANDARD FOR PENNSYLVANIA

The Self-Sufficiency Standard for Pennsylvania measures how much income a family of a certain composition in a given place must earn to meet their basic needs. Employers, advocates, and legislators can use it to evaluate wages, provide career counseling, and create programs that lead to self-sufficiency for working families.

The Self-Sufficiency Standard for Pennsylvania 2008

©2008 Diana Pearce, PathWays PA, and Wider Opportunities for Women

Preface

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

This Pennsylvania update report has been prepared through the cooperative efforts of Liesl Eckert, Sarah Fickeisen, Karen Granberg, Catherine Hirst, Lisa Manzer, Kate Morgan, and Maureen Newby, at the University of Washington, Center for Women's Welfare, and Carol Goertzel, Marianne Bellesorte, and Tara Carr-Lemke of PathWays PA. PathWays PA appreciates the contributions of Pennsylvania's Department of Labor and Industry, including the assistance of Acting Secretary of Labor and Industry Sandi Vito, Executive Director of the Pennsylvania Workforce Investment Board Dr. Robert G. Garraty, Ph.D., and Deputy Director of the Pennsylvania Workforce Investment Board Dan Kuba. Pathways PA also thanks Frank Carey, Executive Director of the Delaware County Office of Employment and Training, the Delaware County Workforce Investment Board, the William Penn Foundation, and the United Way of Southeastern Pennsylvania for their support.

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

PathWays PA arranges for the updating of The Self-Sufficiency Standard for Pennsylvania every two years. The 2008 Pennsylvania Self-Sufficiency Standard is the sixth edition. The first five versions were published in 1997, 1999, 2001, 2004, and 2006. This report, including county specific information for more than 70 family types, is available online at www.PathWaysPA.org. Hardcopies of any of the reports may be ordered by calling PathWays PA at 610-543-5022.

The 2008 edition of The Self-Sufficiency Standard for Pennsylvania is formatted to assist Workforce Investment Boards, Industry Partnerships, and Pennsylvania CareerLink Centers in training and counseling their customers. As part of the new formatting, the county data tables now follow the Introduction and are presented according to the Workforce Investment Area to which they belong. For instance, Cameron County, Clearfield County, Elk County, Jefferson County, McKean County, and Potter County can all be found under the "North Central Workforce Investment Area" heading.

As part of the new Standard, PathWays PA is introducing *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 report, available on their website, www.PathWaysPA.org. The new formatting and the online counseling tool, as well as other changes to the Standard, will help the Department of Labor and Industry and the Workforce Investment Board to use the Standard to determine eligibility for their programs.

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

Foreward

Our workforce system reforms should reflect the values of our Commonwealth. Pennsylvania is at the forefront of developing innovative programs that provide motivated individuals the opportunity to earn self-sufficient wages. In our work with incumbent workers, the Industry Partnership program, and the other programs offered by the Workforce Investment Boards and the Department of Labor and Industry, we demonstrate that states can and should create programs that fit the needs of both businesses and workers. That is why we are proud to have been able to play a part in publishing the 2008 Self-Sufficiency Standard for Pennsylvania, which reminds us of the fundamental values at work throughout the state.

The 2008 Self-Sufficiency Standard of Pennsylvania helps businesses and industry sectors to understand how their wage structures affect their employees, their retention efforts and their ability to compete for highly skilled workers by showing how much families need to earn to cover their basic expenses. One of the unique features of the Standard, especially compared to the Federal Poverty Level (FPL), is that the Standard shows the needs of families based on real market costs in every county in the state. The Standard goes even further by detailing expenses for 70 different family configurations in every county.

This edition of the Standard is especially unique in that it delineates needs not only by county, but also within each Workforce Investment Area. The participation of the Department of Labor and Industry in the 2008 Self-Sufficiency Standard for Pennsylvania gave us an opportunity to redevelop the document in a way that would be more user-friendly for those involved in skills enhancement and education programs while retaining the ease of use the Standard has always given to others.

Here in Pennsylvania, we believe that hard work should be rewarded with wages that allow our workforce to support their families; that skills enhancement and education are essential in helping people gain the skills they need to be self-sufficient; and that motivated individuals who are willing to work hard should be rewarded with the opportunity to do so. At the Department of Labor and Industry, we put those beliefs into practice each and every day. With the help of the 2008 Self-Sufficiency Standard, we will continue to do so, and we hope that this edition of the self-sufficiency standards provides vital information to legislators, advocates, workers, and employers.

Sandi Vito, Acting Secretary
Department of Labor and Industry

Table of Contents

Introduction • 1

County Data Tables: The Self-Sufficiency Standard for Selected Family Types in Pennsylvania • 9

How the Self-Sufficiency Standard Has Been Used • 51

Closing the Gap Between Wages and the Standard • 59

How Much is Enough in Pennsylvania? • 65

Comparing the Standard to Other Benchmarks of Income • 69

Comparison of Pennsylvania Cities to Other U.S. Cities • 71

Modeling the Impact of Work Supports • 73

The Self-Sufficiency Wage Over Time • 81

Conclusion • 85

Endnotes • 87

Appendix A: Methodology, Assumptions and Sources • 93

Introduction

As income inequality increases in the United States, more and more families are finding themselves unable to stretch their wages to cover basic needs. Though these families often do not qualify as “poor” under the official poverty measure, their stagnating wages are inadequate to meet the rising costs of food, transportation, health care, and other components of a household budget. Tracking and measuring these changing costs requires a sophisticated measure of income adequacy, not an outdated measure of federal poverty.

The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—without public or private assistance. Since the Standard’s introduction to Pennsylvania in 1997, it has been used:

- as the basis of PathWays PA’s Online Training and Benefits Eligibility Tool, which counselors and clients use to determine the ability of various wages to meet a family’s self-sufficiency needs as well as what training programs they might be eligible for at their current wage;
- to advocate for higher wages, including the state minimum wage and wages in public sector agencies and private organizations, such as Eastern College, where employees used the Self-Sufficiency Standard to lobby for higher wages for Housekeeping staff; and
- by Workforce Investment Boards to define “self-sufficiency” for their clients and to identify employment choices that provide adequate wages, job mobility, and employee benefits.

This report explains how the Standard differs from the Federal Poverty Level; how the Standard 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. Additionally, the report includes a discussion of the varied ways to use the Self-Sufficiency Standard as a tool for incumbent worker training and Industry Partnerships, other education and training, policy analysis, counseling, performance evaluation, and research.

MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY LEVEL

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people know if their income is adequate or if 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.¹

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal

government to determine income adequacy.² Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The federal poverty measure, however, has become increasingly problematic and outdated as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”³ Despite the known problems in the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it 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, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Pennsylvania’s Child Care Works Subsidized Child Care Program is available for families with incomes below 285% of the FPL.⁴

.....

THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY NOT HIGH ENOUGH.

.....

Not only does the government consider the poverty line to be low, but the general public does as well. More than three out of five Americans rated the threshold of being poor as higher than the Federal Poverty Level. Two out of five Americans say a family of four is poor with earnings of nearly 150% of the FPL.⁵

However, simply raising the poverty level, or using a multiple of the FPL, 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 food was the only budget item with an adequate measurement (through the Agriculture Department’s economy food plan, the predecessor of the USDA’s current Thrifty Food Plan).⁶ Because families spent an average of one-third of their income on food, the economy food plan was simply multiplied by three to determine poverty levels. Since the first calculation in 1963-1964, the original poverty level has been updated using the Consumer Price Index (CPI). Today, food costs comprise one-tenth of family income, while the costs of other basic needs have increased and some new costs have arisen.⁷
- Second, the federal poverty measure uses the demographic model of a two-parent family with a stay-at-home wife. However, according to the U.S.

Bureau of Labor Statistics, in 2006 both parents were employed in 62% of two-parent families with children. Likewise in 2006, the adult was employed in a substantial number of one adult families.⁸ For these families without a stay-at-home adult, there are many additional costs associated with employment including taxes, transportation, and, most significantly, child care for families with young children.

- 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, transportation was inexpensive, and child care was not a significant issue. The difference in expenses between families with mostly earned income compared to those without earnings was not as great as it is today, as such costs can demand a higher proportion of income for working adults.
- Finally, the poverty measure does not vary by geographic location. That is, the federal poverty measure is the same whether one lives in Fayette County in Pennsylvania or in the San Francisco Bay area of California (with Alaska and Hawaii being the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs nearly four times as much as in the least expensive areas.⁹ Even within states, costs vary considerably. For example, in Pennsylvania, housing costs in Montgomery County are nearly twice as much as in Warren County. Child care pricing also varies by locality: child care costs are about 50% higher in Montgomery County than in Warren County.

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.¹⁰ 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.¹¹

HOW THE STANDARD DIFFERS FROM THE FEDERAL POVERTY MEASURE

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

- The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate. Thus, the Standard does not assume food is always one-third of a family’s budget, as the federal poverty measure does, nor does it constrain any other cost to a fixed percentage of the budget.
- The Standard assumes that all adults, regardless of household composition, work full-time,¹² and therefore includes all major costs associated with employment (i.e., taxes, transportation, and child care for families with young children).
- The Standard incorporates geographical variations in costs. As can be seen in Table A, the Self-Sufficiency Standard varies across counties while the FPL is the same no matter where a family lives in Pennsylvania. While the geographical variation is particularly important for housing, there is also substantial differences in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure, the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural costs. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state’s urban areas.
- The Standard accounts for cost variation by family size and composition (as does the FPL), 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, even implicitly.

.....

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).

.....

- The Standard includes the net effect of taxes and tax credits. All taxes, including state sales tax, payroll (Social Security and Medicare) tax, and federal, state, and city income taxes are calculated in the Standard. Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC) are “credited” against the income required to meet basic needs.

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 (such as child care versus nutritious food or adequate housing versus health care). However, it is important to note that the Standard is a conservative measure that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), emergency expenses, or even items such as school supplies and cell phone bills.

THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in terms of “wage adequacy.” That is, they should

Table A.
The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008
Three Family Types, All Pennsylvania Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adams County	\$29,274	209%	\$40,070	228%	\$46,667	220%
Allegheny County (excluding Pittsburgh)	\$33,315	238%	\$46,184	262%	\$52,958	250%
Allegheny County (Pittsburgh)	\$31,075	222%	\$44,849	255%	\$49,573	234%
Armstrong County	\$27,618	197%	\$38,543	219%	\$45,484	215%
Beaver County	\$29,454	210%	\$41,210	234%	\$47,916	226%
Bedford County	\$24,872	178%	\$31,962	182%	\$40,332	190%
Berks County	\$32,324	231%	\$43,923	250%	\$50,724	239%
Blair County	\$27,670	198%	\$36,728	209%	\$44,125	208%
Bradford County	\$24,603	176%	\$33,150	188%	\$41,614	196%
Bucks County	\$41,572	297%	\$55,617	316%	\$62,685	296%
Butler County	\$31,143	222%	\$44,247	251%	\$50,876	240%
Cambria County	\$25,572	183%	\$34,757	197%	\$42,595	201%
Cameron County	\$24,319	174%	\$32,237	183%	\$40,551	191%
Carbon County	\$29,809	213%	\$40,720	231%	\$47,466	224%
Centre County	\$38,643	276%	\$53,462	304%	\$59,920	283%
Chester County	\$40,869	292%	\$55,208	314%	\$61,984	292%
Clarion County	\$25,242	180%	\$35,956	204%	\$43,724	206%
Clearfield County	\$23,183	166%	\$31,929	181%	\$40,141	189%
Clinton County	\$24,083	172%	\$32,302	184%	\$40,463	191%
Columbia County	\$26,431	189%	\$36,602	208%	\$43,994	208%
Crawford County	\$24,069	172%	\$35,800	203%	\$43,615	206%
Cumberland County	\$31,176	223%	\$43,961	250%	\$50,339	237%
Dauphin County	\$32,063	229%	\$44,276	252%	\$50,750	239%
Delaware County (Private Transportation)	\$40,184	287%	\$54,221	308%	\$61,593	291%
Delaware County (Public Transportation)	\$38,403	274%	\$52,483	298%	\$58,482	276%
Elk County	\$26,122	187%	\$35,200	200%	\$42,963	203%
Erie County	\$30,862	220%	\$42,694	243%	\$49,346	233%
Fayette County	\$24,188	173%	\$34,048	193%	\$42,258	199%
Forest County	\$25,957	185%	\$36,368	207%	\$44,012	208%
Franklin County	\$26,832	192%	\$36,651	208%	\$43,977	207%
Fulton County	\$23,602	169%	\$30,690	174%	\$38,620	182%
Greene County	\$29,187	208%	\$43,099	245%	\$49,751	235%
Huntingdon County	\$24,530	175%	\$37,276	212%	\$44,423	210%
Indiana County	\$27,982	200%	\$40,722	231%	\$47,296	223%

Note: Table continues on next page

Table A, Continued
The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008
Three Family Types, All Pennsylvania Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Jefferson County	\$24,599	176%	\$34,250	195%	\$42,342	200%
Juniata County	\$23,138	165%	\$31,561	179%	\$39,531	186%
Lackawanna County	\$30,748	220%	\$42,612	242%	\$49,566	234%
Lancaster County	\$31,815	227%	\$44,261	251%	\$50,700	239%
Lawrence County	\$29,111	208%	\$40,758	232%	\$47,613	225%
Lebanon County	\$29,583	211%	\$40,425	230%	\$46,986	222%
Lehigh County	\$34,673	248%	\$45,441	258%	\$52,071	246%
Luzerne County	\$29,502	211%	\$39,454	224%	\$46,396	219%
Lycoming County	\$25,048	179%	\$34,450	196%	\$42,313	200%
McKean County	\$24,766	177%	\$34,311	195%	\$42,466	200%
Mercer County	\$29,229	209%	\$41,960	238%	\$48,756	230%
Mifflin County	\$23,564	168%	\$32,179	183%	\$40,312	190%
Monroe County	\$35,437	253%	\$45,771	260%	\$52,578	248%
Montgomery County	\$41,650	298%	\$56,326	320%	\$63,660	300%
Montour County	\$31,060	222%	\$43,047	245%	\$49,439	233%
Northampton County	\$33,320	238%	\$44,589	253%	\$51,155	241%
Northumberland County	\$24,373	174%	\$32,318	184%	\$40,511	191%
Perry County	\$29,132	208%	\$40,213	228%	\$46,845	221%
Philadelphia County	\$34,707	248%	\$48,528	276%	\$53,611	253%
Pike County	\$37,770	270%	\$49,144	279%	\$55,960	264%
Potter County	\$25,138	180%	\$32,027	182%	\$40,375	190%
Schuylkill County	\$24,468	175%	\$32,405	184%	\$40,718	192%
Snyder County	\$24,618	176%	\$33,636	191%	\$41,846	197%
Somerset County	\$23,984	171%	\$31,215	177%	\$39,333	186%
Sullivan County	\$25,959	185%	\$34,712	197%	\$42,573	201%
Susquehanna County	\$26,613	190%	\$38,188	217%	\$45,198	213%
Tioga County	\$28,238	202%	\$38,666	220%	\$45,522	215%
Union County	\$24,613	176%	\$33,610	191%	\$41,817	197%
Venango County	\$28,754	205%	\$41,295	235%	\$48,057	227%
Warren County	\$27,592	197%	\$36,874	210%	\$44,448	210%
Washington County	\$29,534	211%	\$42,454	241%	\$49,156	232%
Wayne County	\$29,643	212%	\$40,787	232%	\$47,692	225%
Westmoreland County	\$27,269	195%	\$39,758	226%	\$46,544	220%
Wyoming County	\$27,477	196%	\$37,147	211%	\$44,461	210%
York County	\$31,844	227%	\$41,937	238%	\$48,304	228%

FPL for family of 2 = \$14,000 annually. FPL for a family of 3 = \$17,600 annually. FPL for a family of 4 = \$21,200 annually.

HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Making the Standard methodologically consistent, accurate, and timely, requires that—to the extent possible—data be:

- Collected or calculated using standardized or equivalent methodology nationwide;
- Obtained from scholarly or credible sources such as the U.S. Census Bureau;
- Updated periodically, preferably annually; and
- Geographically- and/or age-specific, as appropriate.

The Self-Sufficiency Standard is calculated for 70 different family types for every county in Pennsylvania. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Pennsylvania are included in the following chapter.

The components included in the calculations of the Self-Sufficiency Standard for Pennsylvania are described in Table 1 below. (Note: See Appendix A for more detailed information on sources and methodology.)

Table B: Summary of Data Components of The Self-Sufficiency Standard for Pennsylvania

HOUSING	The cost of rent and utilities is based on the Fair Market Rents calculated by the U.S. Department of Housing and Urban Development (HUD). Estimates for Pennsylvania counties in metropolitan areas are adjusted for specific geographic areas using ratios based on median gross rents from U.S. Census data, calculated by the National Low Income Housing Coalition.
CHILD CARE	Child care data is calculated based on the 75th percentile of the market rate survey from the Pennsylvania Department of Education, Office of Child Development and Early Learning, by age, setting, and place.
FOOD	The food costs are estimated based on the U.S. Department of Agriculture’s Low-Cost Food Plan. Geographic differences are varied using the ACCRA Cost of Living Index published by the Council for Community and Economic Research.
TRANSPORTATION	Public transportation is calculated for the counties of Allegheny, Delaware, and Philadelphia. The cost of public transportation assumes that commuters use an unlimited monthly bus pass. Private transportation costs of owning and operating an average car are calculated based on the American Automobile Association, the National Household Travel Survey, the National Association of Insurance Commissioners, and the Consumer Expenditure Survey. For Pennsylvania, geographic variation in automobile insurance cost is created using rates for the top three carriers from the Pennsylvania Insurance Department report, <i>Your Guide to Auto Insurance Premiums</i> .
HEALTH INSURANCE	Health care premiums and out-of-pocket costs are based on data calculated by the U.S. Medical Expenditure Panel Survey. For Pennsylvania, geographic variation in insurance cost is created using rates quoted from www.healthinsurancesort.com .
TAXES & TAX CREDITS	Federal taxes include income tax and payroll taxes. State taxes for Pennsylvania include state and local sales and income tax. Federal credits include the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit and state credits include the Pennsylvania Tax Forgiveness Program.
MISCELLANEOUS	Miscellaneous expenses are calculated as 10% of all other costs, including all other essentials, such as clothing, shoes, diapers, nonprescription medicines, household items, and telephone. This percentage is a conservative estimate and does not include costs for recreation, entertainment, debt repayment or savings.

ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a “wage adequacy” level of only 50%.

Despite the Standard’s use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. 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 to strive and a process in which to engage. Self-sufficiency is a road as well as a destination.

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from low-income jobs to self-sufficiency, whether through welfare to work, incumbent worker training, or the Industry Partnership Program, cannot achieve their goals in a single step. Instead, they 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 human capital 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. By setting incumbent worker program eligibility at the Self-Sufficiency Standard instead of 100% or 150% of the FPL, the program would attract more people in need of education and training. Similarly, by using the Self-Sufficiency Standard to determine eligibility for training programs as well as a measure of success, Workforce Investment Boards can ensure their programs reach the people most in need of education and training support.

Although the Self-Sufficiency Standard determines a wage that is adequate without public benefits, this does not imply that public work supports are inappropriate or unnecessary for Pennsylvania families. For families who have not yet achieved “wage adequacy,” public

ORGANIZATION OF THIS REPORT

The 2008 edition of *The Self-Sufficiency Standard for Pennsylvania* is formatted to assist Workforce Investment Boards, Industry Partnerships, and Pennsylvania CareerLink Centers in training and counseling their customers. As part of the new formatting, the county data tables are now presented following the Introduction according to the Workforce Investment Area to which they belong. For instance, Cameron County, Clearfield County, Elk County, Jefferson County, McKean County, and Potter County can all be found under the “North Central Workforce Investment Area” heading.

After the county data tables, the report provides in detail how the Standard has been used throughout Pennsylvania and in many other states. For example, the Standard can be used to evaluate education and training opportunities that are offered through the Workforce Investment Boards and other venues. The report then explores what an adequate income is for Pennsylvania families and how this compares to other benchmarks of income and to other places. The report also examines the impact of work supports on family self-sufficiency levels, options for closing the gap between wages and self-sufficiency, and how the Standard for Pennsylvania has changed over time. Following the conclusion, the Methodology Appendix provides the specific data sources and detailed methodology for the Pennsylvania Self-Sufficiency Standard.

assistance for high-cost necessities such as child care, health care, and housing is frequently the only way to meet basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. Indeed, it is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

County Data Tables: The Self-Sufficiency Standard for Selected Family Types in Pennsylvania

County Data Table Index
Ordered by Workforce Investment Area (WIA)

TABLE	COUNTY	PAGE	TABLE	COUNTY	PAGE	TABLE	COUNTY	PAGE
PHILADELPHIA COUNTY WIA			CENTRAL WIA			SOUTHWEST CORNER WIA		
1	Philadelphia County	11	22	Centre County	26	47	Beaver County	39
DELAWARE COUNTY WIA			23	Clinton County	26	48	Greene County	39
2a	Delaware County Private Transportation	12	24	Columbia County	27	49	Washington County	40
2b	Delaware County Public Transportation	12	25	Lycoming County	27	THREE RIVERS WIA		
CHESTER COUNTY WIA			26	Mifflin County	28	50a	Allegheny County excluding Pittsburgh	41
3	Chester County	13	27	Montour County	28	50b	Allegheny County Pittsburgh	41
MONTGOMERY COUNTY WIA			28	Northumberland County	29	TRI-COUNTY WIA		
4	Montgomery County	14	29	Snyder County	29	51	Armstrong County	42
BUCKS COUNTY WIA			30	Union County	30	52	Butler County	42
5	Bucks County	15	SOUTH CENTRAL WIA			53	Indiana County	43
LANCASTER COUNTY WIA			31	Adams County	31	WEST CENTRAL WIA		
6	Lancaster County	16	32	Cumberland County	31	54	Lawrence County	44
BERKS COUNTY WIA			33	Dauphin County	32	55	Mercer County	44
7	Berks County	17	34	Franklin County	32	NORTHWEST WIA		
LEHIGH VALLEY WIA			35	Juniata County	33	56	Clarion County	45
8	Lehigh County	18	36	Lebanon County	33	57	Crawford County	45
9	Northampton County	18	37	Perry County	34	58	Erie County	46
POCONO COUNTIES WIA			38	York County	34	59	Forest County	46
10	Carbon County	19	SOUTHERN ALLEGHENIES WIA			60	Venango County	47
11	Monroe County	19	39	Bedford County	35	61	Warren County	47
12	Pike County	20	40	Blair County	35	NORTH CENTRAL WIA		
13	Wayne County	20	41	Cambria County	36	62	Cameron County	48
LACKAWANNA COUNTY WIA			42	Fulton County	36	63	Clearfield County	48
14	Lackawanna County	21	43	Huntingdon County	37	64	Elk County	49
NORTHERN TIER WIA			44	Somerset County	37	65	Jefferson County	49
15	Bradford County	22	WESTMORELAND & FAYETTE WIA			66	McKean County	50
16	Sullivan County	22	45	Fayette County	38	67	Potter County	50
17	Susquehanna County	23	46	Westmoreland County	38			
18	Tioga County	23						
19	Wyoming County	24						
LUZERNE-SCHUYLKILL WIA								
20	Luzerne County	25						
21	Schuylkill County	25						

DEFINITION OF CHILDREN'S AGES IN TABLES:
 Infant = 0 to 3 years Preschooler = 3 to 5 years Schoolage = 6 to 12 years Teenager = 13 to 18 years

Philadelphia County Workforce Investment Area

Table 1
The Self-Sufficiency Standard for Philadelphia County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	660	788	788	788	788	943	788	788
Child Care	0	738	1497	1324	586	2083	1497	1324
Food	260	394	513	590	683	693	738	812
Transportation*	78	78	78	78	78	78	156	156
Health Care	115	253	265	271	293	284	324	329
Miscellaneous	111	225	314	305	243	408	350	341
Taxes	328	685	999	955	658	1355	1031	985
Earned Income Tax Credit (-)	0	0	0	0	-32	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.82	\$17.14	\$23.79	\$22.98	\$17.44	\$31.22	\$13.12 per adult	\$12.69 per adult
MONTHLY	\$1,553	\$3,017	\$4,188	\$4,044	\$3,069	\$5,494	\$4,617	\$4,468
ANNUAL	\$18,633	\$36,208	\$50,253	\$48,528	\$36,833	\$65,932	\$55,406	\$53,611

*The Standard assumes public transportation instead of private when use is over seven percent. In Philadelphia County the rate of public transportation use is over 25 percent. Please see methodology appendix for more information.

