

# Overlooked and Undercounted: Struggling to Make Ends Meet in Pennsylvania



**pennsylvania**

DEPARTMENT OF LABOR & INDUSTRY

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## **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.

## **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. View this report online at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

# **OVERLOOKED AND UNDERCOUNTED:**

## ***Struggling to Make Ends Meet in Pennsylvania***

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Prepared for PathWays PA and the Center for Women's Welfare.

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# Preface

The Self-Sufficiency Standard used in this report was developed by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

This report has been prepared with the essential help of the staff at the Center for Women's Welfare at the University of Washington, particularly Bu Huang (statistical analysis), as well as Liesl Eckert, Karen Granberg, Sarah Lowry, Lisa Manzer and Agnes Oswaha.

We also wish to thank PathWays PA, which assisted in the development of this report and its release, especially Marianne Bellesorte, Carol Goertzel and Rachael Swierzewski.

Finally, we would like to acknowledge the contribution to the development of the first "Overlooked and Undercounted" report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee.

The conclusion and opinions contained within this report do not necessarily reflect the opinion of those listed above or PathWays PA. Nonetheless, any mistakes are the author's responsibility.

# Foreword

In the past year, a dramatic shift has taken hold in our economy. The national economic downturn is having a devastating impact on many Pennsylvanians. People across the commonwealth have lost homes, their health coverage and their jobs. Many people are cobbling together employment from two or three jobs to make ends meet.

The top priority at the Department of Labor and Industry is helping people who've lost their jobs stay afloat during these tough economic times, and helping them get back to work as quickly as possible. We are assisting people with training and education, so that as the economy begins to grow again, Pennsylvanians have the specific skills needed to obtain good paying jobs.

The Department took part in the publication of the *2008 Self-Sufficiency Standard for Pennsylvania*, which outlines the needs of workers and their families in every county – underscoring the point that job quality and wage levels make a difference to people aspiring to a middle class life. This year, we are proud to take the next step by funding the publication of *Overlooked and Undercounted: Struggling to Make Ends Meet in Pennsylvania*.

*Overlooked and Undercounted* brings to light some previously unknown facts about poverty in Pennsylvania. As you will read, 1 in 5 Pennsylvania households live below the Self-Sufficiency Standard, meaning they earn less than what they need to make ends meet. These households span various racial and ethnic backgrounds, family structures and education. This publication paints a very real portrait of the needs in Pennsylvania today.

We hope that *Overlooked and Undercounted* will be a catalyst for real labor market changes in Pennsylvania. Collectively, business, organized labor, non-profits, educators, and government must find ways to ensure that everyone who is willing to work hard has an opportunity to earn livable wages. Competing in the global economy should not mean a lower standard of living and a race to the bottom for our workforce.

Pennsylvania's Industry Partnerships have made significant progress in targeting career training and education to industry needs, as well as developing career pathways within industries. As *Overlooked and Undercounted* makes clear, we must do more to help businesses and industry sectors understand how their wage structures affect their employees, their retention efforts and their ability to compete for highly skilled workers. And, we must find new ways to work together to ensure that families can afford a home, utilities, car payments and child care without going into debt.

*Overlooked and Undercounted* underscores the ever important principle that hard work deserves wages that allow our workforce to support their families; that skills enhancement and education are essential in reaching self-sufficiency and, together, we must find new ways to grow our economy in a manner that allows our workforce to share in the prosperity.

Sandi Vito

Secretary, Department of Labor and Industry

# Executive Summary

Today, both America and Pennsylvania face the most severe economic crisis since the Great Depression. Very much like the years that preceded that Depression, there is again a trend towards rising economic inequality, in which the rich have become richer, the poor poorer and the middle class smaller. Yet even as an increasing number of families' budgets are stretched to the breaking point, the percent of families officially designated as "poor" by the federal government has remained steady in the first decade of the twenty-first century. At the same time, because many federal and state programs provide support only to those with incomes below the official Federal Poverty Level (FPL), ***a large and diverse group of families experiencing economic distress are routinely overlooked and undercounted.***

This report reveals the "overlooked and undercounted" of Pennsylvania, describing which families are struggling to make ends meet. What emerges is a new picture of those in Pennsylvania who lack enough to meet their needs, including where they live and the characteristics of their households. While less than 1 in 10 Pennsylvania households are considered "poor" according to the Federal Poverty Level, *Overlooked and Undercounted* shows that **1 in 5 households** earn less than they need to make ends meet.