Delaware County Workforce Investment Area

Table 2a
The Self-Sufficiency Standard for Delaware County Private Transportation, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	768	917	917	917	917	1097	917	917
Child Care	0	802	1553	1496	694	2247	1553	1496
Food	209	316	411	473	547	555	592	650
Transportation*	267	273	273	273	273	273	527	527
Health Care	115	253	265	271	293	284	324	329
Miscellaneous	136	256	342	343	272	446	391	392
Taxes	394	743	1007	1012	721	1442	1085	1089
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-53	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.73	\$19.45	\$25.58	\$25.67	\$19.87	\$34.06	\$14.55 per adult	\$14.58 per adult
MONTHLY	\$1,888	\$3,423	\$4,502	\$4,518	\$3,498	\$5,994	\$5,120	\$5,133
ANNUAL	\$22,655	\$41,075	\$54,019	\$54,221	\$41,975	\$71,926	\$61,446	\$61,593

Table 2b
The Self-Sufficiency Standard for Delaware County Public Transportation, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	768	917	917	917	917	1097	917	917
Child Care	0	802	1553	1496	694	2247	1553	1496
Food	209	316	411	473	547	555	592	650
Transportation*	179	179	179	179	179	179	358	358
Health Care	115	253	265	271	293	284	324	329
Miscellaneous	127	247	332	334	263	436	374	375
Taxes	355	700	966	971	679	1377	1011	1015
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.96	\$18.61	\$24.75	\$24.85	\$19.03	\$33.10	\$13.81 per adult	\$13.85 per adult
MONTHLY	\$1,753	\$3,275	\$4,357	\$4,374	\$3,350	\$5,826	\$4,861	\$4,873
ANNUAL	\$21,034	\$39,295	\$52,281	\$52,483	\$40,195	\$69,906	\$58,334	\$58,482

*The Standard assumes public transportation instead of private when use is over seven percent. In Delaware County the rate of public transportation use is just over seven percent and the majority of users are Philadelphia commuters. Thus, data tables for Philadelphia commuters and private transportation users were calculated. Please see methodology appendix for more information.

Chester County Workforce Investment Area

Table 3
The Self-Sufficiency Standard for Chester County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	875	1044	1044	1044	1044	1250	1044	1044
Child Care	0	833	1647	1484	651	2298	1647	1484
Food	209	316	411	473	547	555	592	650
Transportation	242	248	248	248	248	248	476	476
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	145	272	364	354	280	466	410	401
Taxes	394	742	1011	972	687	1439	1066	1026
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-53	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.28	\$20.43	\$26.96	\$26.14	\$20.18	\$35.29	\$15.10 per adult	\$14.67 per adult
MONTHLY	\$1,985	\$3,595	\$4,745	\$4,601	\$3,552	\$6,210	\$5,314	\$5,165
ANNUAL	\$23,820	\$43,140	\$56,936	\$55,208	\$42,625	\$74,524	\$63,765	\$61,984

Montgomery County Workforce Investment Area

Table 4
The Self-Sufficiency Standard for Montgomery County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	878	1048	1048	1048	1048	1255	1048	1048
Child Care	0	842	1573	1470	628	2201	1573	1470
Food	209	316	411	473	547	555	592	650
Transportation	266	273	273	273	273	273	526	526
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	147	275	359	356	281	459	408	405
Taxes	436	813	1063	1048	745	1503	1138	1122
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.70	\$21.06	\$26.97	\$26.67	\$20.57	\$35.23	\$15.23 per adult	\$15.07 per adult
MONTHLY	\$2,058	\$3,707	\$4,747	\$4,694	\$3,619	\$6,200	\$5,363	\$5,305
ANNUAL	\$24,702	\$44,488	\$56,965	\$56,326	\$43,434	\$74,405	\$64,352	\$63,660

Bucks County Workforce Investment Area

Table 5
The Self-Sufficiency Standard for Bucks County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	854	1019	1019	1019	1019	1220	1019	1019
Child Care	0	825	1530	1541	716	2246	1530	1541
Food	209	316	411	473	547	555	592	650
Transportation	260	267	267	267	267	267	514	514
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	144	269	351	359	286	459	399	407
Taxes	379	708	927	958	685	1346	986	1016
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$11.17	\$20.08	\$25.67	\$26.33	\$20.51	\$34.32	\$14.52 per adult	\$14.84 per adult
MONTHLY	\$1,965	\$3,535	\$4,518	\$4,635	\$3,610	\$6,040	\$5,111	\$5,224
ANNUAL	\$23,583	\$42,419	\$54,211	\$55,617	\$43,317	\$72,486	\$61,331	\$62,685

Lancaster County Workforce Investment Area

Table 6
The Self-Sufficiency Standard for Lancaster County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	581	715	715	715	715	907	715	715
Child Care	0	694	1241	1237	543	1783	1241	1237
Food	207	313	407	468	542	550	586	644
Transportation	225	231	231	231	231	231	443	443
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	113	222	287	294	234	377	332	338
Taxes	265	535	698	724	450	975	746	771
Earned Income Tax Credit (-)	0	0	0	0	-115	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.58	\$16.09	\$20.42	\$20.96	\$15.20	\$27.11	\$11.74 per adult	\$12.00 per adult
MONTHLY	\$1,510	\$2,831	\$3,593	\$3,688	\$2,674	\$4,771	\$4,134	\$4,225
ANNUAL	\$18,119	\$33,976	\$43,117	\$44,261	\$32,092	\$57,248	\$49,609	\$50,700

Berks County Workforce Investment Area

Table 7
The Self-Sufficiency Standard for Berks County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	580	715	715	715	715	956	715	715
Child Care	0	638	1231	1148	510	1741	1231	1148
Food	209	316	411	473	547	555	592	650
Transportation	234	241	241	241	241	241	462	462
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	114	218	288	286	232	379	334	332
Taxes	305	582	786	778	510	1098	851	843
Earned Income Tax Credit (-)	0	0	0	0	-104	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.88	\$16.08	\$20.94	\$20.80	\$15.49	\$27.94	\$12.09 per adult	\$12.01 per adult
MONTHLY	\$1,562	\$2,831	\$3,685	\$3,660	\$2,725	\$4,918	\$4,256	\$4,227
ANNUAL	\$18,745	\$33,969	\$44,217	\$43,923	\$32,706	\$59,015	\$51,072	\$50,724

Lehigh Valley Workforce Investment Area

Table 8
The Self-Sufficiency Standard for Lehigh County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	707	836	836	836	836	1082	836	836
Child Care	0	629	1241	1161	532	1773	1241	1161
Food	209	316	411	473	547	555	592	650
Transportation	234	240	240	240	240	240	460	460
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	127	230	302	300	247	395	347	346
Taxes	322	566	756	751	527	1051	809	802
Earned Income Tax Credit (-)	0	0	0	0	-55	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.77	\$16.75	\$21.63	\$21.52	\$16.83	\$28.70	\$12.40 per adult	\$12.33 per adult
MONTHLY	\$1,720	\$2,948	\$3,806	\$3,787	\$2,961	\$5,051	\$4,363	\$4,339
ANNUAL	\$20,634	\$35,371	\$45,675	\$45,441	\$35,536	\$60,611	\$52,359	\$52,071

Table 9
The Self-Sufficiency Standard for Northampton County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	695	822	822	822	822	1063	822	822
Child Care	0	649	1294	1132	483	1777	1294	1132
Food	209	316	411	473	547	555	592	650
Transportation	230	236	236	236	236	236	453	453
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	126	230	305	296	240	394	351	341
Taxes	315	567	771	732	488	1043	822	781
Earned Income Tax Credit (-)	0	0	0	0	-85	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.64	\$16.76	\$21.93	\$21.11	\$16.00	\$28.55	\$12.53 per adult	\$12.11 per adult
MONTHLY	\$1,696	\$2,950	\$3,860	\$3,716	\$2,816	\$5,024	\$4,411	\$4,263
ANNUAL	\$20,352	\$35,403	\$46,316	\$44,589	\$33,786	\$60,292	\$52,936	\$51,155

Pocono Counties Workforce Investment Area

Table 10
The Self-Sufficiency Standard for Carbon County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	552	653	653	653	653	846	653	653
Child Care	0	591	1112	1101	510	1622	1112	1101
Food	209	316	411	473	547	555	592	650
Transportation	231	237	237	237	237	237	455	455
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	111	207	269	275	225	356	315	320
Taxes	257	451	621	644	401	888	676	698
Earned Income Tax Credit (-)	0	-50	0	0	-153	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.41	\$14.33	\$18.80	\$19.28	\$14.17	\$25.30	\$11.01 per adult	\$11.24 per adult
MONTHLY	\$1,479	\$2,523	\$3,308	\$3,393	\$2,495	\$4,453	\$3,875	\$3,956
ANNUAL	\$17,752	\$30,271	\$39,696	\$40,720	\$29,935	\$53,430	\$46,496	\$47,466

Table 11
The Self-Sufficiency Standard for Monroe County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	690	862	862	862	862	1101	862	862
Child Care	0	608	1221	1150	543	1763	1221	1150
Food	209	316	411	473	547	555	592	650
Transportation	243	250	250	250	250	250	480	480
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	126	230	302	302	251	397	349	349
Taxes	318	569	760	758	550	1056	816	814
Earned Income Tax Credit (-)	0	0	0	0	-37	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.69	\$16.81	\$21.70	\$21.67	\$17.31	\$28.80	\$12.47 per adult	\$12.45 per adult
MONTHLY	\$1,706	\$2,959	\$3,819	\$3,814	\$3,046	\$5,070	\$4,391	\$4,381
ANNUAL	\$20,467	\$35,504	\$45,828	\$45,771	\$36,550	\$60,836	\$52,688	\$52,578

Pocono Counties Workforce Investment Area

Table 12
The Self-Sufficiency Standard for Pike County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	797	923	923	923	923	1250	923	923
Child Care	0	667	1354	1275	608	1962	1354	1275
Food	209	316	411	473	547	555	592	650
Transportation	244	250	250	250	250	250	481	481
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	137	242	322	321	264	432	369	367
Taxes	362	620	840	835	617	1218	896	890
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.61	\$17.87	\$23.37	\$23.27	\$18.72	\$31.90	\$13.31 per adult	\$13.25 per adult
MONTHLY	\$1,868	\$3,145	\$4,114	\$4,095	\$3,294	\$5,615	\$4,686	\$4,663
ANNUAL	\$22,414	\$37,739	\$49,365	\$49,144	\$39,527	\$67,383	\$56,235	\$55,960

Table 13
The Self-Sufficiency Standard for Wayne County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	533	670	670	670	670	837	670	670
Child Care	0	602	1123	1080	477	1600	1123	1080
Food	209	316	411	473	547	555	592	650
Transportation	240	246	246	246	246	246	472	472
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	110	210	273	275	225	354	320	322
Taxes	252	471	636	646	398	880	695	703
Earned Income Tax Credit (-)	0	-38	0	0	-156	0	0	0
Child Care Tax Credit (-)	0	-65	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.31	\$14.76	\$19.11	\$19.31	\$14.10	\$25.11	\$11.20 per adult	\$11.29 per adult
MONTHLY	\$1,463	\$2,597	\$3,363	\$3,399	\$2,481	\$4,420	\$3,943	\$3,974
ANNUAL	\$17,558	\$31,163	\$40,353	\$40,787	\$29,769	\$53,041	\$47,311	\$47,692

Lackawanna County Workforce Investment Area

Table 14
The Self-Sufficiency Standard for Lackawanna County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	523	628	628	628	628	797	628	628
Child Care	0	629	1332	1146	516	1848	1332	1146
Food	209	316	411	473	547	555	592	650
Transportation	234	241	241	241	241	241	462	462
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	109	208	289	277	224	374	335	323
Taxes	295	555	828	772	486	1122	900	844
Earned Income Tax Credit (-)	0	-26	0	0	-135	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.46	\$15.17	\$21.27	\$20.18	\$14.67	\$27.76	\$12.27 per adult	\$11.73 per adult
MONTHLY	\$1,489	\$2,671	\$3,743	\$3,551	\$2,581	\$4,885	\$4,320	\$4,130
ANNUAL	\$17,868	\$32,046	\$44,917	\$42,612	\$30,974	\$58,623	\$51,841	\$49,566

Northern Tier Workforce Investment Area

Table 15
The Self-Sufficiency Standard for Bradford County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	476	546	546	546	546	683	546	546
Child Care	0	499	933	892	393	1326	933	892
Food	209	316	411	473	547	555	592	650
Transportation	230	236	236	236	236	236	453	453
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	103	186	241	243	203	310	286	289
Taxes	228	349	457	474	243	700	550	566
Earned Income Tax Credit (-)	0	-112	-109	-96	-252	0	-13	-1
Child Care Tax Credit (-)	0	-73	-126	-125	-48	-100	-110	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.76	\$12.12	\$15.36	\$15.70	\$11.49	\$21.36	\$9.68 per adult	\$9.85 per adult
MONTHLY	\$1,366	\$2,133	\$2,703	\$2,763	\$2,023	\$3,760	\$3,408	\$3,468
ANNUAL	\$16,390	\$25,596	\$32,431	\$33,150	\$24,272	\$45,115	\$40,900	\$41,614

Table 16
The Self-Sufficiency Standard for Sullivan County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	554	554	554	554	694	554	554
Child Care	0	499	933	955	456	1389	933	955
Food	209	316	411	473	547	555	592	650
Transportation	221	227	227	227	227	227	435	435
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	103	186	241	249	209	316	285	294
Taxes	228	349	457	509	255	727	546	587
Earned Income Tax Credit (-)	0	-112	-109	-69	-236	0	-17	0
Child Care Tax Credit (-)	0	-73	-126	-125	-56	-100	-110	-105
Child Tax Credit (-)	0	-83	-167	-167	-164	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.74	\$12.11	\$15.35	\$16.44	\$11.93	\$21.91	\$9.63 per adult	\$10.08 per adult
MONTHLY	\$1,363	\$2,131	\$2,701	\$2,893	\$2,100	\$3,857	\$3,389	\$3,548
ANNUAL	\$16,357	\$25,576	\$32,413	\$34,712	\$25,198	\$46,282	\$40,670	\$42,573

Northern Tier Workforce Investment Area

Table 17
The Self-Sufficiency Standard for Susquehanna County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	566	566	566	566	680	566	566
Child Care	0	597	1128	1058	461	1590	1128	1058
Food	209	316	411	473	547	555	592	650
Transportation	234	240	240	240	240	240	460	460
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	104	199	263	262	212	336	308	308
Taxes	232	409	589	587	302	808	649	647
Earned Income Tax Credit (-)	0	-75	-7	-8	-218	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-115	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.85	\$13.44	\$18.12	\$18.08	\$12.43	\$23.62	\$10.73 per adult	\$10.70 per adult
MONTHLY	\$1,381	\$2,365	\$3,189	\$3,182	\$2,187	\$4,158	\$3,776	\$3,766
ANNUAL	\$16,571	\$28,385	\$38,268	\$38,188	\$26,244	\$49,893	\$45,308	\$45,198

Table 18
The Self-Sufficiency Standard for Tioga County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	514	572	572	572	572	752	572	572
Child Care	0	543	1031	1063	521	1552	1031	1063
Food	209	316	411	473	547	555	592	650
Transportation	229	235	235	235	235	235	451	451
Health Care	117	260	272	278	299	290	330	336
Miscellaneous	107	193	252	262	217	338	298	307
Taxes	253	400	558	620	389	858	639	680
Earned Income Tax Credit (-)	0	-89	-47	0	-180	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.11	\$12.93	\$17.04	\$18.31	\$13.43	\$24.04	\$10.36 per adult	\$10.78 per adult
MONTHLY	\$1,428	\$2,276	\$2,999	\$3,222	\$2,364	\$4,230	\$3,646	\$3,794
ANNUAL	\$17,137	\$27,307	\$35,984	\$38,666	\$28,363	\$50,764	\$43,749	\$45,522

Northern Tier Workforce Investment Area

Table 19
The Self-Sufficiency Standard for Wyoming County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	559	671	671	671	671	851	671	671
Child Care	0	521	1163	911	391	1554	1163	911
Food	209	316	411	473	547	555	592	650
Transportation	234	240	240	240	240	240	461	461
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	112	202	277	258	216	350	323	304
Taxes	260	425	652	564	349	864	707	630
Earned Income Tax Credit (-)	0	-65	0	-26	-196	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.49	\$13.79	\$19.45	\$17.59	\$13.00	\$24.79	\$11.33 per adult	\$10.53 per adult
MONTHLY	\$1,494	\$2,427	\$3,423	\$3,096	\$2,288	\$4,362	\$3,988	\$3,705
ANNUAL	\$17,923	\$29,123	\$41,081	\$37,147	\$27,452	\$52,349	\$47,854	\$44,461

Luzerne-Schuylkill Workforce Investment Area

Table 20
The Self-Sufficiency Standard for Luzerne County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	516	620	620	620	620	786	620	620
Child Care	0	521	1071	1009	488	1559	1071	1009
Food	209	316	411	473	547	555	592	650
Transportation	232	238	238	238	238	238	457	457
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	108	196	262	263	220	344	308	308
Taxes	279	461	674	676	441	949	744	745
Earned Income Tax Credit (-)	0	-70	0	0	-158	0	0	0
Child Care Tax Credit (-)	0	-70	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.31	\$13.62	\$18.63	\$18.68	\$14.03	\$24.88	\$10.97 per adult	\$10.98 per adult
MONTHLY	\$1,463	\$2,397	\$3,279	\$3,288	\$2,469	\$4,379	\$3,862	\$3,866
ANNUAL	\$17,556	\$28,764	\$39,350	\$39,454	\$29,632	\$52,546	\$46,346	\$46,396

Table 21
The Self-Sufficiency Standard for Schuylkill County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	474	546	546	546	546	682	546	546
Child Care	0	477	892	868	391	1282	892	868
Food	209	316	411	473	547	555	592	650
Transportation	226	233	233	233	233	233	446	446
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	103	184	236	241	202	305	281	285
Taxes	227	336	438	457	246	680	529	547
Earned Income Tax Credit (-)	0	-120	-125	-110	-253	0	-33	-16
Child Care Tax Credit (-)	0	-73	-115	-126	-48	-100	-110	-110
Child Tax Credit (-)	0	-83	-167	-167	-152	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.72	\$11.84	\$14.94	\$15.34	\$11.47	\$20.94	\$9.41 per adult	\$9.64 per adult
MONTHLY	\$1,358	\$2,084	\$2,629	\$2,700	\$2,020	\$3,686	\$3,314	\$3,393
ANNUAL	\$16,295	\$25,009	\$31,545	\$32,405	\$24,234	\$44,229	\$39,769	\$40,718

Central Workforce Investment Area

Table 22
The Self-Sufficiency Standard for Centre County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	669	788	788	788	788	942	788	788
Child Care	0	846	1391	1641	794	2185	1391	1641
Food	209	316	411	473	547	555	592	650
Transportation	219	226	226	226	226	226	431	431
Health Care	117	260	272	278	299	290	330	336
Miscellaneous	121	244	309	340	265	420	353	385
Taxes	321	668	840	976	671	1229	894	1029
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-55	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.41	\$18.22	\$22.56	\$25.31	\$19.14	\$31.23	\$12.82 per adult	\$14.19 per adult
MONTHLY	\$1,656	\$3,206	\$3,970	\$4,455	\$3,369	\$5,496	\$4,512	\$4,993
ANNUAL	\$19,876	\$38,472	\$47,636	\$53,462	\$40,425	\$65,955	\$54,148	\$59,920

Table 23
The Self-Sufficiency Standard for Clinton County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	495	596	596	596	596	713	596	596
Child Care	0	487	1138	809	322	1460	1138	809
Food	209	316	411	473	547	555	592	650
Transportation	218	224	224	224	224	224	428	428
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	104	189	265	239	200	325	309	283
Taxes	239	374	625	468	259	790	678	559
Earned Income Tax Credit (-)	0	-102	0	-111	-256	0	0	-21
Child Care Tax Credit (-)	0	-73	-110	-125	-46	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$12.48	\$18.54	\$15.29	\$11.38	\$22.82	\$10.83 per adult	\$9.58 per adult
MONTHLY	\$1,384	\$2,196	\$3,263	\$2,692	\$2,003	\$4,016	\$3,813	\$3,372
ANNUAL	\$16,608	\$26,354	\$39,154	\$32,302	\$24,033	\$48,189	\$45,757	\$40,463

Central Workforce Investment Area

Table 24
The Self-Sufficiency Standard for Columbia County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	484	589	589	589	589	753	589	589
Child Care	0	543	968	973	431	1399	968	973
Food	209	316	411	473	547	555	592	650
Transportation	222	228	228	228	228	228	437	437
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	103	194	248	255	210	323	292	299
Taxes	238	405	523	568	302	786	609	640
Earned Income Tax Credit (-)	0	-84	-70	-36	-223	0	0	0
Child Care Tax Credit (-)	0	-70	-125	-120	-62	-100	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.82	\$13.10	\$16.40	\$17.33	\$12.29	\$22.69	\$10.10 per adult	\$10.42 per adult
MONTHLY	\$1,376	\$2,305	\$2,886	\$3,050	\$2,163	\$3,993	\$3,554	\$3,666
ANNUAL	\$16,508	\$27,661	\$34,630	\$36,602	\$25,954	\$47,920	\$42,647	\$43,994

Table 25
The Self-Sufficiency Standard for Lycoming County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	487	587	587	587	587	771	587	587
Child Care	0	532	967	922	391	1358	967	922
Food	204	309	402	462	535	542	578	636
Transportation	221	227	227	227	227	227	435	435
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	103	192	246	248	205	320	291	292
Taxes	227	374	491	503	240	741	574	582
Earned Income Tax Credit (-)	0	-95	-83	-74	-249	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-125	-50	-100	-105	-105
Child Tax Credit (-)	0	-83	-167	-167	-155	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.74	\$12.71	\$16.06	\$16.31	\$11.58	\$22.20	\$9.94 per adult	\$10.02 per adult
MONTHLY	\$1,362	\$2,238	\$2,827	\$2,871	\$2,038	\$3,908	\$3,499	\$3,526
ANNUAL	\$16,344	\$26,852	\$33,922	\$34,450	\$24,456	\$46,891	\$41,990	\$42,313

Central Workforce Investment Area

Table 26
The Self-Sufficiency Standard for Mifflin County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	445	546	546	546	546	709	546	546
Child Care	0	510	962	856	346	1308	962	856
Food	209	316	411	473	547	555	592	650
Transportation	218	225	225	225	225	225	430	430
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	99	186	242	239	197	310	287	283
Taxes	221	359	483	461	246	717	574	551
Earned Income Tax Credit (-)	0	-110	-97	-114	-265	0	-4	-23
Child Care Tax Credit (-)	0	-73	-125	-123	-42	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.45	\$12.18	\$15.69	\$15.24	\$11.15	\$21.43	\$9.81 per adult	\$9.54 per adult
MONTHLY	\$1,311	\$2,144	\$2,761	\$2,682	\$1,963	\$3,772	\$3,452	\$3,359
ANNUAL	\$15,736	\$25,723	\$33,133	\$32,179	\$23,557	\$45,259	\$41,429	\$40,312

Table 27
The Self-Sufficiency Standard for Montour County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	561	645	645	645	645	771	645	645
Child Care	0	653	1310	1222	569	1878	1310	1222
Food	209	316	411	473	547	555	592	650
Transportation	217	224	224	224	224	224	428	428
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	111	211	287	285	229	373	331	329
Taxes	268	498	729	720	449	999	779	769
Earned Income Tax Credit (-)	0	-32	0	0	-129	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.44	\$14.96	\$20.56	\$20.38	\$14.82	\$26.98	\$11.81 per adult	\$11.70 per adult
MONTHLY	\$1,485	\$2,634	\$3,619	\$3,587	\$2,609	\$4,748	\$4,156	\$4,120
ANNUAL	\$17,817	\$31,604	\$43,422	\$43,047	\$31,309	\$56,975	\$49,867	\$49,439

Central Workforce Investment Area

Table 28
The Self-Sufficiency Standard for Northumberland County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	489	546	546	546	546	676	546	546
Child Care	0	477	928	868	391	1318	928	868
Food	209	316	411	473	547	555	592	650
Transportation	222	228	228	228	228	228	437	437
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	104	183	239	240	202	308	284	285
Taxes	230	337	451	455	246	691	541	543
Earned Income Tax Credit (-)	0	-121	-114	-111	-254	0	-22	-20
Child Care Tax Credit (-)	0	-75	-123	-125	-47	-100	-110	-110
Child Tax Credit (-)	0	-83	-167	-167	-152	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.80	\$11.80	\$15.23	\$15.30	\$11.44	\$21.16	\$9.56 per adult	\$9.59 per adult
MONTHLY	\$1,373	\$2,076	\$2,681	\$2,693	\$2,014	\$3,725	\$3,367	\$3,376
ANNUAL	\$16,474	\$24,915	\$32,167	\$32,318	\$24,172	\$44,695	\$40,401	\$40,511

Table 29
The Self-Sufficiency Standard for Snyder County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	498	586	586	586	586	733	586	586
Child Care	0	510	971	857	347	1318	971	857
Food	209	316	411	473	547	555	592	650
Transportation	216	223	223	223	223	223	426	426
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	104	190	247	242	201	313	291	286
Taxes	251	400	544	515	265	770	631	609
Earned Income Tax Credit (-)	0	-94	-67	-88	-252	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-125	-48	-100	-105	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.94	\$12.74	\$16.50	\$15.93	\$11.50	\$21.93	\$10.12 per adult	\$9.91 per adult
MONTHLY	\$1,397	\$2,242	\$2,904	\$2,803	\$2,024	\$3,860	\$3,563	\$3,487
ANNUAL	\$16,768	\$26,903	\$34,845	\$33,636	\$24,283	\$46,323	\$42,757	\$41,846

Central Workforce Investment Area

Table 30
The Self-Sufficiency Standard for Union County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	546	631	631	631	631	829	631	631
Child Care	0	510	1002	814	304	1306	1002	814
Food	209	316	411	473	547	555	592	650
Transportation	216	223	223	223	223	223	426	426
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	109	195	255	243	201	321	299	286
Taxes	268	423	588	512	263	800	660	605
Earned Income Tax Credit (-)	0	-80	-31	-88	-252	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-125	-48	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.34	\$13.24	\$17.45	\$15.91	\$11.50	\$22.63	\$10.46 per adult	\$9.90 per adult
MONTHLY	\$1,468	\$2,331	\$3,071	\$2,801	\$2,023	\$3,982	\$3,681	\$3,485
ANNUAL	\$17,612	\$27,968	\$36,855	\$33,610	\$24,280	\$47,789	\$44,170	\$41,817

South Central Workforce Investment Area

Table 31
The Self-Sufficiency Standard for Adams County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	560	670	670	670	670	902	670	670
Child Care	0	573	1072	1039	467	1539	1072	1039
Food	209	316	411	473	547	555	592	650
Transportation	219	226	226	226	226	226	431	431
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	111	205	266	269	222	352	310	314
Taxes	269	470	638	653	408	915	694	707
Earned Income Tax Credit (-)	0	-49	0	0	-162	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.45	\$14.36	\$18.67	\$18.97	\$13.92	\$25.21	\$10.91 per adult	\$11.05 per adult
MONTHLY	\$1,487	\$2,527	\$3,286	\$3,339	\$2,450	\$4,436	\$3,840	\$3,889
ANNUAL	\$17,846	\$30,327	\$39,434	\$40,070	\$29,401	\$53,235	\$46,084	\$46,667

Table 32
The Self-Sufficiency Standard for Cumberland County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	607	764	764	764	764	965	764	764
Child Care	0	699	1277	1154	456	1733	1277	1154
Food	209	316	411	473	547	555	592	650
Transportation	217	223	223	223	223	223	427	427
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	115	227	296	290	230	377	340	334
Taxes	286	580	763	739	451	1016	813	788
Earned Income Tax Credit (-)	0	0	0	0	-127	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.82	\$16.66	\$21.30	\$20.82	\$14.88	\$27.37	\$12.17 per adult	\$11.92 per adult
MONTHLY	\$1,552	\$2,933	\$3,748	\$3,663	\$2,620	\$4,818	\$4,284	\$4,195
ANNUAL	\$18,630	\$35,195	\$44,977	\$43,961	\$31,436	\$57,814	\$51,409	\$50,339

South Central Workforce Investment Area

Table 33
The Self-Sufficiency Standard for Dauphin County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	587	739	739	739	739	933	739	739
Child Care	0	684	1248	1209	525	1773	1248	1209
Food	209	316	411	473	547	555	592	650
Transportation	225	231	231	231	231	231	443	443
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	114	224	291	294	235	379	336	339
Taxes	268	542	713	725	457	983	762	772
Earned Income Tax Credit (-)	0	0	0	0	-109	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.65	\$16.23	\$20.72	\$20.96	\$15.34	\$27.29	\$11.91 per adult	\$12.01 per adult
MONTHLY	\$1,522	\$2,857	\$3,647	\$3,690	\$2,701	\$4,803	\$4,191	\$4,229
ANNUAL	\$18,263	\$34,282	\$43,763	\$44,276	\$32,407	\$57,633	\$50,290	\$50,750

Table 34
The Self-Sufficiency Standard for Franklin County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	610	610	610	610	803	610	610
Child Care	0	526	1007	947	421	1428	1007	947
Food	209	316	411	473	547	555	592	650
Transportation	218	225	225	225	225	225	430	430
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	103	195	254	255	212	332	298	299
Taxes	240	414	569	574	332	829	643	645
Earned Income Tax Credit (-)	0	-81	-38	-35	-212	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-67	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.81	\$13.22	\$17.26	\$17.35	\$12.58	\$23.45	\$10.39 per adult	\$10.41 per adult
MONTHLY	\$1,375	\$2,326	\$3,039	\$3,054	\$2,215	\$4,126	\$3,658	\$3,665
ANNUAL	\$16,494	\$27,913	\$36,463	\$36,651	\$26,575	\$49,516	\$43,897	\$43,977

South Central Workforce Investment Area

Table 35
The Self-Sufficiency Standard for Juniata County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	456	549	549	549	549	746	549	549
Child Care	0	505	969	830	326	1294	969	830
Food	209	316	411	473	547	555	592	650
Transportation	218	225	225	225	225	225	430	430
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	100	186	243	236	195	312	288	280
Taxes	218	348	474	438	234	708	561	525
Earned Income Tax Credit (-)	0	-113	-96	-124	-271	0	-4	-37
Child Care Tax Credit (-)	0	-73	-125	-116	-39	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-139	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.51	\$12.09	\$15.70	\$14.94	\$10.98	\$21.53	\$9.80 per adult	\$9.36 per adult
MONTHLY	\$1,321	\$2,127	\$2,763	\$2,630	\$1,933	\$3,789	\$3,450	\$3,294
ANNUAL	\$15,853	\$25,527	\$33,162	\$31,561	\$23,193	\$45,464	\$41,403	\$39,531

Table 36
The Self-Sufficiency Standard for Lebanon County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	499	643	643	643	643	873	643	643
Child Care	0	585	1149	1106	521	1670	1149	1106
Food	209	316	411	473	547	555	592	650
Transportation	221	227	227	227	227	227	434	434
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	105	204	271	273	225	362	316	318
Taxes	233	437	628	638	397	915	679	687
Earned Income Tax Credit (-)	0	-58	0	0	-157	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.87	\$14.04	\$18.94	\$19.14	\$14.07	\$25.86	\$11.03 per adult	\$11.12 per adult
MONTHLY	\$1,385	\$2,470	\$3,333	\$3,369	\$2,476	\$4,551	\$3,884	\$3,916
ANNUAL	\$16,622	\$29,644	\$39,991	\$40,425	\$29,709	\$54,607	\$46,606	\$46,986

South Central Workforce Investment Area

Table 37
The Self-Sufficiency Standard for Perry County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	498	628	628	628	628	792	628	628
Child Care	0	586	1020	1085	499	1519	1020	1085
Food	209	316	411	473	547	555	592	650
Transportation	221	227	227	227	227	227	434	434
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	105	202	257	270	221	339	301	314
Taxes	247	459	592	659	408	866	660	715
Earned Income Tax Credit (-)	0	-57	-23	0	-165	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.94	\$14.08	\$17.67	\$19.04	\$13.85	\$24.13	\$10.53 per adult	\$11.09 per adult
MONTHLY	\$1,398	\$2,477	\$3,110	\$3,351	\$2,438	\$4,247	\$3,706	\$3,904
ANNUAL	\$16,779	\$29,729	\$37,320	\$40,213	\$29,259	\$50,965	\$44,473	\$46,845

Table 38
The Self-Sufficiency Standard for York County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	562	713	713	713	713	861	713	713
Child Care	0	566	1127	1109	543	1670	1127	1109
Food	193	293	381	438	507	514	548	603
Transportation	222	228	228	228	228	228	436	436
Health Care	119	267	280	286	307	298	338	344
Miscellaneous	110	207	273	277	230	357	316	320
Taxes	276	500	696	715	477	971	749	767
Earned Income Tax Credit (-)	0	-40	0	0	-119	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-105	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.42	\$14.68	\$19.47	\$19.86	\$15.08	\$25.85	\$11.25 per adult	\$11.44 per adult
MONTHLY	\$1,482	\$2,583	\$3,427	\$3,495	\$2,653	\$4,550	\$3,961	\$4,025
ANNUAL	\$17,780	\$30,997	\$41,119	\$41,937	\$31,839	\$54,600	\$47,536	\$48,304

Southern Alleghenies Workforce Investment Area

Table 39
The Self-Sufficiency Standard for Bedford County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	472	546	546	546	546	652	546	546
Child Care	0	433	921	824	391	1312	921	824
Food	209	316	411	473	547	555	592	650
Transportation	229	236	236	236	236	236	452	452
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	103	180	240	237	203	306	286	282
Taxes	236	339	474	460	250	710	575	556
Earned Income Tax Credit (-)	0	-127	-107	-117	-250	0	-7	-23
Child Care Tax Credit (-)	0	-75	-128	-121	-49	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-154	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.79	\$11.59	\$15.42	\$15.13	\$11.55	\$21.17	\$9.76 per adult	\$9.55 per adult
MONTHLY	\$1,371	\$2,039	\$2,713	\$2,663	\$2,033	\$3,726	\$3,437	\$3,361
ANNUAL	\$16,450	\$24,468	\$32,560	\$31,962	\$24,396	\$44,706	\$41,241	\$40,332

Table 40
The Self-Sufficiency Standard for Blair County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	480	581	581	581	581	761	581	581
Child Care	0	499	973	977	477	1450	973	977
Food	209	316	411	473	547	555	592	650
Transportation	226	233	233	233	233	233	446	446
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	104	191	249	256	216	331	294	301
Taxes	233	375	517	560	366	799	600	630
Earned Income Tax Credit (-)	0	-97	-67	-34	-190	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-120	-70	-100	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.82	\$12.64	\$16.48	\$17.39	\$13.16	\$23.26	\$10.13 per adult	\$10.45 per adult
MONTHLY	\$1,376	\$2,225	\$2,900	\$3,061	\$2,316	\$4,093	\$3,567	\$3,677
ANNUAL	\$16,518	\$26,695	\$34,802	\$36,728	\$27,794	\$49,115	\$42,808	\$44,125

Southern Alleghenies Workforce Investment Area

Table 41
The Self-Sufficiency Standard for Cambria County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	444	546	546	546	546	687	546	546
Child Care	0	521	955	955	434	1389	955	955
Food	201	304	396	455	527	534	569	626
Transportation	225	232	232	232	232	232	444	444
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	99	189	242	249	206	316	287	293
Taxes	221	366	478	519	239	739	571	599
Earned Income Tax Credit (-)	0	-104	-99	-68	-246	0	-4	0
Child Care Tax Credit (-)	0	-73	-130	-125	-51	-100	-105	-105
Child Tax Credit (-)	0	-83	-167	-167	-157	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.47	\$12.39	\$15.61	\$16.46	\$11.66	\$21.93	\$9.80 per adult	\$10.08 per adult
MONTHLY	\$1,315	\$2,180	\$2,748	\$2,896	\$2,052	\$3,860	\$3,449	\$3,550
ANNUAL	\$15,777	\$26,160	\$32,979	\$34,757	\$24,622	\$46,324	\$41,390	\$42,595

Table 42
The Self-Sufficiency Standard for Fulton County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	464	546	546	546	546	673	546	546
Child Care	0	434	803	774	340	1143	803	774
Food	209	316	411	473	547	555	592	650
Transportation	226	233	233	233	233	233	446	446
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	102	180	228	232	198	291	273	277
Taxes	224	324	410	419	239	621	495	509
Earned Income Tax Credit (-)	0	-130	-151	-140	-264	0	-66	-53
Child Care Tax Credit (-)	0	-75	-97	-105	-42	-105	-108	-114
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.65	\$11.47	\$14.22	\$14.53	\$11.17	\$19.69	\$8.97 per adult	\$9.14 per adult
MONTHLY	\$1,347	\$2,019	\$2,503	\$2,557	\$1,966	\$3,465	\$3,159	\$3,218
ANNUAL	\$16,160	\$24,228	\$30,038	\$30,690	\$23,587	\$41,579	\$37,909	\$38,620

Southern Alleghenies Workforce Investment Area

Table 43
The Self-Sufficiency Standard for Huntingdon County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	440	546	546	546	546	705	546	546
Child Care	0	651	1085	1031	380	1465	1085	1031
Food	209	316	411	473	547	555	592	650
Transportation	224	231	231	231	231	231	441	441
Health Care	122	274	287	292	314	305	345	351
Miscellaneous	99	202	256	257	202	326	301	302
Taxes	224	444	572	582	253	794	643	648
Earned Income Tax Credit (-)	0	-61	-32	-24	-253	0	0	0
Child Care Tax Credit (-)	0	-68	-120	-115	-48	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-152	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.49	\$13.93	\$17.44	\$17.65	\$11.47	\$22.90	\$10.47 per adult	\$10.52 per adult
MONTHLY	\$1,318	\$2,452	\$3,069	\$3,106	\$2,019	\$4,030	\$3,686	\$3,702
ANNUAL	\$15,817	\$29,422	\$36,823	\$37,276	\$24,225	\$48,365	\$44,238	\$44,423

Table 44
The Self-Sufficiency Standard for Somerset County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	454	546	546	546	546	671	546	546
Child Care	0	439	929	806	366	1296	929	806
Food	209	316	411	473	547	555	592	650
Transportation	227	234	234	234	234	234	448	448
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	101	180	240	234	200	305	285	279
Taxes	221	324	455	430	248	682	547	521
Earned Income Tax Credit (-)	0	-130	-111	-130	-258	0	-16	-41
Child Care Tax Credit (-)	0	-75	-125	-111	-46	-100	-110	-110
Child Tax Credit (-)	0	-83	-167	-167	-149	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.56	\$11.48	\$15.30	\$14.78	\$11.35	\$20.98	\$9.64 per adult	\$9.31 per adult
MONTHLY	\$1,331	\$2,020	\$2,694	\$2,601	\$1,997	\$3,692	\$3,393	\$3,278
ANNUAL	\$15,976	\$24,236	\$32,323	\$31,215	\$23,964	\$44,306	\$40,712	\$39,333

Westmoreland & Fayette Workforce Investment Area

Table 45
The Self-Sufficiency Standard for Fayette County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	424	507	507	507	507	630	507	507
Child Care	0	554	1140	966	412	1552	1140	966
Food	209	316	411	473	547	555	592	650
Transportation	230	236	236	236	236	236	453	453
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	98	188	258	247	201	327	303	292
Taxes	212	356	557	494	249	771	627	580
Earned Income Tax Credit (-)	0	-107	-31	-81	-255	0	0	0
Child Care Tax Credit (-)	0	-73	-120	-125	-47	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-151	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.34	\$12.28	\$17.45	\$16.12	\$11.41	\$22.85	\$10.49 per adult	\$10.00 per adult
MONTHLY	\$1,292	\$2,162	\$3,072	\$2,837	\$2,008	\$4,022	\$3,693	\$3,522
ANNUAL	\$15,509	\$25,945	\$36,863	\$34,048	\$24,099	\$48,258	\$44,318	\$42,258

Table 46
The Self-Sufficiency Standard for Westmoreland County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	499	597	597	597	597	742	597	597
Child Care	0	646	1297	1102	456	1753	1297	1102
Food	209	316	411	473	547	555	592	650
Transportation	233	240	240	240	240	240	459	459
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	106	207	283	270	215	359	328	315
Taxes	237	452	677	622	335	901	731	677
Earned Income Tax Credit (-)	0	-49	0	0	-203	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.97	\$14.34	\$19.96	\$18.82	\$12.83	\$25.56	\$11.58 per adult	\$11.02 per adult
MONTHLY	\$1,403	\$2,524	\$3,512	\$3,313	\$2,258	\$4,498	\$4,076	\$3,879
ANNUAL	\$16,840	\$30,288	\$42,149	\$39,758	\$27,101	\$53,975	\$48,906	\$46,544

Southwest Corner Workforce Investment Area

Table 47
The Self-Sufficiency Standard for Beaver County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	506	605	605	605	605	752	605	605
Child Care	0	624	1288	1153	529	1817	1288	1153
Food	209	316	411	473	547	555	592	650
Transportation	230	237	237	237	237	237	454	454
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	106	205	282	275	223	366	328	321
Taxes	249	465	704	676	409	968	761	732
Earned Income Tax Credit (-)	0	-50	0	0	-159	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.07	\$14.31	\$20.09	\$19.51	\$14.01	\$26.39	\$11.65 per adult	\$11.34 per adult
MONTHLY	\$1,420	\$2,519	\$3,536	\$3,434	\$2,465	\$4,644	\$4,099	\$3,993
ANNUAL	\$17,044	\$30,226	\$42,430	\$41,210	\$29,581	\$55,730	\$49,190	\$47,916

Table 48
The Self-Sufficiency Standard for Greene County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	546	546	546	546	652	546	546
Child Care	0	741	1392	1326	586	1977	1392	1326
Food	209	316	411	473	547	555	592	650
Transportation	235	241	241	241	241	241	463	463
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	105	211	287	287	223	372	333	333
Taxes	232	477	697	698	390	956	750	750
Earned Income Tax Credit (-)	0	-35	0	0	-164	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$14.87	\$20.39	\$20.41	\$13.88	\$26.72	\$11.78 per adult	\$11.78 per adult
MONTHLY	\$1,383	\$2,617	\$3,588	\$3,592	\$2,443	\$4,704	\$4,147	\$4,146
ANNUAL	\$16,593	\$31,398	\$43,058	\$43,099	\$29,312	\$56,443	\$49,764	\$49,751

Southwest Corner Workforce Investment Area

Table 49
The Self-Sufficiency Standard for Washington County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	489	584	584	584	584	727	584	584
Child Care	0	694	1360	1259	564	1924	1360	1259
Food	209	316	411	473	547	555	592	650
Transportation	233	239	239	239	239	239	459	459
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	105	210	288	284	224	374	333	330
Taxes	233	472	699	683	396	964	751	736
Earned Income Tax Credit (-)	0	-37	0	0	-158	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.89	\$14.76	\$20.43	\$20.10	\$14.04	\$26.89	\$11.80 per adult	\$11.64 per adult
MONTHLY	\$1,389	\$2,598	\$3,596	\$3,538	\$2,472	\$4,733	\$4,152	\$4,096
ANNUAL	\$16,662	\$31,180	\$43,150	\$42,454	\$29,660	\$56,797	\$49,823	\$49,156

Three Rivers Workforce Investment Area

Table 50a
The Self-Sufficiency Standard for Allegheny County, excluding Pittsburgh, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	596	713	713	713	713	886	713	713
Child Care	0	738	1397	1324	586	1983	1397	1324
Food	206	311	405	466	539	547	583	641
Transportation*	245	251	251	251	251	251	481	481
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	117	228	305	304	240	397	351	350
Taxes	281	564	773	771	489	1061	830	826
Earned Income Tax Credit (-)	0	0	0	0	-86	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.89	\$16.65	\$21.93	\$21.87	\$15.97	\$28.83	\$12.58 per adult	\$12.54 per adult
MONTHLY	\$1,564	\$2,930	\$3,859	\$3,849	\$2,810	\$5,074	\$4,428	\$4,413
ANNUAL	\$18,766	\$35,159	\$46,306	\$46,184	\$33,723	\$60,891	\$53,132	\$52,958

Table 50b
The Self-Sufficiency Standard for Allegheny County, Pittsburgh, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	596	713	713	713	713	886	713	713
Child Care	0	738	1397	1324	586	1983	1397	1324
Food	206	311	405	466	539	547	583	641
Transportation*	110	110	110	110	110	110	220	220
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	103	214	291	290	226	383	325	324
Taxes	265	577	818	815	485	1139	835	831
Earned Income Tax Credit (-)	0	-9	0	0	-129	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.95	\$15.78	\$21.29	\$21.24	\$14.81	\$28.39	\$11.78 per adult	\$11.74 per adult
MONTHLY	\$1,399	\$2,777	\$3,748	\$3,737	\$2,606	\$4,997	\$4,146	\$4,131
ANNUAL	\$16,793	\$33,321	\$44,975	\$44,849	\$31,272	\$59,969	\$49,752	\$49,573

*The Standard assumes public transportation instead of private when use is over seven percent. In Allegheny County the rate of public transportation use is over seven percent, however, the majority of public transportation users are within Pittsburgh. Thus, separate data tables were calculated for Pittsburgh public transportation users and private transportation users in the remainder of Allegheny County. Please see methodology appendix for more information.

Tri-County Workforce Investment Area

Table 51
The Self-Sufficiency Standard for Armstrong County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	494	546	546	546	546	699	546	546
Child Care	0	570	1112	1075	505	1617	1112	1075
Food	209	316	411	473	547	555	592	650
Transportation	236	242	242	242	242	242	464	464
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	106	196	261	264	216	343	307	309
Taxes	237	393	578	595	361	835	642	653
Earned Income Tax Credit (-)	0	-84	-15	-2	-191	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.99	\$13.11	\$17.89	\$18.25	\$13.13	\$24.17	\$10.65 per adult	\$10.77 per adult
MONTHLY	\$1,406	\$2,308	\$3,149	\$3,212	\$2,312	\$4,254	\$3,750	\$3,790
ANNUAL	\$16,869	\$27,691	\$37,782	\$38,543	\$27,741	\$51,048	\$44,995	\$45,484

Table 52
The Self-Sufficiency Standard for Butler County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	563	673	673	673	673	837	673	673
Child Care	0	722	1358	1264	543	1901	1358	1264
Food	209	316	411	473	547	555	592	650
Transportation	234	240	240	240	240	240	460	460
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	112	222	296	294	231	383	342	339
Taxes	262	533	735	724	434	1000	787	775
Earned Income Tax Credit (-)	0	-1	0	0	-127	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.52	\$16.06	\$21.18	\$20.95	\$14.87	\$27.64	\$12.17 per adult	\$12.04 per adult
MONTHLY	\$1,499	\$2,827	\$3,727	\$3,687	\$2,616	\$4,864	\$4,284	\$4,240
ANNUAL	\$17,989	\$33,923	\$44,730	\$44,247	\$31,398	\$58,374	\$51,412	\$50,876

Tri-County Workforce Investment Area

Table 53
The Self-Sufficiency Standard for Indiana County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	505	584	584	584	584	697	584	584
Child Care	0	673	1217	1194	521	1738	1217	1194
Food	194	294	383	440	509	517	551	606
Transportation	232	239	239	239	239	239	458	458
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	105	206	270	274	216	349	315	319
Taxes	238	457	636	653	368	875	689	704
Earned Income Tax Credit (-)	0	-50	0	0	-190	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.92	\$14.31	\$18.94	\$19.28	\$13.17	\$24.80	\$11.04 per adult	\$11.20 per adult
MONTHLY	\$1,395	\$2,519	\$3,334	\$3,394	\$2,319	\$4,364	\$3,886	\$3,941
ANNUAL	\$16,736	\$30,228	\$40,009	\$40,722	\$27,824	\$52,369	\$46,633	\$47,296

West Central Workforce Investment Area

Table 54
The Self-Sufficiency Standard for Lawrence County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	519	610	610	610	610	730	610	610
Child Care	0	613	1274	1109	496	1770	1274	1109
Food	209	316	411	473	547	555	592	650
Transportation	231	237	237	237	237	237	455	455
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	108	204	281	272	220	359	327	317
Taxes	267	485	730	686	417	977	792	749
Earned Income Tax Credit (-)	0	-48	0	0	-165	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.25	\$14.40	\$20.19	\$19.30	\$13.84	\$26.01	\$11.71 per adult	\$11.27 per adult
MONTHLY	\$1,453	\$2,535	\$3,553	\$3,397	\$2,437	\$4,578	\$4,122	\$3,968
ANNUAL	\$17,431	\$30,418	\$42,632	\$40,758	\$29,239	\$54,933	\$49,458	\$47,613

Table 55
The Self-Sufficiency Standard for Mercer County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	478	583	583	583	583	714	583	583
Child Care	0	668	1287	1195	526	1813	1287	1195
Food	209	316	411	473	547	555	592	650
Transportation	232	238	238	238	238	238	457	457
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	104	207	280	278	220	362	326	323
Taxes	252	504	727	716	421	992	790	778
Earned Income Tax Credit (-)	0	-37	0	0	-163	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.92	\$14.77	\$20.08	\$19.87	\$13.90	\$26.27	\$11.66 per adult	\$11.54 per adult
MONTHLY	\$1,394	\$2,600	\$3,535	\$3,497	\$2,446	\$4,623	\$4,106	\$4,063
ANNUAL	\$16,724	\$31,194	\$42,419	\$41,960	\$29,357	\$55,480	\$49,268	\$48,756