Families living below self-sufficiency live in all parts of the state, from our biggest cities to our least populous rural counties. They represent diverse racial and ethnic backgrounds as well as varying degrees of education. Because needs vary by a family's work status and educational background, as well as by location, the new study shows the number of families living below self-sufficiency based on a variety of topics:

- In terms of race and ethnicity, 67 percent of households in Pennsylvania with inadequate income are White, nine percent are Latino, 19 percent are Black and three percent are Asian/Pacific Islander.
- About 85 percent of Pennsylvania households with inadequate income have at least one worker. In more than half of these households, there is at least one full-time year-round worker. 15 percent of Pennsylvania households with insufficient income have no workers, and 29 percent have two or more workers.
- A never-married mother heads only one out of seven households below the Standard in Pennsylvania.

This report begins with a brief description of the Self-Sufficiency Standard and the methodology used in this report. It then presents a profile of families below the Self-Sufficiency Standard. The detailed findings section presents the role of various demographic characteristics such as race, gender and family composition, followed by the role of education and employment factors on rates of income inadequacy.

Through this study, we have found the following implications for Pennsylvania:

- With 1 out of 5 households lacking adequate income, the problem is clearly not one explained by individual characteristics, but rather one that reflects the structure of the economy.
- In spite of substantial educational achievement, women and/or people of color experience less "returns" to education and work effort than White males.
- It is not the lack of work that drives poverty, but rather the nature of the jobs and economic opportunity in the economy for those who are working.
- The majority of families with workers are struggling to make ends meet without any help from work support programs.
- The Self-Sufficiency Standard's "bare bones" budgets point to the areas where families most need help, particularly child care and housing.

To secure adequate wages, benefits and public supports, such as child care, and to increase income adequacy for a large portion of Pennsylvania's families, we need a broad based public policy solution. These policies should include, but not be limited to, increased educational opportunities, especially for women and people of color, in the form of job training, financial aid for education, apprenticeships and affordable community colleges.

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# Introduction

Today, both America and Pennsylvania face the most severe economic crisis since the Great Depression. Very much like the years that preceded that Depression, there is again a trend towards rising economic inequality, in which the rich have become richer, the poor poorer and the middle class smaller. With living costs rising faster than incomes, more and more families are facing economic hardships as they struggle to cover basic needs such as food, shelter, health care and child care. Yet even as an increasing number of families' budgets are stretched to the breaking point, the percent of families officially designated as "poor" by the federal government has remained steady in the first decade of the twenty-first century, with eight percent of Pennsylvania families and nearly ten percent of U.S. families considered poor.<sup>1</sup> At the same time, because many federal and state programs provide support only to those with incomes below the official Federal Poverty Level (FPL), ***a large and diverse group of families experiencing economic distress are routinely overlooked and undercounted.***

This report reveals the "overlooked and undercounted" of Pennsylvania, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically specific and family composition-specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Using data from the 2007 American Community Survey, household incomes are compared to the Self-Sufficiency Standard (as well as the Federal Poverty Level) across a wide range of household characteristics—geographic location, race and ethnicity, employment patterns, gender and occupation. What emerges is a new picture of those in Pennsylvania who lack enough to meet their needs, including where they live and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of economic and workforce policies in Pennsylvania that will enable the overlooked and undercounted to achieve economic self-sufficiency.

This report begins with a brief description of the Self-Sufficiency Standard and the methodology used in this report. It then presents a profile of families below the Self-Sufficiency Standard. The detailed findings section presents the role of various demographic characteristics such as race, gender and family composition, followed by the role of education and employment factors on rates of income inadequacy. This report concludes with policy implications and recommendations based on this research.



### **What is the Self-Sufficiency Standard?**

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—*without public or private assistance*.

The Self-Sufficiency Standard calculates a family-sustaining wage that does not require choosing between basic necessities such as child care, nutritional food, adequate housing or health care. On the other hand, the Standard is a measurement of essentials excluding longer-term needs such as retirement savings or college tuition, purchases of major items such as a car, emergency expenses or extras such as gifts, video rentals or soccer fees.

The Self-Sufficiency Standard differs from the Federal Poverty Level in five important ways:

1. The Standard independently calculates the cost of each basic need (not just food) and does not assume that any single cost will account for a fixed percentage of the budget.
2. The Standard assumes that all adults—married or single—work full-time and includes all major costs (child care, taxes and so forth) associated with employment.
3. The Standard varies costs not only by family size (as does the FPL), but also by family composition and the ages of children to create a total of 70 family types.
4. Whenever possible and appropriate, the Standard varies costs geographically (by state, region, county, and in some cases, by city or locality).
5. The Standard includes federal, state and local taxes (e.g., income, payroll and sales taxes) and tax credits. Federal tax credits include the Earned Income Tax Credit (EITC), Child Care Tax Credit (CCTC) and Child Tax Credit (CTC).