Northwest Workforce Investment Area

Table 56
The Self-Sufficiency Standard for Clarion County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	493	546	546	546	546	697	546	546
Child Care	0	577	1095	977	400	1495	1095	977
Food	209	316	411	473	547	555	592	650
Transportation	236	242	242	242	242	242	464	464
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	106	196	259	254	206	330	305	300
Taxes	237	397	568	537	237	784	635	613
Earned Income Tax Credit (-)	0	-82	-23	-47	-247	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-156	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.98	\$13.20	\$17.68	\$17.02	\$11.63	\$23.11	\$10.58 per adult	\$10.35 per adult
MONTHLY	\$1,405	\$2,322	\$3,112	\$2,996	\$2,046	\$4,067	\$3,724	\$3,644
ANNUAL	\$16,854	\$27,869	\$37,346	\$35,956	\$24,555	\$48,800	\$44,686	\$43,724

Table 57
The Self-Sufficiency Standard for Crawford County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	482	546	546	546	546	725	546	546
Child Care	0	624	1156	971	347	1503	1156	971
Food	209	316	411	473	547	555	592	650
Transportation	236	242	242	242	242	242	465	465
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	105	201	265	253	200	334	311	299
Taxes	233	422	601	533	249	798	660	611
Earned Income Tax Credit (-)	0	-67	0	-50	-257	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-120	-46	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.89	\$13.71	\$18.38	\$16.95	\$11.37	\$23.41	\$10.84 per adult	\$10.33 per adult
MONTHLY	\$1,389	\$2,413	\$3,235	\$2,983	\$2,002	\$4,121	\$3,816	\$3,635
ANNUAL	\$16,670	\$28,953	\$38,820	\$35,800	\$24,020	\$49,450	\$45,789	\$43,615

Northwest Workforce Investment Area

Table 58
The Self-Sufficiency Standard for Erie County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	489	631	631	631	631	755	631	631
Child Care	0	651	1221	1215	564	1785	1221	1215
Food	204	309	402	462	535	543	578	636
Transportation	233	240	240	240	240	240	460	460
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	105	211	279	285	229	364	324	330
Taxes	237	484	670	695	429	931	724	748
Earned Income Tax Credit (-)	0	-33	0	0	-134	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.91	\$14.93	\$19.70	\$20.21	\$14.67	\$26.03	\$11.44 per adult	\$11.68 per adult
MONTHLY	\$1,392	\$2,628	\$3,467	\$3,558	\$2,582	\$4,581	\$4,025	\$4,112
ANNUAL	\$16,706	\$31,534	\$41,601	\$42,694	\$30,990	\$54,976	\$48,305	\$49,346

Table 59
The Self-Sufficiency Standard for Forest County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	546	546	546	546	708	546	546
Child Care	0	560	1081	994	434	1515	1081	994
Food	209	316	411	473	547	555	592	650
Transportation	235	242	242	242	242	242	464	464
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	105	195	258	256	209	333	304	301
Taxes	234	388	557	546	255	796	629	620
Earned Income Tax Credit (-)	0	-87	-31	-40	-236	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-120	-56	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-164	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.90	\$13.00	\$17.45	\$17.22	\$11.93	\$23.37	\$10.52 per adult	\$10.42 per adult
MONTHLY	\$1,390	\$2,288	\$3,072	\$3,031	\$2,100	\$4,113	\$3,701	\$3,668
ANNUAL	\$16,679	\$27,460	\$36,862	\$36,368	\$25,196	\$49,351	\$44,417	\$44,012

Northwest Workforce Investment Area

Table 60
The Self-Sufficiency Standard for Venango County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	458	546	546	546	546	690	546	546
Child Care	0	662	1258	1215	553	1811	1258	1215
Food	209	316	411	473	547	555	592	650
Transportation	236	243	243	243	243	243	466	466
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	103	205	275	278	221	361	321	324
Taxes	226	443	645	657	382	911	702	711
Earned Income Tax Credit (-)	0	-55	0	0	-171	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.70	\$14.16	\$19.30	\$19.55	\$13.67	\$25.76	\$11.28 per adult	\$11.38 per adult
MONTHLY	\$1,356	\$2,491	\$3,397	\$3,441	\$2,407	\$4,534	\$3,972	\$4,005
ANNUAL	\$16,272	\$29,898	\$40,763	\$41,295	\$28,879	\$54,411	\$47,660	\$48,057

Table 61
The Self-Sufficiency Standard for Warren County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	456	546	546	546	546	709	546	546
Child Care	0	499	935	977	477	1412	935	977
Food	209	316	411	473	547	555	592	650
Transportation	231	237	237	237	237	237	455	455
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	102	188	242	253	213	323	288	299
Taxes	250	401	533	603	395	835	636	685
Earned Income Tax Credit (-)	0	-99	-83	-31	-192	0	0	0
Child Care Tax Credit (-)	0	-73	-125	-120	-70	-100	-105	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.79	\$12.59	\$16.05	\$17.46	\$13.12	\$22.93	\$10.04 per adult	\$10.52 per adult
MONTHLY	\$1,372	\$2,216	\$2,825	\$3,073	\$2,310	\$4,036	\$3,534	\$3,704
ANNUAL	\$16,462	\$26,594	\$33,905	\$36,874	\$27,719	\$48,427	\$42,404	\$44,448

North Central Workforce Investment Area

Table 62
The Self-Sufficiency Standard for Cameron County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	473	548	548	548	548	727	548	548
Child Care	0	476	960	855	379	1340	960	855
Food	209	316	411	473	547	555	592	650
Transportation	228	234	234	234	234	234	449	449
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	103	184	243	240	202	316	289	285
Taxes	227	337	474	453	246	723	567	544
Earned Income Tax Credit (-)	0	-119	-96	-112	-255	0	0	-19
Child Care Tax Credit (-)	0	-73	-125	-124	-47	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-151	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.72	\$11.87	\$15.71	\$15.26	\$11.43	\$21.84	\$9.86 per adult	\$9.60 per adult
MONTHLY	\$1,359	\$2,089	\$2,765	\$2,686	\$2,011	\$3,844	\$3,472	\$3,379
ANNUAL	\$16,306	\$25,063	\$33,181	\$32,237	\$24,136	\$46,130	\$41,658	\$40,551

Table 63
The Self-Sufficiency Standard for Clearfield County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	459	546	546	546	546	783	546	546
Child Care	0	521	955	844	323	1278	955	844
Food	209	316	411	473	547	555	592	650
Transportation	226	232	232	232	232	232	445	445
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	101	188	243	238	196	315	288	283
Taxes	222	357	466	446	234	720	560	536
Earned Income Tax Credit (-)	0	-107	-102	-118	-271	0	-5	-26
Child Care Tax Credit (-)	0	-73	-130	-120	-39	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-140	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.59	\$12.30	\$15.54	\$15.12	\$11.00	\$21.77	\$9.79 per adult	\$9.50 per adult
MONTHLY	\$1,336	\$2,165	\$2,735	\$2,661	\$1,936	\$3,832	\$3,447	\$3,345
ANNUAL	\$16,035	\$25,985	\$32,821	\$31,929	\$23,231	\$45,979	\$41,368	\$40,141

North Central Workforce Investment Area

Table 64
The Self-Sufficiency Standard for Elk County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	475	546	546	546	546	708	546	546
Child Care	0	506	1056	970	464	1520	1056	970
Food	209	316	411	473	547	555	592	650
Transportation	228	234	234	234	234	234	449	449
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	103	187	253	251	210	332	298	296
Taxes	227	352	530	520	268	789	607	596
Earned Income Tax Credit (-)	0	-110	-52	-60	-232	0	0	0
Child Care Tax Credit (-)	0	-73	-120	-120	-58	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.74	\$12.18	\$16.89	\$16.67	\$12.05	\$23.22	\$10.28 per adult	\$10.17 per adult
MONTHLY	\$1,362	\$2,143	\$2,973	\$2,933	\$2,121	\$4,087	\$3,619	\$3,580
ANNUAL	\$16,340	\$25,716	\$35,671	\$35,200	\$25,446	\$49,042	\$43,433	\$42,963

Table 65
The Self-Sufficiency Standard for Jefferson County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	459	546	546	546	546	723	546	546
Child Care	0	543	1085	939	396	1481	1085	939
Food	209	316	411	473	547	555	592	650
Transportation	226	233	233	233	233	233	446	446
Health Care	120	268	281	286	308	299	339	345
Miscellaneous	101	191	256	248	203	329	301	293
Taxes	222	365	546	499	243	779	618	582
Earned Income Tax Credit (-)	0	-100	-40	-77	-252	0	0	0
Child Care Tax Credit (-)	0	-73	-120	-125	-48	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.60	\$12.53	\$17.22	\$16.22	\$11.49	\$23.01	\$10.40 per adult	\$10.02 per adult
MONTHLY	\$1,337	\$2,205	\$3,031	\$2,854	\$2,022	\$4,049	\$3,659	\$3,528
ANNUAL	\$16,045	\$26,461	\$36,375	\$34,250	\$24,270	\$48,587	\$43,910	\$42,342

North Central Workforce Investment Area

Table 66
The Self-Sufficiency Standard for McKean County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	551	551	551	551	738	551	551
Child Care	0	537	1051	917	380	1430	1051	917
Food	209	316	411	473	547	555	592	650
Transportation	231	237	237	237	237	237	455	455
Health Care	124	283	295	301	323	314	354	359
Miscellaneous	105	192	255	248	204	327	300	293
Taxes	232	375	540	500	244	772	615	585
Earned Income Tax Credit (-)	0	-95	-44	-76	-250	0	0	0
Child Care Tax Credit (-)	0	-73	-120	-125	-49	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-154	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$12.73	\$17.10	\$16.25	\$11.54	\$22.86	\$10.37 per adult	\$10.05 per adult
MONTHLY	\$1,384	\$2,241	\$3,010	\$2,859	\$2,032	\$4,024	\$3,650	\$3,539
ANNUAL	\$16,605	\$26,894	\$36,114	\$34,311	\$24,379	\$48,288	\$43,805	\$42,466

Table 67
The Self-Sufficiency Standard for Potter County, 2008

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	492	546	546	546	546	723	546	546
Child Care	0	429	984	852	423	1408	984	852
Food	209	316	411	473	547	555	592	650
Transportation	231	237	237	237	237	237	455	455
Health Care	117	260	272	278	299	290	330	336
Miscellaneous	105	179	245	239	205	321	291	284
Taxes	233	318	484	448	236	747	575	540
Earned Income Tax Credit (-)	0	-134	-89	-116	-248	0	0	-22
Child Care Tax Credit (-)	0	-74	-125	-121	-50	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-155	-250	-167	-167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.88	\$11.32	\$15.91	\$15.16	\$11.59	\$22.34	\$9.95 per adult	\$9.56 per adult
MONTHLY	\$1,386	\$1,993	\$2,800	\$2,669	\$2,041	\$3,932	\$3,501	\$3,365
ANNUAL	\$16,635	\$23,913	\$33,601	\$32,027	\$24,486	\$47,184	\$42,014	\$40,375

How the Self-Sufficiency Standard Has Been Used

The Self-Sufficiency Standard provides a tool and means to evaluate policy and program options at the state and local level. For instance, the Standard has been used to design effective strategies for low-wage workers and incumbent workers as well as welfare recipients to choose the best route out of poverty for themselves and their families; dislocated workers seeking new employment opportunities and careers; organizations weighing investment in various education and training opportunities; and 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 has been used, followed by a bulleted list of specific examples of such uses. 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 tax credits) on family income.

- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of proposed policies including a living wage in Philadelphia and a successful campaign to increase the minimum wage across the state. Currently, Pennsylvania groups are using the Standard to show the effect of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages
- When the Oklahoma Department of Human Services proposed large increases in 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, resulting in a rescinding of the proposed increases.

- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida's human services sector from an economic and community perspective (see <http://www.hscdade.org/>).

THE 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 new businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay wages that are at or above self-sufficiency. If proposed wages are below the Self-Sufficiency Standard and the employees will need work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado's Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Under consideration is seeking out vendors who pay livable wages to their employees.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that

HOW THE SELF-SUFFICIENCY STANDARD HAS BEEN USED IN PENNSYLVANIA

After more than ten years of use in Pennsylvania, the Self-Sufficiency Standard has become an invaluable tool for numerous private organizations, government agencies, and universities. For instance, PathWays PA 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 also led to new resources for statewide use. These include *Paths to Self-Sufficiency* (available in English and Spanish), *The Financial Resource Guide*, and the *Online Training and Benefits Eligibility Tool*. PathWays PA has encouraged colleagues in Pennsylvania to use the Standard in their work with families living at or near the poverty level.

The Standard has been or is currently used in the following ways in Pennsylvania:

- **PathWays PA** launched their *Online Budget Worksheet* in 2005. Updated and renamed in 2008, the new *Online Training and Benefits Eligibility Tool* will provide access to benefits and work supports while also showing users whether they qualify for training through the state's Workforce Investment Boards (see [http:// www.PathWays PA.org/](http://www.PathWaysPA.org/)).
- At the **Philadelphia Workforce Investment Board**, the Standard has been 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 has been 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 has been 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**, caseworkers compare client wages to Self-Sufficiency Wages by using the *Online Training and Benefits Eligibility Tool*.
- 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** and **PathWays PA** used the Standard to testify before the Pennsylvania House Committee on Finance to create a state Earned Income Tax Credit (EITC) in March 2007.
- **AchieveAbility** developed a *Family Self-Sufficiency Continuum*, a measurable tool that both informs and reflects a family's progress from dependency to self-sufficiency.
- **PathWays PA** used the Standard to testify about the needs of low-income families during a Senate Briefing in Washington, DC.
- The **United Way of the Greater Lehigh Valley** has used the Standard as a benchmark reference in its Strong Families in Vital Neighborhoods Impact Team (Funding Allocation Team) Strategic Plan. It has been used as

a educational reference and to help define the challenges faced by working families as they lose public benefits in the income “gap” between the poverty level and financial self-sufficiency (e.g. subsidized child care). In the future, it will be used to help prioritize proposed agency programs which address loss of benefits by those in the poverty to self-sufficiency “income gap.”

- The **United Way of Westmoreland County** uses the Self Sufficiency Standard to get everyone—teachers, manufacturers, government leaders—on the same page. At meetings, they use the Standard as a jumping off point to talk about the need for high quality child care, access to health care, and decent wages.
- Attorneys from the **Consumer Bankruptcy Assistance Project** in Philadelphia have turned to the Standard in arguing that debtors could not afford to make student loan payments.
- The **Pennsylvania Office of Consumer Advocacy** uses the Standard for issues such as utility rate increases.
- **PathWays PA** used the Standard to urge state legislators to increase Pennsylvania’s minimum wage above the currently mandated \$5.15 per hour. In July 2006, the minimum wages was increased to \$6.25 per hour, and then to \$7.15 in January 2007.
- In Philadelphia, the Standard was the basis of a October 2006 City Council hearing on living wages and the need for economic self-sufficiency in the city.
- 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.
- The Standard has been used in a number of news stories, including those relating to topics such as education, wages, and healthcare.

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 its resources 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

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training 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.

- Pennsylvania Workforce Investment Boards and Community Action Agencies have used the Standard to identify employment that provides sufficient wages, job mobility, and on-the-job benefits for their clients.
- The District of Columbia used the Self-Sufficiency Standard in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers (see <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>).

THE SELF-SUFFICIENCY STANDARD AS A TOOL TO TARGET EDUCATION RESOURCES

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).
- 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>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.
- In Delaware, the Standard was used to train people from the developmental disability community on

how to retain their benefits when returning to the workforce.

THE SELF-SUFFICIENCY STANDARD AS A BENCHMARK FOR EVALUATION AND PROGRAM IMPROVEMENT

The Standard can be used to evaluate a wide range of employment programs, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- 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).
- 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. Using data collected by caseworkers and the online calculator, the Council is able to demonstrate the impact of its education and training programs on self-sufficiency (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>).
- In Pennsylvania, the Department of Labor and Industry is examining ways to use the Standard as an eligibility guideline in providing training to incumbent workers and Industry Partnership clients.
- 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).
- Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines 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 AS A GUIDELINE FOR 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.

- In Pennsylvania, PathWays PA offers an Online Training and Benefits Eligibility Tool, which counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs as well as what training programs they might be eligible for at their current wage. This tool also links to Pennsylvania’s COMPASS system, allowing clients to apply for benefits immediately or for counselors to do so on a client’s behalf. The Pennsylvania Online Training and Benefits Tool can be found at www.PathWaysPA.org.
- At Laurel House in Pennsylvania, 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.

- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs.
- The Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g. employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving”. The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix please visit: <http://www.worksourceonline.com/js/documents/Instructions.pdf>
- The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise allows participants to estimate the costs of basic needs and compare them to actual costs (see http://www.vakids.org/Publications/budget_worksheet_exercise.htm).
- 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>).

- In New York, the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility.

THE SELF-SUFFICIENCY STANDARD AND ONLINE CALCULATORS

Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Pennsylvania, Illinois, New York, Washington State, the San Francisco Bay Area in California, and Washington, DC. 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 variety of data not usually brought together and allow clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- The Pennsylvania Online Training and Benefits Tool can be found at www.PathWays PA.org.
- The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at: <http://www.Coloradoselfsufficiencystandardcalculator.org/>.
- The Chicago, Illinois Mayor’s Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at <http://www.cityofchicago.org/WorkforceDevelopment/selfsuff.html>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html#calculator>.
- In Washington State a statewide Self-Sufficiency Calculator can be viewed at <http://www.thecalculator.org>.

- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightcced.org/index.php/insight-communities/cfess/calculator>.
- The Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org/>

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 an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; and demonstrates to service providers, both public and private, how the various components fit together, helping to facilitate the coordination of a range of services and supports.

- In Pennsylvania, PathWays PA has developed trainings on the Self-Sufficiency Standard for workers, nonprofit organizations, and other interested groups. PathWays PA travels across the state of Pennsylvania to discuss the Standard and its impact.
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS 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).
- 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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards.

- In Pennsylvania, the Self-Sufficiency Standard was used to advocate successfully for an increased minimum wage.
- In Philadelphia, the Self-Sufficiency Standard was used as the basis for a hearing on the need for a living wage for Philadelphia's city workers.
- The Self-Sufficiency Standard has been used by employers and educational institutions for setting organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase (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 the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.
- 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.

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania’s Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. The organization also uses the Standard as a measure against which to compare tax credits, health care reform, and other needs.
- 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).
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the reports on California, *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>); Washington State, *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*; Colorado, *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*; Connecticut, *Overlooked and Undercounted: Where Connecticut Stands*; and a forthcoming report on New Jersey.
- 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.liveworkthrive.org/>).

Closing the Gap Between Wages and the Standard

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

Table C below shows average wages for Pennsylvania’s top ten occupations (by number of employees). The data was collected by the Bureau of Labor Statistics (BLS) from the 2006 National Survey of Employers and updated to 2008 with the CPI. A single adult with a preschooler and a schoolage child in Philadelphia County requires \$48,528 per year or \$22.98 per hour (without work supports) to be self-sufficient. Only three of the

top ten occupational categories in Pennsylvania provide wages above the Self-Sufficiency Standard for this family type (education, training, and library occupations; health care practitioners and technical occupations; and business and financial operations occupations). The most common Pennsylvania occupational category—office and administrative support occupations—has an average wage that is nearly \$20,000 lower than the Self-Sufficiency Wage, while the fourth most common Pennsylvania occupational category—food preparation and serving—has an average wage that is less than half of the Self-Sufficiency Wage for this family type. Thus, parents working in Pennsylvania’s most common occupations are receiving wages that are substantially below the minimum level of self-sufficiency. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

Table C
Wages of Pennsylvania’s Ten Largest Occupations: 2008

OCCUPATION TITLE	NUMBER OF EMPLOYEES	AVERAGE WAGE*	
		Hourly	Annual**
Office and administrative support occupations	981,000	\$14.58	\$30,328
Sales and related occupations	606,190	\$16.80	\$34,935
Production occupations	467,590	\$15.82	\$32,902
Food preparation and serving related occupations	464,090	\$8.90	\$18,517
Transportation and material moving occupations	437,710	\$14.51	\$30,176
Education, training, and library occupations	343,020	\$23.88	\$49,666
Healthcare practitioners and technical occupations	342,010	\$29.31	\$60,958
Business and financial operations occupations	251,170	\$28.65	\$59,595
Construction and extraction occupations	239,160	\$20.44	\$42,506
Installation, maintenance, and repair occupations	232,360	\$19.09	\$39,716
Self-Sufficiency Wage for one adult, one preschooler and one schoolage child in Philadelphia County: \$48,528 annually			

*Wages adjusted for inflation using January 2008 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. May 2006 *State Occupational and Wage Estimates*. Retrieved from http://www.bls.gov/oes/current/oes_pa.htm

STRATEGIES TO CLOSE THE GAP

There are two basic approaches for individuals to close the income gap: *reduce costs or raise incomes*. The first approach, modeled and discussed in the following section, reduces costs through subsidies and supports, such as child support, food stamps, and child care assistance. Strategies for the second approach, raising incomes, are detailed below. Note, however, that reducing costs and raising incomes are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs, yet continue to have their incomes supplemented by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their families’ well-being and allows them to balance work, education, and family responsibilities.

Incumbent Worker Training Education and training is often the key to entering occupations and workplaces that eventually, if not immediately, pay Self-Sufficiency Wages. For low-income workers who are already in an industry that offers adequate wages to medium

or high-skilled workers, incumbent worker training is key to creating a career ladder to self-sufficiency. Effectively reaching and training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. The ability to retain employees is especially needed in many industries, such as manufacturing, that rely on skills and technology unique to a given company or industry subset. Pennsylvania has made enormous strides in providing incumbent worker training, but the Standard can be used to increase eligibility for the existing programs and to benchmark success in the state. For example, instead of setting eligibility at 100% or 150% of the FPL, an incumbent worker program could set eligibility at the Self-Sufficiency Standard for their county. The program would then be able to attract more people who are still in need of the education and training to move into higher paying jobs. Programs could also use the Standard as a way to measure success, since a family’s ability to climb over the FPL does not signal their ability to be self-sufficient.

Access to Higher Education: For all adults, access to higher education and/or skills enhancements directly leads to higher incomes and self-sufficiency lives.

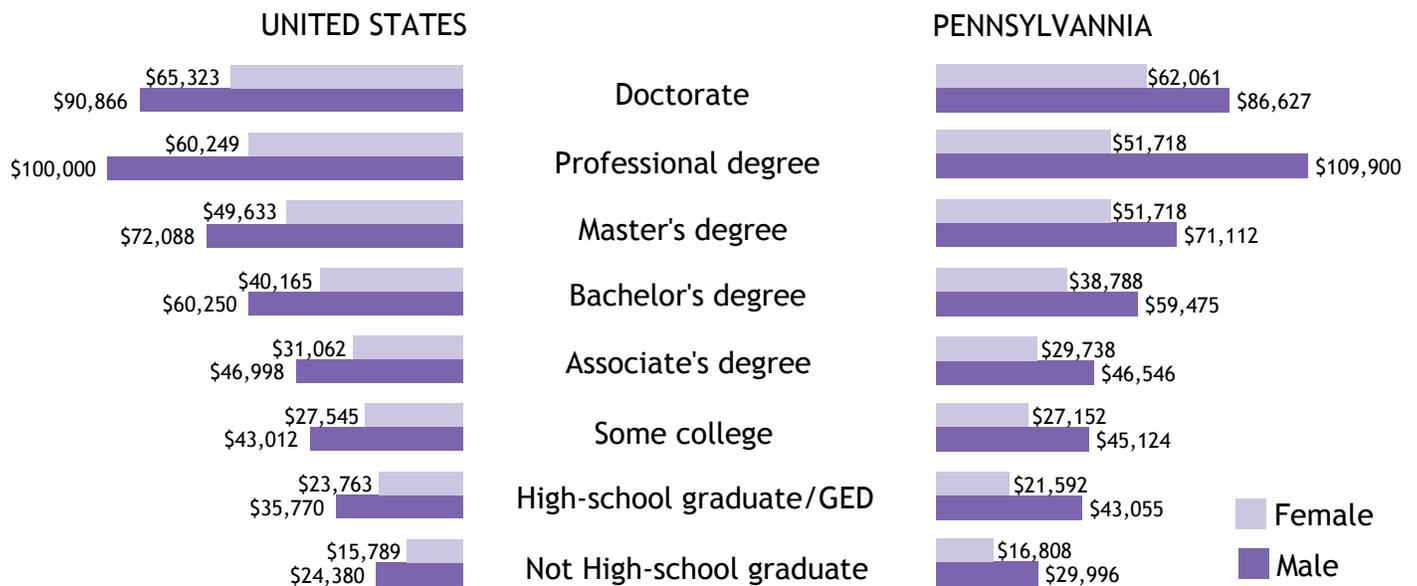
Figure 1 clearly depicts the increases in annual income as education levels increase for U.S. and Pennsylvania

workers.¹³ Also notable is the considerably lower average incomes for women at each educational level, as compared to men, even while incomes rise as education levels increase.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 substantially restricted welfare recipients’ access to higher education. Because of federal and state rules, fewer recipients are now enrolled in post-secondary education programs or long-term training.¹⁴ In particular, new rules under the Deficit Reduction Act, both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions, have increased the proportion of welfare program participants who must be working, while also narrowing the definition of acceptable work activities. The result is a further restriction of access to education and skill training.

Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income parents in

Figure 1. Impacts of Education on Earnings by Gender in the United States and Pennsylvania



Source: 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.

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 to take advantage of new technology. Opportunities for low-income workers to obtain more education are therefore vital.

Industry Partnerships and Other Targeted Training for Higher-Wage Jobs: As discussed earlier in this section, only three of the ten largest occupations in Pennsylvania pay above the Self-Sufficiency Wage (education, training, and library occupations, health care practitioners and technical occupations, and business and financial operations occupations). By identifying sectors that require less post-secondary education but pay higher wages, targeted training increases access to these positions, helping low-wage workers move into careers with Self-Sufficiency Wages. Targeting training towards higher-wage jobs helps communities strengthen their local economies by responding to businesses' specific labor needs and improving a region's ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards. The Insight Center for Community Economic Development and Wider Opportunities for Women (WOW) hosted a Sector Training Institute to train workforce development practitioners from around the country in Sectoral Employment Intervention. This team of practitioners is now available to help community-based organizations and employment and job training agencies understand the concepts and process involved in a sector project.¹⁵

In Pennsylvania, a strategy known as Job Ready PA works to create a skilled workforce for the many job

opportunities available in the state. For instance, twenty industry clusters have been identified as part of the Industry Partnership (IP) program as businesses in which Pennsylvania has a competitive advantage and/or which provide high wages and job advancement opportunities. Through the IP program, employers, colleges, and local Workforce Investment Boards come together to implement the services needed to train and employ more workers in these jobs. Using the Standard for training program eligibility and for the identification of self-sufficiency career paths are two of many possible uses of the Standard for the IP program.

Expanded and Enhanced Adult Basic Education and Functional Context Education: Adults with language difficulties, inadequate education, or insufficient job skills and experience usually cannot achieve Self-Sufficiency Wages without access to training and education. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and/or ESL (English as a Second Language) programs. Expansion and improvement of training programs including these necessary work skills could assist adults struggling to enter the workforce.

One component of an enhanced adult education program would involve Functional Context Education (FCE). FCE is an instructional strategy that teaches literacy and job skills within the context of the learners' educational and employment goals.¹⁶ Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills separately, because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

According to a 2006 paper, four million Pennsylvanians have literacy levels below that "necessary to succeed in the workplace."¹⁷ Additionally, a large number of students have graduated from high school but still need to improve their academic skills before being able to enroll in college level courses.¹⁸ To enter the middle skilled or high skilled jobs needed to earn a self-sufficient wage, these Pennsylvanians need education equivalent to at least two years of post-secondary training.

Due to the welfare time limits and restrictions on education and training discussed above, it is now more

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

Nontraditional Employment for Women: Entering “nontraditional” occupations (NTOs)—jobs often thought of as “men’s jobs”—is an under-utilized but effective strategy by which women can access higher-wage jobs. According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. Many nontraditional jobs such as construction worker, banking officer, computer repairer, police officer, or truck driver, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels.

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

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women’s organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. 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 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.¹⁹

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 micro entrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since micro businesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.²⁰

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 \$10.²¹ For these families with no savings, the slightest setback—a car in need of repair, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates (e.g., “payday loans”) just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies often work against the promotion of savings by actively penalizing families that manage to put some money aside. In most states, the TANF asset limit is usually \$2,000 per family, meaning that families who have saved more than \$2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance. In Pennsylvania, the TANF asset limit is set even lower, at \$1,000 per family.²² Even if a family holds a retirement account, any money in that account counts toward the asset limit and must be “spent down” to receive TANF benefits.

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 savings can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

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 six 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.²³ While less

common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

Direct Assistance to the Working Poor through Tax Reform: Work is central to a families’ ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making work pay”. Specifically, tax credits could be expanded so that they are provided to all working families below the Self-Sufficiency Standard. The Earned Income Tax Credit (EITC), the Child Care Tax Credit (CCTC), and the Child Tax Credit all benefit working families with low wages, but two of these credits offer reduced benefits to many families well below the Standard. As incomes increase, these benefits decrease, well before reaching their Self-Sufficiency Standard. For example, families with two children with incomes at \$35,000 receive an EITC equal to just 4% of their income. Likewise, the CCTC begins decreasing at \$15,000, and caps expenses that could be deducted at \$250 per month for one child and \$500 for two children, well below child care costs anywhere in Pennsylvania.

While Pennsylvania offers the Tax Forgiveness Program to qualifying residents, the Commonwealth does not offer a State Earned Income Tax Credit, as many other states do. The Tax Forgiveness Program applies to families earning approximately 150% of the FPL, but is not refundable above the amount of taxes owed by the family. The Tax Forgiveness program and a state EITC do not have to be mutually exclusive, especially since the programs target different groups. A state EITC, for instance, would increase the amount of money received by some families who make above the Tax Forgiveness ceiling but still qualify for the federal EITC.²⁴ The PA Tax Forgiveness program, meanwhile, relieves the tax burden on taxpayers with no dependents and with many dependents. Nearly two-thirds of families with more than four dependents can receive PA Tax Forgiveness but cannot receive EITC credits.²⁵ These programs can work together to create a successful income support for Pennsylvania’s families.

Paid Sick Time: All working families must cope with common illnesses. For at least two weeks each year, over

thirty-three percent of American families have an ill family member.²⁶ Unlike many countries, the United States has no federal laws mandating that employers provide paid leave, either for long-term needs such as the birth of a child or for short-term illnesses like the flu. The federal Family and Medical Leave Act provides unpaid leave for workers who must stay home to care for themselves or their families, but many people who need the leave cannot afford to use it. In Pennsylvania, 41 percent of workers (over 2 million people) do not have paid sick days.²⁷

Low-wage and low-income workers are even less likely to have access to paid sick leave compared to higher-wage workers. Over three-fourths of these workers do not have access to paid sick leave.²⁸ However, paid sick days are critical to low-wage workers because their families usually have less of an economic cushion to sustain them during unpaid leave.²⁹ Meanwhile, businesses that provide paid leave for workers profit in a number of ways, including higher productivity and morale, reduced absenteeism and “presenteeism,” and lower turnover and training costs.³⁰ These benefits tend to outweigh any direct costs of providing paid leave.³¹

In sum, paid sick time enhances workers’ well-being, by removing the worry about losing their income or their jobs to care for their families, and businesses are able to rely on a more productive and healthy workforce.

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 2008, thirty-two states and the District of Columbia have a minimum wage that is above the federal minimum wage. In all, over 65% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage, the highest being Washington State at \$8.07 per hour, followed by California and Massachusetts at \$8.00 per hour.³²

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.

Living Wage laws (see Endnote 11) are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages³³ as well as better benefits,³⁴ 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. Discrimination on the basis of gender and/or race is a key issue.

At the same time, this does not necessarily mean that all 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 require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicities of the job’s occupants. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.³⁵

How Much is Enough in Pennsylvania?

The Self-Sufficiency Standard varies by both family type and by geographic location because the amount of money a family needs to be economically self-sufficient depends on family size, composition, and children’s ages, and on the state and county of residence. This section of the report uses examples from **Philadelphia, Lycoming, and Erie** counties to present an overview of how much is enough to live in Pennsylvania.

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

One adult needs to earn \$8.82 per hour to be able to meet her/his basic needs in Philadelphia County. With

the addition of a preschooler, this parent needs to earn \$17.14 per hour, nearly double what the sole adult requires to be self-sufficient. The additional earnings finance the family’s need for a two-bedroom housing unit (instead of one-bedroom) plus full-time child care, in addition to increases in other expenses. By adding a schoolage child to this family, the Self-Sufficiency Wage increases by nearly six dollars to \$22.98 per hour. The Self-Sufficiency Standard for an adult with two children in Philadelphia County is more than three times the amount of Pennsylvania’s 2008 minimum wage of \$7.15.³⁶

If this family has two adults and two children—a preschooler and a schoolage child—costs for basic needs such as food, transportation, and health care increase. The addition of a second adult increases the combined Self-Sufficiency Wage to \$25.38 per hour, \$2.40 per hour more than the total wages needed for one adult with a

Table D. The Self-Sufficiency Standard for Selected Family Types*
Monthly Expenses and Shares of Total Budgets
Philadelphia County, PA 2008

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$660	43	\$788	26	\$788	19	\$788	18
Child Care	\$0	0	\$738	24	\$1,324	33	\$1,324	30
Food	\$260	17	\$394	13	\$590	15	\$812	18
Transportation	\$78	5	\$78	3	\$78	2	\$156	3
Health Care	\$115	7	\$253	8	\$271	7	\$329	7
Miscellaneous	\$111	7	\$225	7	\$305	8	\$341	8
Taxes	\$328	21	\$685	23	\$955	24	\$985	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$60)	-2	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-3	(\$167)	-4	(\$167)	-4
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$8.82		\$17.14		\$22.98		\$12.69	per adult***
MONTHLY	\$1,553		\$3,017		\$4,044		\$4,468	combined***
ANNUAL	\$18,633		\$36,208		\$48,528		\$53,611	combined***

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

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

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

Note: Totals may not add exactly due to rounding.

preschooler and schoolage child. However, because the Standard assumes all adults work, the two adults share the combined Self-Sufficiency Wage and each adult must now earn \$12.69 per hour to meet the family's needs. The family with two adults and two children requires a combined wage that is nearly three times the wage required by one adult.

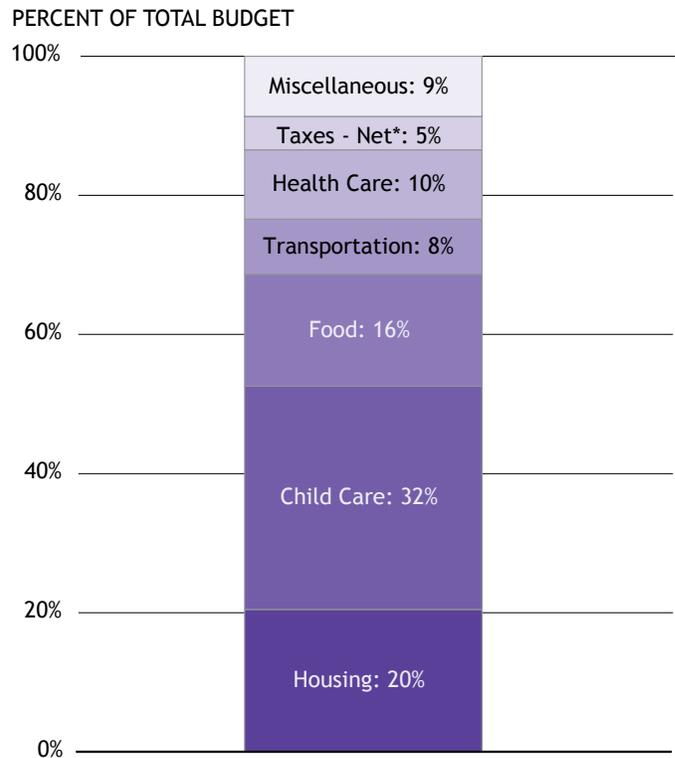
In addition to the basic expenses such as housing and child care, the Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. Table D shows that the Self-Sufficiency Wage for these family types is too high to qualify for the Earned Income Tax Credit. However, a family with one adult and one preschooler receives a Child Care Tax Credit of \$60 per month and a Child Tax Credit of \$83 per month. If the family has two children requiring child care, these tax credits increase to \$100 per month for the Child Care Tax Credit and to \$167 for the Child Tax Credit. These federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage. The County Data Tables chapter shows the monthly expenses, taxes, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Pennsylvania.

Figure 2 shows the proportion of income in **Lycoming County** spent on each basic need for a one adult family with one preschooler and one schoolage child. Each monthly expense is shown as a percentage of the total income necessary for this family to be self-sufficient. Generally, families with two children (when one is under schoolage) spend about half their income on housing and child care expenses alone. Indeed, for this family in Lycoming County child care accounts for 32% of the family's monthly costs and housing accounts for 20%. Therefore, over half (52%) of this family's income is spent on child care and housing. The cost of food for this family is 16% of total income, far lower than the 33% assumed by the methodology of the Federal Poverty Level.

Other expenses account for smaller shares of the Standard:

Health Care: Health care makes up a relatively small share at 10%. However, the calculation for health care assumes that the employer both provides health insurance for the family and pays 81% of the premium

Figure 2. Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs
One Adult, One Preschooler, and One Schoolage Child
Lycoming County, PA, 2008



* Percentage includes the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits, the amount owed is reduced to 5%. Please see the text for an explanation of the treatment of tax credits in modeling.

(the average proportion paid by Pennsylvania employers for family coverage). For Pennsylvania families 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 shown in Figure 1.

Transportation: Transportation costs account for 8% of total monthly costs. The Standard for Lycoming County has been calculated assuming that workers use private transportation to get to and from work.

Miscellaneous: Miscellaneous items (such as clothing and household items) make up 9% of household costs.

Taxes and Tax Credits: Net taxes and tax credits account for 5% of the total monthly costs. Note that this tax percentage includes all tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it

were assumed, as is generally the case, that tax credits are received annually in a lump sum, then the monthly tax burden for this family in Lycoming County would be 16% of total costs.

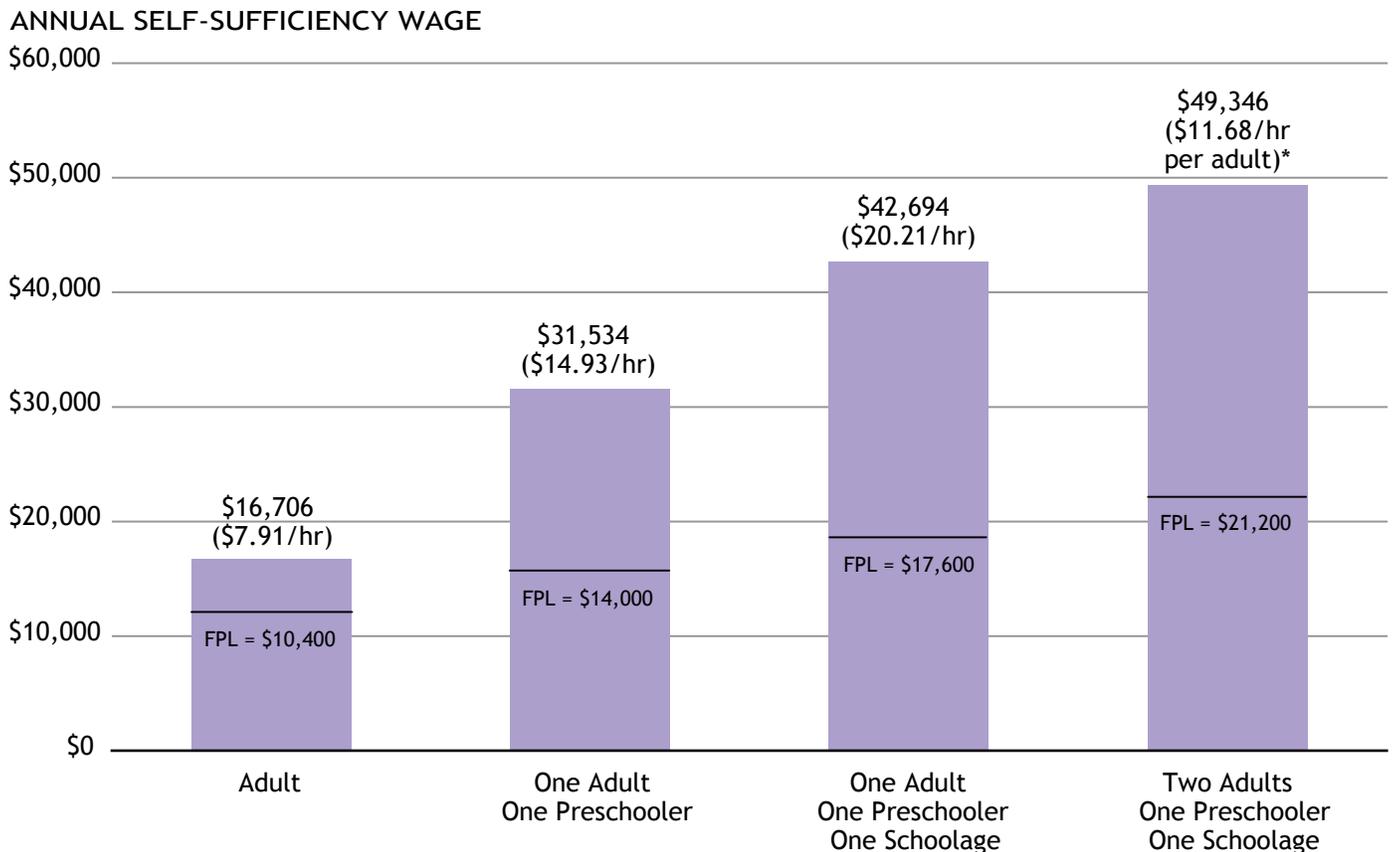
Figure 3 uses **Erie County** to provide another illustration of how the Self-Sufficiency Wage varies by family type and how it compares to the Federal Poverty Level. The bar chart shows that one adult in Erie County needs a yearly income of \$16,706 to be self-sufficient, while an adult with one preschooler must earn almost twice as much, or \$31,534 per year. The adult with two children (one preschooler and one schoolage child) must earn \$42,694 per year to meet the family’s needs. A family with two adults, a preschooler, and schoolage child needs a combined income of \$49,346 to meet their basic needs.

The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types and

ranges from \$6,000 less than the Self-Sufficiency Wage for one adult to \$28,000 less than the Self-Sufficiency Wage for two adults with two children. While the FPL increases by \$3,600 with the addition of each family member, the Standard varies by family composition and therefore does not increase by a constant factor with the addition of each family member. For instance, the addition of a schoolage child to the family type of one adult with one preschooler results in an increase of over \$11,000 per year in the Self-Sufficiency Wage. This is three times the FPL increase of \$3,600 for each additional family member. On the other hand, the addition of a second adult to the family type of a single adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by just \$6,000.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic

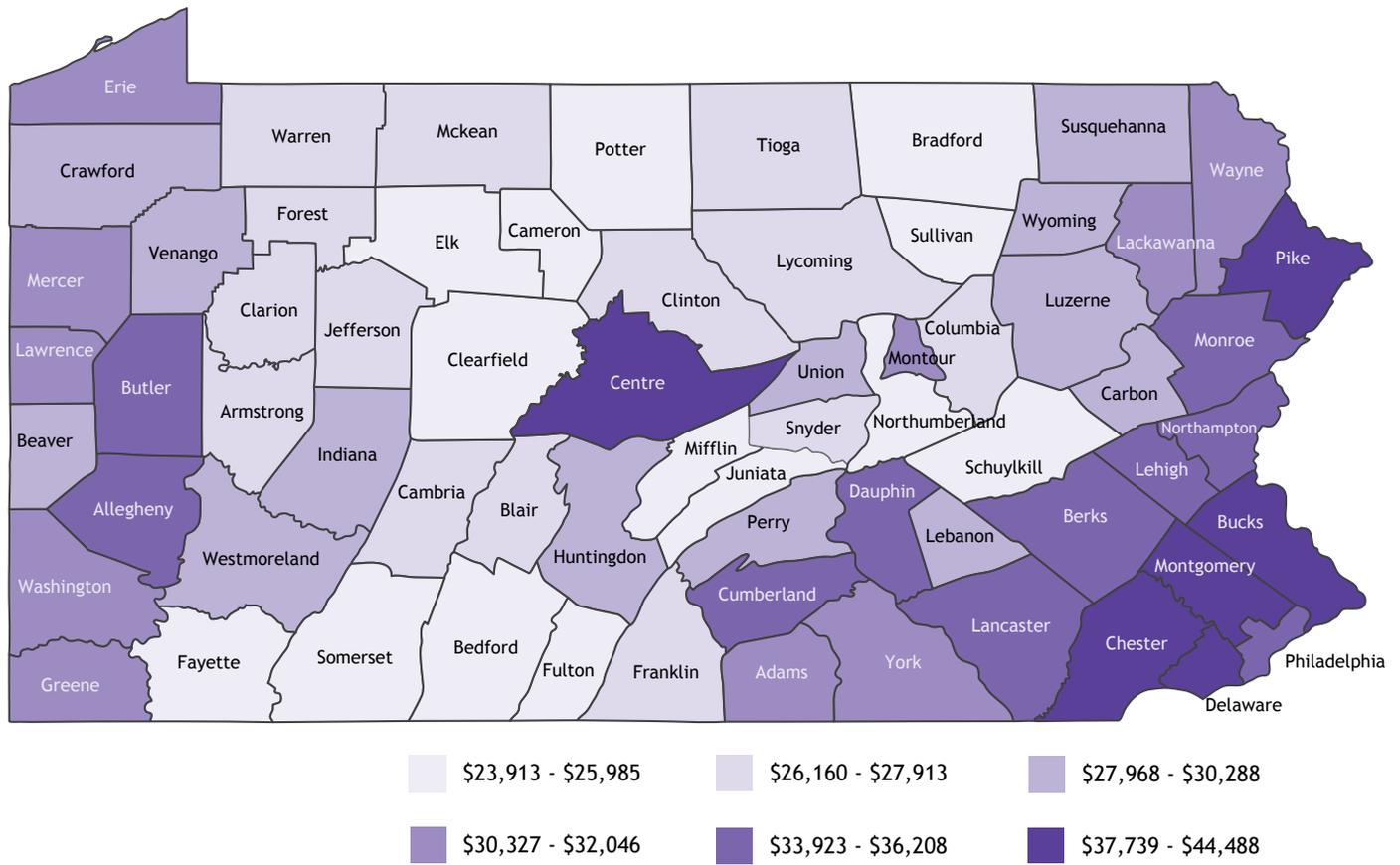
Figure 3. The Self-Sufficiency Standard for Select Family Types
Erie County, PA, 2008



FPL = Federal Poverty Level

* 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 adults' wages combined.

Figure 4. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler Pennsylvania, 2008



location. In the map above (**Figure 4**), the Self-Sufficiency Standard for Pennsylvania’s counties is shown, visually displaying the geographical variation in the Standard for a family with one adult and one preschooler.

High cost counties are primarily concentrated on Pennsylvania’s Eastern and Western edges, such as the suburban counties surrounding Philadelphia and Pittsburgh, while the interior of the state is lower cost. The proximity of Pennsylvania’s Eastern edge to Delaware, New Jersey, New York, and Washington D.C. may contribute to its higher cost of living.

Figure 4 reveals a noticeable disparity between Philadelphia itself and its surrounding counties. In Philadelphia County, the Self-Sufficiency Wage is \$36,208 annually for one adult with one preschooler. In contrast, the costs of living in the suburban counties surrounding Philadelphia are about one-fifth higher. For example, in

Montgomery County, the Self-Sufficiency Wage for this family type is \$44,488 annually. Allegheny and Butler Counties have the highest Self-Sufficiency Wages of Western Pennsylvania, at \$35,159 and \$33,923 annually for a family of one adult and one preschooler.

Meanwhile the Self-Sufficiency Wage is lowest in the central Southwestern part of the state, with the counties of Fayette, Somerset, Bedford, and Fulton varying from \$24, 228 to \$25,945. However, there are also pockets of higher-cost areas throughout central Pennsylvania such as Centre, Montour, Dauphin, and Cumberland Counties. In Centre County, where the Self-Sufficiency Wage for an adult with one preschooler is \$38,472 (about \$10,000 more than surrounding counties), the presence of Pennsylvania State University as well as a number of other universities likely impacts costs such as housing and child care.

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 5**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks of income:

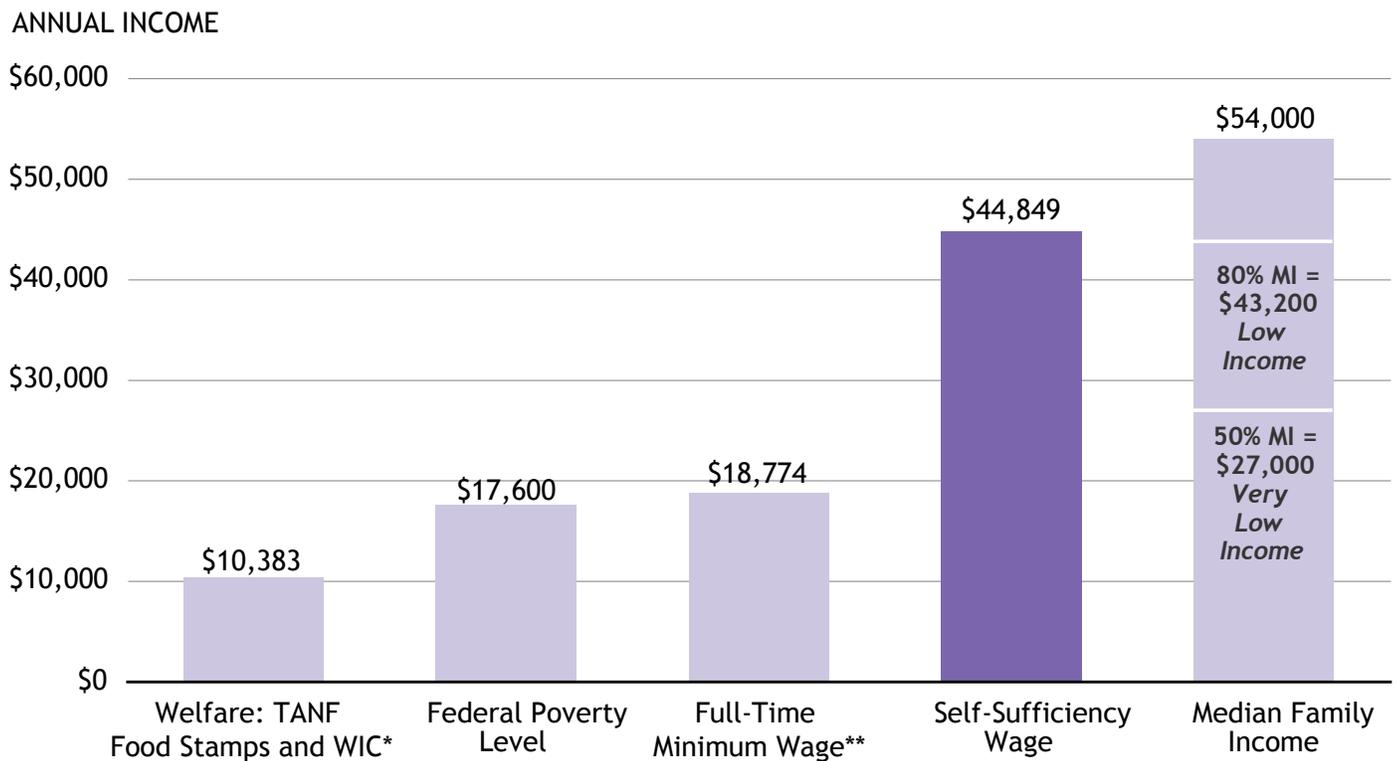
- Temporary Assistance for Needy Families (TANF), Food Stamps Program, and WIC (Women, Infants and Children);
- the Pennsylvania State minimum wage;
- the Federal Poverty Level (FPL) for a family of three;
- the median family income for a family of three in Allegheny County.

For this comparison, earnings benchmarks are shown for a family of three including one adult, one preschooler, and one schoolage child living in Pittsburgh, Allegheny County. (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 as families earn higher incomes as a result of incumbent worker training, sectoral training, or through access to other education and skills enhancement. Where relevant, the comparison benchmarks are for three-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 5, the Self-Sufficiency Wage for this Pittsburgh family is \$44,849 per year.

TANF, Food Stamps and WIC: Including the cash value of food stamps, WIC, and the TANF cash grant, and assuming no wage or other income, the total basic “cash” assistance package is \$10,383 per year. This amount is 23% of the Self-Sufficiency Standard for a three-person family

Figure 5. The Self-Sufficiency Compared to other Benchmarks, 2008
One Adult, One Preschool, and One Schoolage Child
 Pittsburgh, Allegheny County, PA 2008



* The TANF benefit is \$4,836 annually (\$403 per month), Food Stamps benefit is \$5,112 annually (\$426 per month), and the WIC benefit is \$435 annually (\$36.12 per month) for a family of three in Pennsylvania.

**The Pennsylvania minimum wage is \$7.15 per hour for 2008. Calculated before taxes and tax credits this amounts to \$15,101 per year. The third bar includes the net effect of the addition of tax credits (EITC, CTC, and CCTC) and the subtraction of federal, state, and city taxes.

in Allegheny County and is 59% of the Federal Poverty Level (FPL).

Federal Poverty Level: 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 an income of \$17,600 annually or less—regardless of where they live, or the age of their children. The Self-Sufficiency Wage in Allegheny County is 255% of the Federal Poverty Level for a three-person family. Even in Fulton County, the least expensive county in Pennsylvania for this family type, the Self-Sufficiency Wage is 174% of the official poverty line. Table A in the Introduction showed the Self-Sufficiency Standard as a percentage of the Federal Poverty Level for all counties in Pennsylvania for three family types. Because 100% of the FPL is too low compared to real needs, many policy makers have turned to using 200% of the FPL as a better measure of poverty. Although 200% of the FPL is an improvement, the measure still does not reflect substantial variations in costs faced by families of different compositions or living in different places. As shown in Table A, the percent of the Federal Poverty Level needed to meet basic needs varies greatly across counties and family types, ranging from 174% of the FPL for this three person family in Fulton County to 320% FPL for the same family in Montgomery County.

Minimum Wage: The Pennsylvania 2008 minimum wage is \$7.15 per hour. A full-time worker at \$7.15 per hour earns \$15,101 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible (the Earned Income Tax Credit, Child Tax Credit, and Child Care Tax Credit), this worker would have a net cash income of \$18,774 per year. 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.

Even with the help of the federal EITC, a full-time job at the minimum wage provides only 42% of the amount needed to be self-sufficient. 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 \$13,950 during the year. This is 31% of the Self-Sufficiency Standard and about 79% of the FPL.

Median Family Income: Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes between 50% and 80% of the median area income are considered “Low Income.”³⁷ The median income for a three-person family in Allegheny County is \$54,000 annually. A family of three living in Pittsburgh with an income between \$27,000 and \$43,200 is therefore considered “Low Income”. The Self-Sufficiency Standard of \$44,849 for a single-parent family with one preschooler and one schoolage child is 83% of the median family income for Allegheny County.³⁸ Figure 5 shows that the Self-Sufficiency Standard for a Pittsburgh family falls just above 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 Pennsylvania Cities to Other U.S. Cities

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.

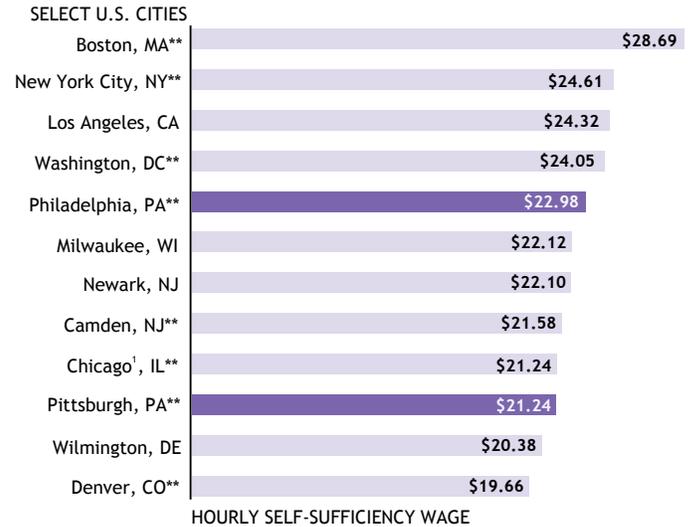
In **Figure 6**, the Standards for Philadelphia (Philadelphia County) and Pittsburgh (in Allegheny County) are compared to the following cities or counties with a sizeable city: Boston, MA (Norfolk and Suffolk Counties); Camden, NJ (Camden County); Chicago, IL (Cook County); Denver, CO (Denver County); Los Angeles, CA (Los Angeles County); Milwaukee, WI (Milwaukee County); New York City, NY (Queens County); Newark, NJ (Essex County); Washington, D.C.; and Wilmington, DE (New Castle County).

Since the Standards for these places were completed in different years, all numbers have been updated to 2008 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) is used to estimate inflation when updating other Standards for this figure.

The wages shown in Figure 6 are Self-Sufficiency Wages for one adult with one preschooler and one schoolage child. In Philadelphia, the adult of this family type must earn a wage of \$22.98 per hour to be self-sufficient, making Philadelphia the fifth most expensive city in this comparison. Living in Philadelphia is less expensive than Boston, New York City, Los Angeles, and Washington, D.C. The most comparable costs of living to Philadelphia are found in Milwaukee and Newark, where a one adult family with two children needs a Self-Sufficiency Wage that is about 90 cents less per hour than in Philadelphia. The most expensive city shown in Figure 6, Boston, has a Self-Sufficiency Wage of \$28.69 per hour for this family of three and is about 25% more expensive than the cost of living in Philadelphia. However, the cost of living in Philadelphia is 17% more expensive than the least expensive city shown, Denver, where this family type needs \$19.66 per hour to meet their basic needs.

Figure 6. The Self-Sufficiency Wage for Philadelphia and Pittsburgh, PA Compared to Other U.S. Cities, 2008*

One Adult with One Preschooler and One Schoolage Child



¹ This Chicago place excludes downtown and select northside areas.

** Wage calculated assuming family uses public transportation.

* Wages are updated to January 2008 using the Consumer Price Index.

Pittsburgh, on the other hand, is the third least expensive city in this comparison, with an hourly Self-Sufficiency Wage of \$21.24 for this family type. Wilmington and Denver are both less expensive than Pittsburgh, while Pittsburgh and Chicago share the same Self-Sufficiency Wage for an adult with one preschooler and one schoolage child. The next most comparable city is Camden, where the same family type needs to earn just a few cents more per hour.

Although it is more expensive for this family type to live in Philadelphia than in Pittsburgh, the difference amounts to less than two dollars per hour between these two Pennsylvania cities.

The Self-Sufficiency Wages for both Philadelphia and Pittsburgh are calculated assuming families use public transportation as more than 7% of the working population in these counties use public transportation to commute to work. 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 reflects lower transportation expenses. Residents of these cities who do not use public transit may find that their cost of living is higher than that reflected in the Standard. Public transportation is also assumed for six of the ten other places shown in Figure 6 (Boston, Camden, Chicago, Denver, New York City, and Washington D.C.). Therefore, the higher Self-Sufficiency Wage needed in these cities is likely to be partially attributed to higher costs for basic needs other than transportation, such as housing and child care.

While Philadelphia and Pittsburgh are less expensive than some of the places with which they have been compared, a family with one adult, one preschooler, and one schoolage child living in either Philadelphia or Pittsburgh still requires three or more times Pennsylvania's 2008 minimum wage of \$7.15 per hour to meet basic needs.

Modeling the Impact of Work Supports

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

- child care assistance;
- health care (Medicaid or Pennsylvania’s Children’s Health Insurance Program);
- housing assistance (including Section 8 vouchers and public housing);
- Temporary Assistance for Needy Families (TANF) cash assistance;
- the Food Stamps Program; and
- Women, Infants and Children (WIC) programs.

Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages.

Below is a brief discussion of each work support modeled in Tables D and E. Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. In addition, an explanation of how and why the taxes and tax credits are treated differently in the modeling tables than in the Self-Sufficiency Standard 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. When both parents provide support to meet their children’s needs, whatever the amount, children are likely to benefit.

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 financial relief of any work support.

.....

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

.....

Health Care: While health care expenses are a relatively small cost item in the Standard (about 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 prohibitively expensive, 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.

However, with the expansions of the federal and state-supported Children’s Health Insurance Program (CHIP), known in Pennsylvania as Pennsylvania’s Children’s Health Insurance Program (CHIP), many working families now have the option of covering their children’s health care needs when their employer does not offer family coverage and the family does not qualify for Medicaid. Families that enter the workforce from TANF may be eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program.³⁹ After that time, and for those families not transitioning off TANF, children can be covered by Pennsylvania’s Children’s Health Insurance Program.⁴⁰

Food Stamps and Women, Infants and Children (WIC) Programs: 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. 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.⁴¹ For those who qualify, the work support tables includes WIC benefits (along with food stamps) in the calculation of food costs.

Housing: As with the child care subsidy, housing assistance is a major support for families, as housing is usually the largest expense or the second largest when child care costs are high. Typically, housing assistance reduces housing costs to 30% of income. Families with income below 80% of area median income are eligible for federal housing assistance. However, most new program participants must be families with extremely low income (defined by HUD as income below 30% of area median income).

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 D (Columns 2–6), the refundable federal EITC and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. The Child Care Tax Credit (CCTC), which is not refundable, is only shown as a monthly credit against federal taxes, if any, in both the Self-Sufficiency Standard and in the modeling columns of the table. Pennsylvania does not have a state EITC; however, Table D models the addition of two state EITC rates of 15% and 30% of the federal EITC, which reflect recent proposals for a state EITC in Pennsylvania.

The tax credits are shown annually in Table D in order to be as realistic as possible. Although by law a family can receive part of their forthcoming federal EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually. In fact, nearly all families receive the federal EITC as a lump sum payment the following year when they file their tax returns.⁴² Many of these families prefer to use the EITC as “forced savings” to pay for larger items that are important family needs,

such as paying the security deposit for housing, buying a car, or settling debts.⁴³ Therefore, in Columns 2–6 of Table D, the total amount of the refundable EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) federal taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table D. Note that one cannot legally receive the “additional” refundable portion of the Child Tax Credit on a monthly basis.

TABLE D—MODELING THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT IN PHILADELPHIA COUNTY

In **Table D**, the impact of adding work supports and child support is modeled for a one adult family with one infant and one preschooler living in Philadelphia, PA. Costs that have been reduced by these supports are indicated with bold font in the table.

The Self-Sufficiency Standard (Column 1): The first column of Table D shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs (except tax credits where applicable) for a Philadelphia family consisting of one adult with one infant and one preschooler. This family has monthly child care expenses of \$1,497 and monthly housing costs of \$788; therefore, this parent must earn a Self-Sufficiency Wage of \$4,188 per month, or \$23.79 per hour working full-time.

Child Support (Column 2): In Column 2, child support is added. The child support payment of \$303 per month is the average amount received by families participating in the Child Support Enforcement Program in Pennsylvania.⁴⁴ Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly

Table D.

Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage
One Adult with One Infant and One Preschooler
 Philadelphia County, PA 2008

	#1	CHILD SUPPORT AND WORK SUPPORTS				
		#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	Child Support	Child Care	Child Care, [Food Stamps]/WIC* & Medicaid	Child Care, [Food Stamps]/WIC & PA CHIP	Housing, Child Care, Food Stamps/ WIC & PA CHIP
MONTHLY COSTS:						
Housing	\$788	\$788	\$788	\$788	\$788	\$511
Child Care	\$1,497	\$1,497	\$217	\$130	\$174	\$109
Food	\$513	\$513	\$513	\$345	\$441	\$351
Transportation	\$78	\$78	\$78	\$78	\$78	\$78
Health Care	\$265	\$265	\$265	\$0	\$115	\$115
Miscellaneous	\$314	\$314	\$314	\$314	\$314	\$314
Taxes	\$999	\$869	\$526	\$285	\$407	\$241
Earned Income Tax Credit	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$100	-\$100	-\$56	-\$36	-\$50	-\$16
Child Tax Credit (-)	-\$167	-\$167	-\$53	\$0	-\$20	\$0
Child Support		-\$303				
SELF-SUFFICIENCY WAGE:						
HOURLY	\$23.79	\$21.34	\$14.73	\$10.82	\$12.76	\$9.67
MONTHLY	\$4,188	\$3,756	\$2,592	\$1,904	\$2,246	\$1,702
ANNUAL	\$50,253	\$45,068	\$31,103	\$22,853	\$26,955	\$20,429
Total Federal EITC annually refundable**		\$0	\$1,589	\$3,326	\$2,462	\$3,836
Proposed State EITC @ 15% of Federal EITC		\$0	\$238	\$499	\$369	\$575
Proposed State EITC @ 30% of Federal EITC		\$0	\$477	\$998	\$739	\$1,151
Total Federal CTC annually refundable**		\$0	\$1,359	\$1,620	\$1,760	\$1,257

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Pennsylvania. Assumes average monthly value of WIC benefit \$36.21 (FY 2007).

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

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

through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child support the wage needed to meet basic needs is reduced to \$3,756 per month (\$21.34 per hour).

Child Care (Column 3): In Column 3, the first work support—child care—is added. Pennsylvania’s child care assistance program provides child care for families whose income is less than 235% of the FPL.⁴⁵ Since child care is \$1,497 per month for this family type, receiving this support reduces child care costs substantially to a co-payment of just \$217 per month. The addition of child care assistance reduces the wage this family must earn

from \$4,188 to \$2,592 per month (from \$23.79 to \$14.73 per hour).

Child Care, Food Stamps, WIC, and Medicaid

(Column 4): For adults moving from welfare to work, child care, food stamps, WIC, and Medicaid comprise the typical “package” of benefits. In Column 4, it is assumed that Medicaid will cover all of the family’s health care expenses, reducing health care costs from \$265 per month to zero. This family is eligible for WIC and food stamp benefits, which reduces food costs from \$513 to \$345 per month. The reduced health care and food costs decrease the wage needed to meet basic needs, therefore

lowering the child care co-payment from \$217 to \$130. Altogether, child care assistance, WIC, and Medicaid lower the wage required to meet basic needs to just \$1,904 per month (\$10.82 per hour) in Philadelphia, which is less than half of the Self-Sufficiency Wage.

Child Care, Food Stamps, WIC, and PA CHIP

(Column 5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for the entire family. However, as with all families in Pennsylvania, children are eligible for Pennsylvania’s Children’s Health Insurance Program (CHIP). Under these circumstances, the adult would pay only for the cost of their own health care, which is their share of the health insurance premium that is available through their employer and their out-of-pocket costs. Column 5 shows the same work support package as Column 4, with Pennsylvania’s Children’s Health Insurance Program for the children substituted for Medicaid for the whole family. As a result, the cost of health care increases to \$115 per month to cover the adult’s costs, and the family goes from needing to earn \$1,904 per month (\$10.82 per hour) in Column 4 to needing to earn \$2,246 per month (\$12.76 per hour) to meet the family’s basic needs.

Housing, Child Care, Food Stamps, WIC, and PA CHIP

(Column 6): In the final column, housing assistance is added to the work support package 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 \$788 to \$511 per month. Food costs decrease from \$441 to \$351. Overall, with this benefit package, the family needs to earn just \$1,702 per month (\$9.67 per hour) to meet the family’s basic needs. With the addition of a housing subsidy, this family needs to earn \$14 less per hour than the Self-Sufficiency Wage to meet the family’s basic needs. Note that even with all work supports modeled, this wage is still almost three dollars more than the 2008 Pennsylvania minimum wage of \$7.15 per hour. Additionally, at this wage level, the single adult is eligible for more than \$5,000 in annual refundable tax credits if she worked at this wage throughout the year and if a state EITC were to be adopted in Pennsylvania.

TABLE E—MODELING THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN PHILADELPHIA COUNTY

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

To model wage adequacy, Table E uses Philadelphia County and the same family type (one adult with one infant and one preschooler) as Table D. Costs in Table E that are reduced by work supports are also noted in bold in the table. As in Table D, it is assumed that the “refundable” federal EITC and the “additional” refundable portion of the CTC are received annually; therefore, these credits are not shown in Table E as available to reduce costs monthly, but again the annual credits are shown in shaded rows at the bottom of each panel.

In Table E, **Panel A** models how “no work supports” (wages only) impacts the wage needed for a family to meet basic needs at four wage levels. Using the same four wage levels, **Panel B** models the impact of child care alone on wage adequacy; **Panel C** models child care, food stamps/WIC, and Pennsylvania’s Children’s Health Insurance Program; and **Panel D** adds a housing subsidy to the supports modeled in Panel C.

In each Panel, Column 1 models the Pennsylvania minimum wage of \$7.15 per hour in 2008. The remaining columns are the Bureau of Labor Statistics median wages in Pennsylvania for different occupations. Column 2 models an hourly wage at \$9.27, the median hourly wage of a retail salesperson; Column 3 models \$11.21 per hour, the median hourly wage of nursing aides, orderlies, and attendants; and Column 4 models \$13.13 per hour, the

Table E
Impact of Work Supports on Wage Adequacy
One Adult with One Infant and One Preschooler
Philadelphia County, PA 2008

	#1	#2	#3	#4
	PA Minimum Wage	MEDIAN HOURLY WAGE OF SELECT PENNSYLVANIA OCCUPATIONS*		
		Retail Salesperson	Nursing Aides, Orderlies, Attendants	Customer Service Representatives
HOURLY WAGE:	\$7.15	\$9.27	\$11.21	\$13.13
TOTAL MONTHLY INCOME:	\$1,258	\$1,632	\$1,973	\$2,311
PANEL A: NO WORK SUPPORTS				
MONTHLY COSTS:				
Housing	\$788	\$788	\$788	\$788
Child Care	\$1,497	\$1,497	\$1,497	\$1,497
Food	\$513	\$513	\$513	\$513
Transportation	\$78	\$78	\$78	\$78
Health Care	\$265	\$265	\$265	\$265
Miscellaneous	\$314	\$314	\$314	\$314
Taxes	\$172	\$225	\$300	\$438
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$9)	(\$43)	(\$77)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,628	\$3,672	\$3,713	\$3,817
SHORTFALL (-) OR SURPLUS	(\$2,369)	(\$2,041)	(\$1,740)	(\$1,506)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	35%	44%	53%	61%
PANEL B: CHILD CARE				
MONTHLY COSTS:				
Housing	\$788	\$788	\$788	\$788
Child Care	\$43	\$109	\$152	\$195
Food	\$513	\$513	\$513	\$513
Transportation	\$78	\$78	\$78	\$78
Health Care	\$265	\$265	\$265	\$265
Miscellaneous	\$314	\$314	\$314	\$314
Taxes	\$172	\$225	\$300	\$438
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$9)	(\$43)	(\$77)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,174	\$2,283	\$2,367	\$2,515
SHORTFALL (-) OR SURPLUS	(\$915)	(\$652)	(\$395)	(\$204)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	58%	71%	83%	92%
Total Federal EITC (annually refundable)**	\$4,824	\$4,016	\$3,153	\$2,299
Total Federal CTC (annual refundable)**	\$458	\$1,129	\$1,744	\$2,000

*U.S. Department of Labor, Bureau of Labor Statistics. May 2006 state occupational employment and wage estimates: Pennsylvania. Retrieved February 26, 2008 from http://www.bls.gov/oes/current/oes_pa.htm

** 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 E (Continued)
Impact of Work Supports on Wage Adequacy
One Adult with One Infant and One Preschooler
 Philadelphia County, PA 2008

	#1	#2	#3	#4
	PA Minimum Wage	MEDIAN HOURLY WAGE OF SELECT PENNSYLVANIA OCCUPATIONS*		
		Retail Salesperson	Nursing Aides, Orderlies, Attendants	Customer Service Representatives
HOURLY WAGE:	\$7.15	\$9.27	\$11.21	\$13.13
TOTAL MONTHLY INCOME:	\$1,258	\$1,632	\$1,973	\$2,311
PANEL C: CHILD CARE, FOOD STAMPS/WIC, PA CHIP				
MONTHLY COSTS:				
Housing	\$788	\$788	\$788	\$788
Child Care	\$43	\$109	\$152	\$195
Food	\$152	\$257	\$441	\$441
Transportation	\$78	\$78	\$78	\$78
Health Care	\$115	\$115	\$115	\$115
Miscellaneous	\$314	\$314	\$314	\$314
Taxes	\$172	\$225	\$300	\$438
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$9)	(\$43)	(\$77)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,662	\$1,876	\$2,145	\$2,292
SHORTFALL (-) OR SURPLUS	(\$404)	(\$245)	(\$172)	\$19
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	76%	87%	92%	101%
PANEL D: HOUSING, CHILD CARE, FOOD STAMPS/WIC, PA CHIP				
MONTHLY COSTS:				
Housing	\$378	\$489	\$592	\$693
Child Care	\$43	\$109	\$152	\$195
Food	\$152	\$257	\$441	\$441
Transportation	\$78	\$78	\$78	\$78
Health Care	\$115	\$115	\$115	\$115
Miscellaneous	\$314	\$314	\$314	\$314
Taxes	\$172	\$225	\$300	\$438
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$9)	(\$43)	(\$77)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,252	\$1,578	\$1,949	\$2,198
SHORTFALL (-) OR SURPLUS	\$7	\$53	\$24	\$113
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	101%	103%	101%	105%
Total Federal EITC (annually refundable**)	\$4,824	\$4,016	\$3,153	\$2,299
Total State CTC (annually refundable**)	\$458	\$1,129	\$1,744	\$2,000

*U.S. Department of Labor, Bureau of Labor Statistics. May 2006 state occupational employment and wage estimates: Pennsylvania. Retrieved February 26, 2008 from http://www.bls.gov/oes/current/oes_pa.htm

** 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).

median hourly wage for customer service representatives in Pennsylvania.⁴⁶

Panel A—No Work Supports (Wages Only): In Panel A, the parent is not receiving any work supports. In Column 1, the parent earning the minimum wage of \$7.15 per hour for a total monthly income of \$1,258, excluding tax credits, experiences a shortfall of \$2,369 and has a wage adequacy of just 35%. In other words, working full-time at the Pennsylvania minimum wage, without any other support or resources, provides only about one-third of the income needed to meet this family’s needs. The second column of Panel A increases the parent’s wage to \$9.27 per hour and has a wage adequacy of 44%. Column 3 shows the parent’s wage at \$11.21 per hour and Column 4 shows the parent’s wage at \$13.13 per hour, increasing wage adequacy to 53% and 61% respectively. The family’s monthly income at all of the wage levels shown in Panel A is still far below what is needed to meet basic needs.

Panel B—Child Care: When the family receives child care assistance, it reduces their expenses and raises wage adequacy, as shown in Panel B. At \$7.15 per hour, child care assistance alone decreases the cost of child care from \$1,497 to \$43, increasing wage adequacy from 35% with no work supports to 58% with child care assistance. As child care assistance is added to each increased wage, the wage adequacy increases to 71% at \$9.27 per hour, 83% at \$11.21 per hour, and 92% at \$13.13 per hour.

Panel C—Child Care, Food Stamps, WIC, and PA CHIP: Receiving help with health care and food costs further increases wages adequacy. With help paying the cost of children’s health care, health care costs decrease from \$265 to \$115. The addition of food stamps and/or WIC reduces food costs from \$513 to between \$152 and \$441 per month. As a result, wage adequacy increases at each income level. At the minimum wage of \$7.15 per hour, the additions of food stamps, WIC, and Pennsylvania’s Children’s Health Insurance Program to child care assistance increases wage adequacy to 76%. At wages of \$9.27 and \$11.21 per hour, wage adequacy increases to 87% and 92% respectively. At \$13.13, wage adequacy reaches above 100%, increasing to 101%.

Panel D—Housing, Child Care, Food Stamps, WIC, and PA CHIP: With the addition of housing assistance, the cost of housing is reduced from \$788 to between \$378 and \$693, increasing with wage levels. At every wage level modeled, the full package of work supports modeled in Panel D (including housing assistance, child care assistance, food stamps, WIC, and the Pennsylvania’s Children’s Health Insurance Program) increases wage adequacy to over 100% at all four wage levels. At the minimum wage of \$7.15 per hour, the addition of housing assistance increases the wage adequacy rate by 25% from the package of supports in Panel C, to 101%. At \$9.27, \$11.21 per hour and \$13.13 per hour, wage adequacy stays just above 100% at 103%, 101%, and 105% respectively. Note that at the last two wages modeled, this family loses their eligibility for food stamps and is still able to have over 100% wage adequacy. At all six wage levels, the full package of work supports helps this one adult family meet all their basic needs.

IMPORTANCE AND AVAILABILITY OF WORK SUPPORTS

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their basic needs as they enter or re-enter the workforce. Thus, carefully targeted programs and tax policies can play a critical role in helping families move towards economic self-sufficiency. Unfortunately, the various work supports modeled here are not available to all who need them.

Housing: Nationally, nearly two million families received federally assisted housing vouchers in 2007.⁴⁷ However, according to the Center on Budget and Policy Priorities (CBPP), 15 million low-income families have unaffordable housing costs (exceeding 30% of their income) and nearly nine million households have severe housing cost burdens (exceeding 50% of their income).⁴⁸ Of those receiving federal housing assistance, 59% are families with children.⁴⁹ In Pennsylvania, around 74,953 families received federally assisted housing in 2005. However, the CBPP estimates that during the same year there were 552,860 low-income families in Pennsylvania

with unaffordable housing-cost burdens, in which case about one in seven eligible families received assistance.⁵⁰

Food: Nationally, enrollment in the Food Stamp Program has increased steadily since 2002, reaching 26.5 million people or 11.8 million households in 2007.⁵¹ In Pennsylvania, participation in the Food Stamp Program rose from 822,696 participants in fiscal year 2003 to 1,135,146 participants or 530,243 households in fiscal year 2007, a 38% increase.⁵² However, it is likely that many families who leave TANF cash assistance programs to begin employment remain eligible for food stamps that they do not receive. The Center on Budget and Policy Priorities states that “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.”⁵³ According to the Urban Institute nearly 30% of children under age six were children of immigrants in 2002.⁵⁴ Documented immigrants are excluded from federal benefits for five years after entry into the U.S., and undocumented immigrants are always ineligible for food stamps. Although citizen children of non-citizen parents are eligible for benefits, it is unlikely that non-citizen parents will apply for federal benefits, either due to perceived risk or lack of knowledge.⁵⁵ Thus, a large number of low-income children may not receive food benefits because of their parent’s citizenship status.

Child Care: According to calculations done by the National Women’s Law Center, the FY 2007 Federal Child Care and Development Block Grant (CCDBG) was nearly \$500 million less than the grant for FY 2002, when adjusted for inflation.⁵⁶ Although some states made progress in improving child care assistance policies in 2006-2007, 17 states continue to have waiting lists or have frozen new intakes for families seeking child care assistance in 2007.⁵⁷ Additionally, in over 25 states copayments made up a greater percentage of parents’ income in 2007 than in 2001. In Pennsylvania, child care copayments made up 8% of the family’s income in both 2007 and 2001.⁵⁸ Low-wage working parents continue to face barriers to accessing quality child care. In Pennsylvania, around 86,700 children, or 49,500 families,

received Child Care and Development Fund (CCDF) subsidies in fiscal year 2006.⁵⁹ Those children represent just 24% of Pennsylvania’s 357,592 young children under age 6 and six percent of all children who lived in households with incomes at or below 200% of the Federal Poverty Level.⁶⁰ Overall, around 8,900 children are on the waiting list for child care services in Pennsylvania.⁶¹

Health Insurance: According to the Center on Budget and Policy Priorities, nearly 16% of Americans lacked health insurance in 2006, compared to 14% in 2001; meanwhile, the percentage of uninsured children nationwide has remained relatively steady between 2001 and 2006.⁶² However, Families USA reports “since 2001, low-income children’s access to health insurance coverage has been negatively affected by state budget cuts” resulting from the fiscal pressures of the 2001 economic recession.⁶³ Although SCHIP has expanded since 2001, the number of uninsured children has continued to increase at an even faster pace. According to the CBPP, “the main reason that both children and adults have been losing ground in health insurance coverage is the erosion of employer-sponsored insurance.”⁶⁴ Between 2000 and 2004 Pennsylvania experienced the largest decrease in the number of adults covered by employer-sponsored health insurance.⁶⁵ Pennsylvania’s CHIP program currently serves approximately 188,765 children and teens under 19 years of age.⁶⁶ According to U.S. Census Health Insurance Data (2006), over 5% of Pennsylvania’s children in families at or below 200% of the Federal Poverty Level do not have health insurance.⁶⁷

Child Support: Despite the fact that 60% of all custodial parents in the United States have child support awards, less than half of those with child support awards actually receive the full amount owed to them. Less than one-third of custodial parents awarded child support receive a portion of the amount awarded and one-quarter of custodial parents awarded child support receive no payment at all.⁶⁸ When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$235 per family, while in Pennsylvania the state average is \$303 per family.⁶⁹

The Self-Sufficiency Wage Over Time

How have costs increased over time in Pennsylvania? This section compares the historical Self-Sufficiency Wages in several counties in Pennsylvania to the current Self-Sufficiency Wage in order to illustrate changes in the cost of living over time. Because the Pennsylvania Self-Sufficiency Standard report has been updated five times since 1997, cost changes can be examined across six points in time. **Figure 7** compares the Self-Sufficiency Wages in 1997, 1999, 2001, 2004, 2006 and 2008 for four counties (Erie, Philadelphia, Allegheny County (Pittsburgh), and Dauphin) for one family type: one adult with one infant and one preschooler.

Since 1997, when the first Standard for Pennsylvania was published, the Self-Sufficiency Wage for an adult with one infant and one preschooler has increased by over 45% in each of these four counties. This increase is in spite of the Standard decreasing slightly between 2001 and 2004 due to a combination of federal tax cuts and increased tax credits, as well as HUD’s re-benchmarking of metropolitan areas as a result of 2000 Census data.

This caused some counties to be removed from or added to other metropolitan areas, resulting in a decrease in housing costs for some areas. Since 2004, costs have risen steadily in all of the counties shown, with the period between the 2006 and 2008 showing the most substantial increase for all four counties in the past decade. In Erie County the Self-Sufficiency Wage for an adult with one infant and one preschooler increased by 22% between 2006 and 2008 alone.

For each of the four counties modeled in Figure 7, the increase in the Self-Sufficiency Wage over the last decade is attributed to a rise in cost for nearly all basic needs calculated by the Standard (the only exception is the cost of public transportation in Philadelphia County, for which the methodology for calculating that cost has changed since 1997). Some costs grew at a similar rate for all four counties while other costs increased at varying rates.

Figure 7. The Pennsylvania Self-Sufficiency Standard by County and Year: One Adult, One Infant, and One Preschooler in 1997, 1999, 2001, 2004, 2006, and 2008

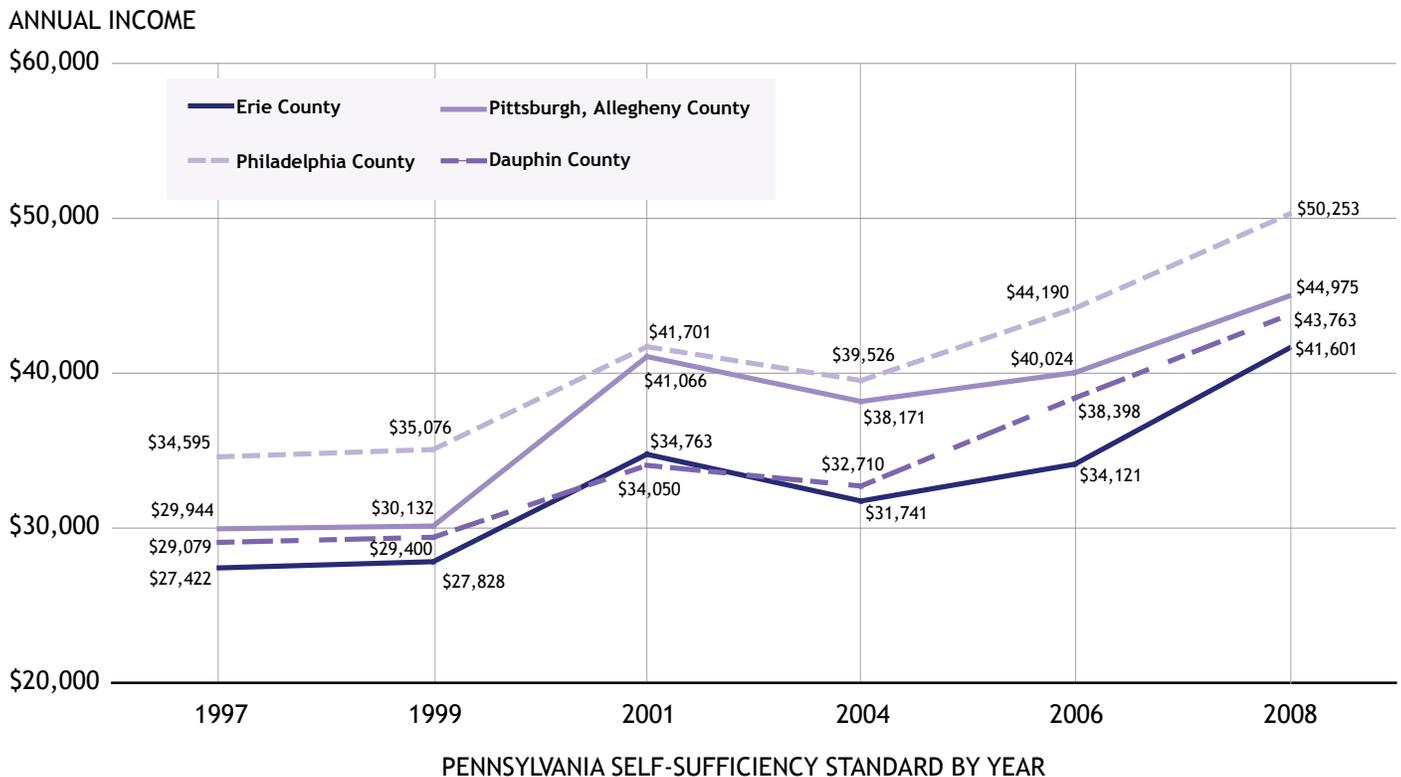
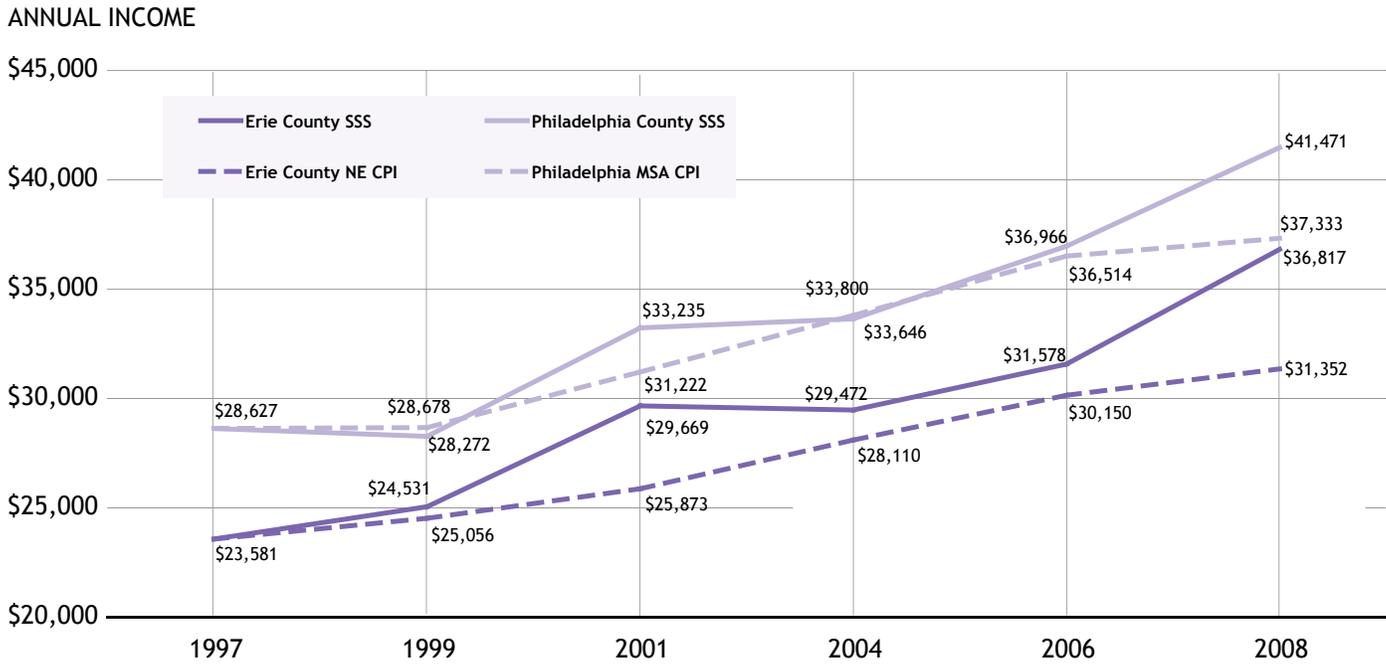


Figure 8. CPI-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 1997-2008
Erie County and Philadelphia County: One Adult, One Infant, and One Preschooler



*Source: United States Department of Labor, Bureau of Labor Statistics. *Consumer Price Index: Northeast Region All Items, 1982-1984=100* - MUUR0100SA0 and CUURO100SA0, CUUSO100SA0. For Philadelphia County: Philadelphia-Wilmington-Trenton, PA-NJ-DE-MD, All items, 1982-1984=100 - MUURA102SA0 and CUURA102SA0, CUUSA102SA0. Retrieved from <http://www.bls.gov/cpi/home.htm>

The cost of health care rose by over 70% between 1997 and 2008 in all four counties, with the highest increase occurring in Erie County, where the cost of health care for one adult with one infant and one preschooler nearly doubled from \$154 in 1997 to \$295 in 2008.

Child care costs increased by over 50% in all four counties, with the largest increase over time occurring in Dauphin County where child care for an infant and a preschooler rose from \$754 in 1997 to \$1248 in 2008. Child care costs for this family type in all four counties account for over a third of the family's total budget in 2008.

Housing costs fluctuated at varying rates across the four counties, increasing by over 50% in Erie and Allegheny Counties, by 37% in Dauphin County and by 16% in Philadelphia County since 1997. Although housing costs increased over the past decade for each county at varying rates, the cost of housing steadily accounted for between 20% and 30% of the family's total budget for each year of the Standard in each county.

Transportation costs more than doubled in Erie, Allegheny, and Dauphin Counties, increasing from \$107 in 1997 to \$231 in 2008 for private transportation in Dauphin County. Food costs increased by about one-third, or between 33% and 36% in Erie, Allegheny, and Dauphin Counties and by a much higher rate of over 70% in Philadelphia County. The wide variation in increases reflect the incorporation of ACCRA data into the calculation of food costs, making estimates of food costs more geographically specific than in earlier reports.

COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning Self-Sufficiency Wages have clearly increased in Pennsylvania over the last decade. However, how does this compare with overall inflation rates? We examine this question in **Figure 8** by comparing the Self-Sufficiency Standard in Erie County and Philadelphia County for one adult, one infant, and one preschooler to the rate of inflation as measured by the U.S. Department of Labor's Consumer Price Index (CPI).

The CPI is a measure of the average changes in the prices paid by urban consumers for a representative basket of goods and services. Since the CPI does not incorporate taxes or tax credits like the Standard, these items have been removed from the Self-Sufficiency Wages in Figure 8 for comparison purposes.

If Erie County's 1997 Self-Sufficiency Standard Wage of \$23,581 is inflated using the CPI (Northeast), the amount calculated to meet basic needs would be \$31,352 in 2008. This is about \$5,400 less than the actual income of \$36,817 needed to be self-sufficient in Erie County according to the 2008 Standard. Likewise, when

Philadelphia County's 1997 Self-Sufficiency Standard Wage of \$28,627 is inflated using the CPI (Philadelphia-Wilmington-Trenton), the resulting estimate of \$37,333 is over \$4,000 less than is actually required to meet the basic costs of living in 2008, which according to the Standard is \$41,471. ***It appears that the rate of inflation as measured by the CPI substantially underestimates the rising cost of basic needs for families with incomes at Self-Sufficiency Standard levels.*** As can be seen in Figure 8, this is particularly true in the last two years where the Standard costs have increased at a more rapid rate than the CPI estimates show.

Conclusion

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

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

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving for self-sufficiency. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the 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, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area. Standards are currently being developed for Ohio and Oregon as well.

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264.

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 PathWays PA, contact Marianne Bellesorte, at (610) 543-5022 ext. 209 or visit <http://www.pathwayspa.org>.

Endnotes

¹ 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

² 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 2008 FPL for a family of three is \$17,600. 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/08poverty.shtml>

³ 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>

⁴ Department of Public Welfare. Child Care and Early Education. *Child Care Works Subsidized Child Care Program*. Retrieved March 11, 2008 from <http://www.dpw.state.pa.us/ServicesPrograms/ChildCareEarlyEd/003670906.htm>

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

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

⁷ U.S. Bureau of Labor Statistics. (2007, October). *Consumer Expenditures in 2006*. Retrieved March 26, 2008, from <http://www.bls.gov/news.release/cesan.nr0.htm>

⁸ U.S. Bureau of Labor Statistics. (2007). *Employment Characteristics of Families in 2006*. Retrieved January 22, 2008, from <http://www.bls.gov/news.release/pdf/famee.pdf>

⁹ Using the 2008 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive places—8 towns in Connecticut, is \$1,642. This is three and a half times as much as the least expensive housing, found in 21 of the 64 Parishes in Louisiana, where a two-bedroom cost \$474 per month. U.S. Housing and Urban Development Department. (2008). *Fair Market Rents*. Retrieved November 13, 2007, from <http://www.huduser.org/datasets/fmr.html>

¹⁰ One of the first persons 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>

¹¹ A living wage is usually the wage a full time worker would need to earn to support a family above the FPL without depending upon government assistance. Economic Policy Institute. Retrieved February 22, 2006, from http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq. 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.

¹² Although about 70% of employed women with children under 18 years of age worked full-time in 2006, 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. (2007). *Employment Characteristics of Families in 2006*. Retrieved January 21, 2008, from <http://www.bls.gov/news.release/pdf/famee.pdf>

¹³United States data obtained from the 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.csscr.washington.edu/>. Also, U.S. Department of Labor. Bureau of Labor Statistics. (2006, May). *State occupational employment and wage estimates*. Retrieved November 8, 2007, from http://www.bls.gov/oes/current/oes_pa.htm. Wages updated to the January 2008 CPI for U.S. and the Northeast Urban Region.

¹⁴Center 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>

¹⁵For more information on Sector Training Institute and the Insight Center for Community Economic Development see <http://www.insightccd.org/> and <http://www.sixstrategies.org/sixstrategies/targetingsect.cfm>

¹⁶Many 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>

¹⁷Wenfan Yan, Ph.D. *Adult education in rural Pennsylvania*. Harrisburg, PA: The Center for Rural Pennsylvania, 2006. Page 5. Retrieved April 8, 2008 from http://www.ruralpa.org/adult_education06.pdf

¹⁸PathWays PA. (2007). *Investing in Pennsylvania's families: Economic opportunity for all*. (p. 12). Available at www.pathwayspa.org

¹⁹For more information about NTOs see Workplace Solutions. *Women in Nontraditional Occupations and Apprenticeships*.

Available at <http://www.workplacesolutions.org/about/grantees.cfm>

²⁰For more information about microenterprise training and development see <http://www.womensinitiative.org>

²¹Montalto, 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

²²National Center for Children in Poverty. *Pennsylvania: Temporary Assistance for Needy Families (TANF) Cash Assistance*. Retrieved January 3, 2008, from http://www.nccp.org/profiles/PA_profile_36.html

²³For more information about Individual Development Accounts see <http://gwbweb.wustl.edu/csd/asset/idas.htm>

²⁴Center on Budget and Policy Priorities. Johnson, Testimony Before the Pennsylvania House of Representative Finance Committee on State Earned Income Tax Credits, March 22, 2006. Retrieved August 6, 2006 from <http://www.cbpp.org/3-22-06sfp-testimony.htm>

²⁵Center on Budget and Policy Priorities. McNulty, Testimony Before House Finance Committee, March 22, 2006. Page 2. Retrieved August 6, 2006 from <http://www.cbpp.org/3-22-06sfp-testimony.htm>

²⁶Earle, A. (2005). *Testimony before Massachusetts Joint Committee on Labor and Workforce Development*.

²⁷Analysis using the Institute for Women's Policy Research (IWPR) Paid Sick Days Estimator, <http://www.paidicksdays.org>. The Estimator uses IWPR analysis of the U.S. Bureau of Labor Statistics' March 2006 National Compensation Survey (Lovell, V. (forthcoming). *Taking care: Adequacy and equity of paid leave*. Institute for Women's Policy Research), adjusted for eligibility with data from the November 2005 through October 2006 U.S. Bureau of Labor Statistics' Job Openings and Labor Turnover Survey, to calculate the percent of workers, by industry, lacking paid sick days at the national level. Data on the number of workers in PA by industry are from the U.S. Bureau of Labor Statistics' Quarterly Census of Employment and Wages (retrieved from <http://data.bls.gov/cgi-bin/dsrv?en>).

²⁸Lovell, V. (2004). *No time to be sick: Why everyone suffers when workers don't have paid sick leave*. Institute for Women's Policy Research. Retrieved from www.iwpr.org.

²⁹Department of Labor. (2004). *Balancing the needs of families and employers: Family and medical leave surveys, 2000*. National Partnership for Women and Families, State Legislative Round-Up. Retrieved from www.nationalpartnership.org.

³⁰When workers are ill but stay on the job, their presence comes at a cost to employees in the form of reduced productivity. Presenteeism refers to workers who come to work even though they are sick because they cannot afford to take time off. Depending on the illness, these workers may also infect other workers, which could contribute to further absenteeism and/or presenteeism in the company. Levin-Epstein, J. (2005). *Presenteeism and paid sick days*. Washington, D.C.: Center for Law and Social Policy.

³¹Galinsky, E. & Bond, J.T. (1998). *The 1998 business work-life study: A sourcebook*. New York City, NY: Families and Work Institute, Executive Summary.

³²Those states are Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Illinois, Iowa, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Washington, West Virginia, and Wisconsin. U.S. Department of Labor. Employment Standards Administration. Wage and Hour Division. Retrieved March 7, 2008, from <http://www.dol.gov/esa/minwage/america.htm>

³³In 2006, union workers averaged \$23.33 per hour, compared to \$18.53 for nonunion workers. U.S. Department of Labor, Bureau of Labor Statistics. (2007, June). *National compensation survey: Occupational wages in the United States*. (Summary 07-03). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ocs/sp/ncbl0910.pdf>

³⁴In 2007, a union employee's average share of employer-sponsored health insurance was 8% of the medical care premium for single coverage and 12% for family coverage, compared with a nonunion employee's average share of 20% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2007,

August). *National compensation survey: Employee benefits in private industry in the United States*. March 2007. (Summary 07-05). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf>

³⁵State 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/>

³⁶In 2008, Pennsylvania's minimum wage is \$7.15 per hour. Retrieved January 3, 2008, from <http://www.dol.gov/esa/minwage/america.htm#Pennsylvania>

³⁷Families with incomes between 30% and 50% of the median area income (or between \$16,200 and \$27,000 for a family of three in Pittsburgh, Allegheny County) are considered "Very Low Income". Those with incomes below 30% of the median area income (or below \$16,200 for a family of three in Pittsburgh, Allegheny County) are considered "Extremely Low Income". Most housing assistance is limited to the "Very Low Income" category, and in some instances to the "Extremely Low Income" category. U.S. Housing and Urban Development. *Transmittal of FY 2007 Income Limits for the Public Housing and Section 8 Programs*. Retrieved October 1, 2007, from <http://www.huduser.org/datasets/il/il07/Medians2007.pdf>. FY 2008 Median Family Income for Pennsylvania counties retrieved on February 28, 2008, from http://www.huduser.org/Datasets/IL/IL08/pa_fy2008.pdf

³⁸HUD 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/il07/Medians2007.pdf>

³⁹Pennsylvania Department of Public Welfare. *Medicaid Eligibility Handbook*. Retrieved March 6, 2008, from http://www.dpw.state.pa.us/oimpolicymanuals/manuals/bop/MA/339/339-01.htm#P160_3902

⁴⁰Pennsylvania's Children's Health Insurance Program does not have an income eligibility limit. Pennsylvania's CHIP covers all uninsured children who are not eligible for medical assistance or have any other health insurance. Retrieved January 11, 2008 from <http://www.chipcoverspakids.com/>

⁴¹U.S. Department of Agriculture. Food and Nutrition Service. WIC Program. *WIC Income Eligibility Guidelines 2007-2008*. Retrieved March 7, 2008, from <http://www.fns.usda.gov/wic/howtoapply/incomguidelines07-08.htm>

⁴²Some 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.

⁴³Ibid.

⁴⁴U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. *2004 Annual Statistical Report*. (Tables 4, 10, 11 and 52). Retrieved November 8, 2007, from http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40. Data has been inflated using the Bureau of Labor Statistics for the Northeast Region CPI for November 2007.

⁴⁵Department of Public Welfare. *Child Care Works Subsidized Child Care Program*. Retrieved from <http://www.dpw.state.pa.us/ServicesPrograms/ChildCareEarlyEd/003670906.htm>. Specific eligibility levels for the Child Care Assistance Program are set by each county, however counties cannot set the maximum income eligibility level lower than 130% of the FPL and or higher than 235% of the FPL. Family Co-payment Scale from Child Care Consultants, Inc., Family Co-payment Scale. Retrieved February 15, 2008 from (717) 854-2273.

⁴⁶U.S. Department of Labor, Bureau of Labor Statistics. (2006). *Occupational Employment Statistics*. Retrieved February 15, 2008, from http://www.bls.gov/oes/current/oes_pa.htm#b41-0000b

⁴⁷1.95 million households received federal housing vouchers in 2007. Center on Budget and Policy Priorities. *Introduction to the housing voucher program*. Revised July 6, 2007. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hou.pdf>

⁴⁸These figures are based on a Center on Budget and Policy Priorities analysis of data from the 2000 and 2005 American

Community Surveys. Rice, D. and Sard, B. (2007, June 1). *Congress should increase HUD's budget to prevent families from losing assistance and address growing need*. Center on Budget and Policy Priorities. Retrieved December 20, 2007, from <http://www.cbpp.org/5-29-07hou.htm>

⁴⁹Center on Budget and Policy Priorities. (2007, July 6). *Introduction to the housing voucher program*. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hou.pdf>

⁵⁰Rice, D. and Sard, B. (2007). *The effects of the federal budget squeeze on low-income housing assistance*. Center for Budget and Policy Priorities. Retrieved on October 26, 2007, from <http://www.centeronbudget.org/2-1-07hou.pdf>

⁵¹U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food Stamp Program*. (Data as of February 27, 2008). Retrieved March 7, 2008, from <http://www.fns.usda.gov/pd/34fsmthly.htm>

⁵²Note that this increase does not control for population change in Pennsylvania, or any USDA methodological changes. U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food Stamp Program: Average monthly participation (Persons)*. (Data as of January 30, 2008). Retrieved March 7, 2008, from <http://www.fns.usda.gov/pd/15fsfypart.htm> and *Food Stamp Program: Average Monthly Participation (Households)*. (Data as of February 27, 2008) Retrieved March 7, 2008, from <http://www.fns.usda.gov/pd/16fsfyhh.htm>.

⁵³Center on Budget and Policy Priorities. (2003, November 10). *Transitional Food Stamps: Background and Implementation Issue*. Retrieved October 10, 2005, from <http://www.cbpp.org/11-10-03fa.htm>

⁵⁴Capps R., Fix M., Ost J., Reardon-Anderson J., and Passel J. (2005). *Immigrant families and workers: The health and well-being of young children and immigrants*. Facts and Perspectives Brief Number 5. Urban Institute Immigration Studies Program. Retrieved July 2007, from http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf

⁵⁵Capps et al. state that, "many eligible citizen children with noncitizen parents do not participate in these programs because the parents are unaware that their children are eligible. They may also be afraid of receiving benefits because of the consequences for retaining legal status or becoming a

citizen.” Capps et al. (2005). *Immigrant Families and Workers: The Health and Well-Being of Young Children and Immigrants*. Facts and Perspectives Brief Number 5. Urban Institute Immigration Studies Program. Retrieved July 2007, from http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf

⁵⁶ The FY 2007 funding for CCDBG was \$4.979 billion. When adjusted for inflation, the funding level for FY 2002 was \$5.530 billion. Schulman, K. and Blank, H. (2007). *State child care assistance policies 2007: Some steps forward, more progress needed*. National Women’s Law Center. Issue Brief. Retrieved on December 18, 2007, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport07Web.pdf>

⁵⁷ States made limited improvements in child care assistance policies between February 2006 and February 2007, such as slight decreases to number of families on waiting lists; however, states have not been able to recover from declining federal funding and gaps remain in policies such as eligibility limits, copayments, and reimbursement rates. Ibid.

⁵⁸ Ibid.

⁵⁹ U.S. Department of Health and Human Services. Administration for Children and Families. Retrieved March 25, 2008, from http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/06acf800_preliminary/2006_preliminary.pdf

⁶⁰ National Center for Children in Poverty. *Pennsylvania: Demographics of young, low-income children*. Retrieved on January 3, 2008, from http://www.nccp.org/profiles/PA_profile_8.html.

⁶¹ Pennsylvania Partnerships for Children. (2008). *Child Care in Pennsylvania Fact Sheet*. Retrieved July 3, 2008 from http://www.papartnerships.org/pdfs/2008_Child_Care.pdf

⁶² Center on Budget and Policy Priorities (2007). *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from <http://www.cbpp.org/8-28-07health.htm>

⁶³ 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

⁶⁴ The number of uninsured children has increased from 7.72 million in 2004 to 8.6 million in 2006. The percentage of people with employer-sponsored health insurance coverage has decreased from 63.2% in 2001 to 59.7% in 2006. Center on Budget and Policy Priorities. (2007). *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from <http://www.cbpp.org/8-28-07health.htm>

⁶⁵ Issues PA. (nd). *The state of Pennsylvania’s economy in 2006: The cost of health care for employers and employees*. Retrieved July 3, 2008 from <http://www.issuespa.net/articles/16003/>

⁶⁶ Centers for Medicare and Medicaid Services. *FY 2006 Number of children ever enrolled year-SCHIP by program type*. Retrieved January 3, 2008 <http://www.cms.hhs.gov/NationalSCHIPPolicy/downloads/FY2006StateTotalTable.pdf>

⁶⁷ U.S. Census Bureau. *Number and percent of children under 19 at or below 200% of poverty by health insurance coverage and state: 2006*. Retrieved January 3, 2008, from <http://www.census.gov/hhes/www/hlthins/liuc06.html>

⁶⁸ Grall, T. (2006). *Custodial mothers and fathers and their child support: 2003*. (U.S. Census Bureau, Current Population Reports, Series P60-230). Washington, DC: U.S. Government Printing Office. Retrieved December 19, 2007, from <http://www.census.gov/prod/2006pubs/p60-230.pdf>

⁶⁹ This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2004, and have been inflated to the Northeast Region November 2007 CPI to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. (FY 2004). *Annual statistical report. (Tables 4, 10, 11, and 52)*. Retrieved November 8, 2007, from http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40. Updated for November 2007 CPI.

Appendix A: Methodology, Assumptions and Sources

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

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually; 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 for 67 counties in Pennsylvania. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each Pennsylvania county are included in the County Data Tables chapter.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for every adult*

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

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

HOUSING

For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2007, HUD published final FMRs for fiscal year 2008.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into "Metropolitan Divisions" (i.e. HMFAs). These designations were new to 2005, a "rebenchmarking" year, in which FMRs were calculated, based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or moved to another metro area. In Pennsylvania, re-benchmarking resulted in three additional MSAs (Armstrong County, Lebanon County - formerly included in the Harrisburg-Carlisle MSA, and Pike County - formerly included in the Newburgh, NY-PA MSA) as well as the movement of Montgomery County from the Johnstown MSA to the Philadelphia

MSA, and the re-designation of Columbia County as a non-metropolitan area—formerly included in the Scranton-Wilkes-Barre MSA.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^a

For Pennsylvania, housing is calculated using the FY2008 HUD Fair Market Rents. All of Pennsylvania’s FMRs are set at the 40th percentile.

Five of the metropolitan areas in Pennsylvania consist of more than one county: Allentown-Bethlehem-Easton, Harrisburg-Carlisle, Philadelphia-Camden-Wilmington, Pittsburgh, and Scranton--Wilkes-Barre. Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used the National Low Income Housing Coalition (NLHIC) median gross rents for each of the 20 counties included in these five metropolitan areas to obtain the individual county housing costs. The remaining 47 counties in Pennsylvania use HUD FMRs without adjustments.

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

CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.^b Many states, including Pennsylvania, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for Pennsylvania is from the most recent child care rate survey, released in August 2007 for the Pennsylvania Department of Education, Pennsylvania Office of Child Development and Early Learning.

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 or low cost child care provided by relatives and others is not assumed.

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

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

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).^c

In Pennsylvania, infant rates (normally defined by the Standard as 0 to 3 years of age) were calculated using the cost of licensed *family* care rates for infants (defined as birth to 12 months by the Pennsylvania Department of Human Services), and young and old toddlers (defined as 13 to 36 months by the Pennsylvania Department of Human Services). Pennsylvania’s licensed center care rates were used to calculate child care costs for preschoolers (normally defined as 3 to 5 years of age by the Standard, and as 37 months to entry into 1st grade by the Pennsylvania Department of Human Services). To calculate costs for schoolage children in Pennsylvania (defined as 6 to 12 years by the Standard and as 1st grade to 15 years by the Pennsylvania Department of Human Services).^d

FOOD

Although the Food Stamps Program uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, the Food Stamps Program (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.^e

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.^f

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the Food Stamps Program protocol of using June as the average month.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The

Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Pennsylvania, food costs range from 7% lower to 25% higher than the national average. ACCRA’s average cost of groceries for the first through the third quarter of 2007 was averaged and applied to their respective 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.

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.^g The Standard assumes private transportation (a car) where public transportation use is less than 7%. In Allegheny, Delaware, and Philadelphia counties, public transportation use ranged from 7.8% to 25.4%.^h Thus for these counties, the Standard calculates public transportation costs. The cost of public transportation for Philadelphia County assumes that travel is within the Philadelphia metropolitan areas and that commuters use a monthly transpass.

However, in Allegheny County public transportation is inadequate for people living outside of Pittsburgh and in Delaware County public transportation is primarily used by people commuting to Philadelphia for work.ⁱ Therefore the Standard calculates two tables each for Allegheny and Delaware Counties. In Allegheny County (Pittsburgh) the cost of public transportation assumes travel is within Allegheny County and commuters use a monthly three-zone pass. For Delaware County (public transportation)

it is assumed commuters travel to Philadelphia and that commuters use a monthly rail four-zone trail-pass plus local bus tickets for shopping and errand trips.

For Pennsylvania's 64 counties not using public transportation, and for Allegheny County excluding Pittsburgh and Delaware County private transportation, the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for the single-parent family and two cars are assumed for a family with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from a survey conducted by the National Association of Insurance Commissioners (NAIC). To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from up to five automobile insurance companies with the largest market shares in the state. For Pennsylvania, ratios were created using quotes for the top three carriers from the Pennsylvania Department of Insurance, Automobile Insurance. *Your Guide to Auto Insurance Premiums*.

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

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

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. Nationally, the employer pays 83% of the insurance premium for the employee and 75% of the insurance premium for the family. In Pennsylvania, the full-time worker's employer pays an average of 84% of the insurance premium for the employee and 81% for the family.¹

Health care premiums are obtained from The Henry J. Kaiser Foundation State Health Facts Online, Employment-Based Health Premium for a single adult and for a family. The Kaiser Foundation bases the cost of health insurance premiums on the average premium paid by a state's residents, according to the national Medical Expenditure Panel Survey (MEPS). These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index. To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. In Pennsylvania, health insurance ratios were created for the two largest market share companies with sample premiums quoted through Health Insurance Sort online.

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

Note that although the Standard assumes employer-sponsored health coverage, 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. In Pennsylvania, between 2000 and 2004, the worker's share of health care premium increased 27% while the average worker's earnings increased 11%.^k 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%.^l

TAXES

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

Pennsylvania state income taxes are calculated using the tax forms and instructions from the Pennsylvania Department of Revenue. The statutory state income tax rate is 3.07% of Pennsylvania taxable income. The state income tax calculations include state specific deductions and exemptions.

State sales taxes are calculated only on "miscellaneous" items, as one does not ordinarily pay tax on rent, child

care, and so forth. In Pennsylvania, the statewide sales tax rate is 6%. Two counties, Philadelphia and Allegheny, have an additional sales tax of 1%. Pennsylvania has several local and municipal earned income taxes (EIT). To calculate an EIT by county for the Standard, the municipal level EIT for the largest city by population size within each county is used to represent the county-wide EIT. Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

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

Pennsylvania does not have a state EITC.

The Child Care Tax Credit (CCTC), also known as the Child and Dependant Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2006, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

Pennsylvania does not have a state CCTC.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2006, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$11,300, whichever was less. For the Standard, the CTC is shown as received monthly.

Pennsylvania does not have a state CTC.

ENDNOTES FOR APPENDIX A

^a The U.S. Housing and Urban Development. *Fair Market Rents for the Section 8 Housing Assistance Payments Program*. Retrieved from http://www.huduser.org/datasets/fmr/fmrover_071707R2.doc

^b Almanac of Policy Issues. (2000). *Child care*. (Excerpted from the 2000 House Ways and Means Green Book.) Retrieved from http://www.policyalmanac.org/social_welfare/archive/child_care.shtml

^c 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; Urban Institute calculations from the 1999 National Survey of America's Families from http://www.urban.org/UploadedPDF/anf_b7.pdf. Capizzano notes in a 2003 report analyzing updated NSAF data "...there seems to have been little change in the distribution of child care arrangements among both low- and higher-income families from 1999 to 2002." Capizzano, J. and Adams, G. (2003). *Children in low-income families are less likely to be in center-based child care*. Washington DC: The Urban Institute. Retrieved from <http://www.urban.org/publications/310923.html>

^d The child care data from the Pennsylvania Department of Education Office of Child Development and Early Learning contained missing data in 2 counties for one or more age levels due to small sample sizes. Estimates for the missing data were calculated by creating a ratio comparing the non-missing child care costs in those counties to the average rates of surrounding counties.

^e Food Research and Action Center. *Federal Food Programs*. Retrieved February 15, 2006 from http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html

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

^g 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.

^h Census Transportation Planning Package 2000. *Profiles for Pennsylvania*. Retrieved January 1, 2008 from <http://ctpp.transportation.org/home/pa.htm>

ⁱ In Delaware County, the percent population using public transportation to commute to work is above 7% for those traveling into Philadelphia, however for those traveling within Delaware county to work the percent using transportation falls below 7%. Delaware Valley Regional Planning Commission. (2008). *Municipal data navigator: 2000 Census Journey-to-Work travel patterns, destinations of workers*. Retrieved January 25, 2008 from <http://www.dvrpc.org/asp/Test/DataNavigator/index.aspx>.

^j Kaiser Family Foundation. *State Health Facts Online*, <http://www.statehealthfacts.org>.

^k Families USA (2004). *New Report Shows Health Care is Far Less Affordable than it was Four Years Ago*. Retrieved March 10, 2008, from http://www.familiesusa.org/assets/pdfs/Are_You_Better_Off_Press_Release_Englisha43a.pdf

^l 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>

DATA SOURCES

HOUSING

Housing Cost: U.S. Department of Housing and Urban Development. (2007). *Schedule B: FY 2008 final fair market rents for existing housing*. Retrieved December 27, 2007 from http://www.huduser.org/datasets/fmr/fmr2008f/fy2008_fmrs.xls

County-Level Housing Costs: National Low Income Housing Coalition. (2004). Local Area Low Income Housing Database. Pennsylvania Median Gross Rent by County, 2000. Retrieved December 28, 2007 from <http://www.nlihc.org/doc/lalihdrenterreport.pdf>

CHILD CARE

Child Care Costs: Pennsylvania Department of Education, Office of Child Development and Early Learning. (2007). *Maximum child care allowance*. Retrieved January 14, 2008 from http://www.pde.state.pa.us/early_childhood/lib/early_childhood/080107_MCCA_Chart.pdf and Pennsylvania Department of Education, Office of Child Development and Early Learning. *75th Percentile Child Care Rates by County*, 2007. Retrieved on January 22, 2008 from Kelly Hoffman, Statistical Analyst Supervisor.

FOOD

Food Costs: U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. (2007). *Official USDA food plans: Cost of food at home at four levels, U.S. average, June 2007*. Retrieved July 15, 2007 from <http://www.cnpp.usda.gov/Publications/FoodPlans/2007/CostofFoodJune07.pdf>

County-Level Food Costs: ACCRA. (2007). *ACCRA Cost of living index*. (First, Second, and Third Quarter 2007 average). Retrieved January 29, 2008 from <http://www.c2er.org/>

PUBLIC TRANSPORTATION

Public Transportation Use: Census Transportation Planning Package (CTPP). (2000). *Profiles for Pennsylvania*. Retrieved January 2, 2008 from <http://ctpp.transportation.org/home/pa.htm>

Allegheny County Public Transportation: Port Authority of Allegheny County. (2008). *Fares and passes*. Retrieved January 9, 2008 from <http://www.portauthority.org/PAAC/FaresPasses/tabid/59/Default.aspx>.

Delaware County Public Transportation: Southeastern Pennsylvania Transit Authority (SEPTA). (2008). *Fares*. Retrieved January 9, 2008 from <http://www.septa.org/fares.html>

Philadelphia County Public Transportation: Southeastern Pennsylvania Transit Authority (SEPTA). (2008). *Fares*. Retrieved January 9, 2008 from <http://www.septa.org/fares.html>

PRIVATE TRANSPORTATION

Auto Insurance Premium: National Association of Insurance Commissioners. (2005). *Average expenditures for auto insurance by state, 2005*. Retrieved January 25, 2008 from Insurance Information Institute at <http://www.iii.org/media/facts/statsbyissue/auto/>

County-Level Insurance Premium: Pennsylvania Insurance Department. (2007). *Automobile Insurance. Your guide to auto insurance premiums*. Retrieved January 14, 2008 from <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1274&q=543098&PM=1>

Distance to Work: U.S. Department of Transportation. *National household travel survey 2001*. Retrieved January 2, 2008 from <http://nhts.ornl.gov/tools.shtml>

Fixed Auto Costs: Calculated and adjusted for region using Bureau of Labor Statistics on-line data query for the Consumer Expenditure Survey at <http://www.bls.gov/data/>

Inflation: U.S. Department of Labor, Bureau of Labor Statistics. (2005). *Consumer price index – all urban consumers, U.S. city average*. Retrieved from <http://www.bls.gov/cpi/home.htm>

Per Mile Costs: American Automobile Association. (2007). *Your driving costs 2007*. Retrieved June 15, 2007 from http://www.aaawin.com/news_safety/pdf/Driving_Costs_2007.pdf

HEALTH CARE

Inflation: U.S. Department of Labor, Bureau of Labor Statistics. (2005). *Consumer price index – all urban consumers, U.S. city average*. Medical care services (for premiums) and medical services (for out-of-pocket costs). Retrieved from <http://www.bls.gov/cpi/home.htm>

Out-of-Pocket Costs: Agency for Healthcare Research and Quality. (2005). *Household component analytical tool* (MEPSnet/HC). Rockville, MD. Retrieved June 4, 2007 from <http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp>

Premiums: Kaiser Family Foundation. State Health Facts Online. Health cost and budgets. *Pennsylvania: Average annual cost of employment-based health insurance - single coverage, 2005*, and *Pennsylvania: Average annual cost of employment-based health insurance - family coverage, 2005*. Retrieved January 25, 2008 from <http://www.statehealthfacts.org/>

County-Level Premium Costs: Health Insurance Sort. Pennsylvania Health Insurance, Compare PA Health Insurance Quotes. Quotes obtained for Aetna Health Inc. and United Healthcare. Retrieved February 12, 2008 from <http://www.healthinsurancesort.com/quotes/pennsylvania-health-insurance.htm>

TAXES

Federal Income Tax: Internal Revenue Service. (2007). *1040 Instructions 2007*. Retrieved October 15, 2007 from <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf>

State Income Tax: Pennsylvania Department of Revenue. *Tax rates for individual taxpayers, 2007*. Retrieved January 15, 2008 from <http://www.revenue.state.pa.us/revenue/cwp/view.asp?A=2&Q=205810>

State, County, and Local Sales Tax: Pennsylvania Department of Revenue. *Sales and Use Tax*. Retrieved January 2, 2008 <http://www.revenue.state.pa.us/revenue/cwp/view.asp?a=11&q=48828&revenuePNavCtr=|&TNI D=3641#3641>

TAX CREDITS

Child Care Tax Credit: Internal Revenue Service. (2007). *Publication 503*. Child and dependent care expenses. Retrieved October 15, 2007 from <http://www.irs.gov/pub/irs-pdf/p503.pdf>

Child Tax Credit: Internal Revenue Service. (2007). *Publication 972*. Child Tax Credit. Retrieved October 15, 2007 from <http://www.irs.gov/pub/irs-pdf/p972.pdf>

EITC: Internal Revenue Service. (2007). *EITC for Individuals*. Retrieved October 15, 2007 from <http://www.irs.gov/individuals/article/0,id=150557,00.html>

Federal Tax Credits (General): Internal Revenue Service. (2007). *1040 Instructions 2007*. Retrieved October 15, 2007 from <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf>;

About the Author

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

THE FAMILY ECONOMIC SELF-SUFFICIENCY PROJECT (FESS)

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 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 twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the FESS Project, visit the website:

<http://www.wowonline.org/ourprograms/fess/>