In addition, the Standard accounts for the fact that, over time, various costs increase at different rates. For example, food costs, on which the official poverty thresholds are based, have not increased as fast as housing costs. This failure to account for differential inflation rates among other non-food basic needs is one reason that the official poverty thresholds are no longer an adequate measure of the money required to meet real needs.

The resulting Self-Sufficiency Standards are no-frills budgets that allow just enough for families to meet their basic needs at a minimally adequate level. Costs are derived, whenever possible, from the minimally adequate amount needed (e.g., for housing or child care), as determined by government assistance programs.

See *Appendix B: The Self-Sufficiency Standard* for more information on how the Standard is calculated, or see the full 2008 Self-Sufficiency Standard for Pennsylvania at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).



## SAMPLE AND METHODOLOGY

### Key Terms and Definitions Used in this Report

**Household or Householder:** The sample unit used in this study is the household. When appropriate, the characteristics of the householder are reported (e.g. citizenship, educational attainment and occupation). When a variable is reported based on that of the householder it may not reflect the entire household. For example, in a household with a non-citizen householder other members of the household may be citizens.

**Single Father or Single Mother:** For simplicity, a male maintaining a household with no spouse present but with children is referred to as a single father in the text. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note that in some cases the child may be a grandchild, niece/nephew or unrelated child (such as a foster child).

**Family Household:** A household in which there are two or more persons (one of whom is the householder) residing together and who are related by birth, marriage or adoption.

**Non-family Household:** A household that consists of a person living alone or with one or more non-relatives.

**Income inadequacy:** The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs”.

**Latino:** Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups used in this report are non-Hispanic/Latino.

This study uses data from the 2007 American Community Survey (ACS), an annual U.S. Census Bureau survey of social, housing and economic characteristics of the population.

In the Census data, households are divided into family and non-family households. Family households have two or more persons residing together who are related by birth, marriage or adoption; non-family households consist of a person living alone or with one or more non-relatives. The sample unit for the study is the household, not the individual or the family. The householder is the person in whose name the housing unit is owned or rented; when the housing unit is jointly owned or rented, the householder is whoever so designates him or herself. Given the increasing variety of living arrangements, this study includes all persons residing in households, including not only the family, but also non-relatives such as unmarried partners, foster children, boarders and their income. In Pennsylvania, 72 percent of households are “family” households (that is, at least two persons are related) and 28 percent are non-family households. Most non-family households consist of a single individual (79 percent); the remaining 21 percent have two or more unrelated persons. Regardless of household composition, it is assumed that all members of the household share income and expenses.

To determine the income required to cover each family’s basic needs, the Self-Sufficiency Standard is used. The Self-Sufficiency Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, to be consistent, the population sample in this report excludes those household members not expected to work—that is, those who report having a disability that prevents them from working and/or are elderly are excluded, as is their income, when determining household size, household composition and total income. For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly and/or disabled adults are excluded altogether. Homeless individuals and families, as well as those who live in shelters or institutions, are also not included, as these groups are not included in the ACS household-based survey. This results in a total number of 3,363,404 households in Pennsylvania.

To cover all possible household combinations (of number of adults, number and ages of children) for each region in Pennsylvania, Self-Sufficiency Standards were calculated for additional family types beyond the basic 70 family types. To determine whether a household’s income is above or below the Standard (the self-sufficiency income) the household’s income is compared to the calculated Standard for the appropriate family composition and geographic location. Household income is also compared to the appropriate family size Federal Poverty Level in order to determine whether households are above or below the FPL. (See *Appendix A: Methodology and Assumptions* for more detailed information.)

## II. Overall Findings

### A. HOW MANY FAMILIES IN PENNSYLVANIA LACK ADEQUATE INCOME?

How many households in Pennsylvania lack adequate income? If the Federal Poverty Level (FPL) is used, about nine percent of Pennsylvania households included in the analysis for this report are designated officially as poor (excluding elderly and disabled).<sup>7</sup> Using the Self-Sufficiency Standard, 21 percent, or one in five households, lack sufficient income to meet their basic costs in Pennsylvania (see Figure 2). This is more than double the proportion found to be poor using the FPL.

Figure 2

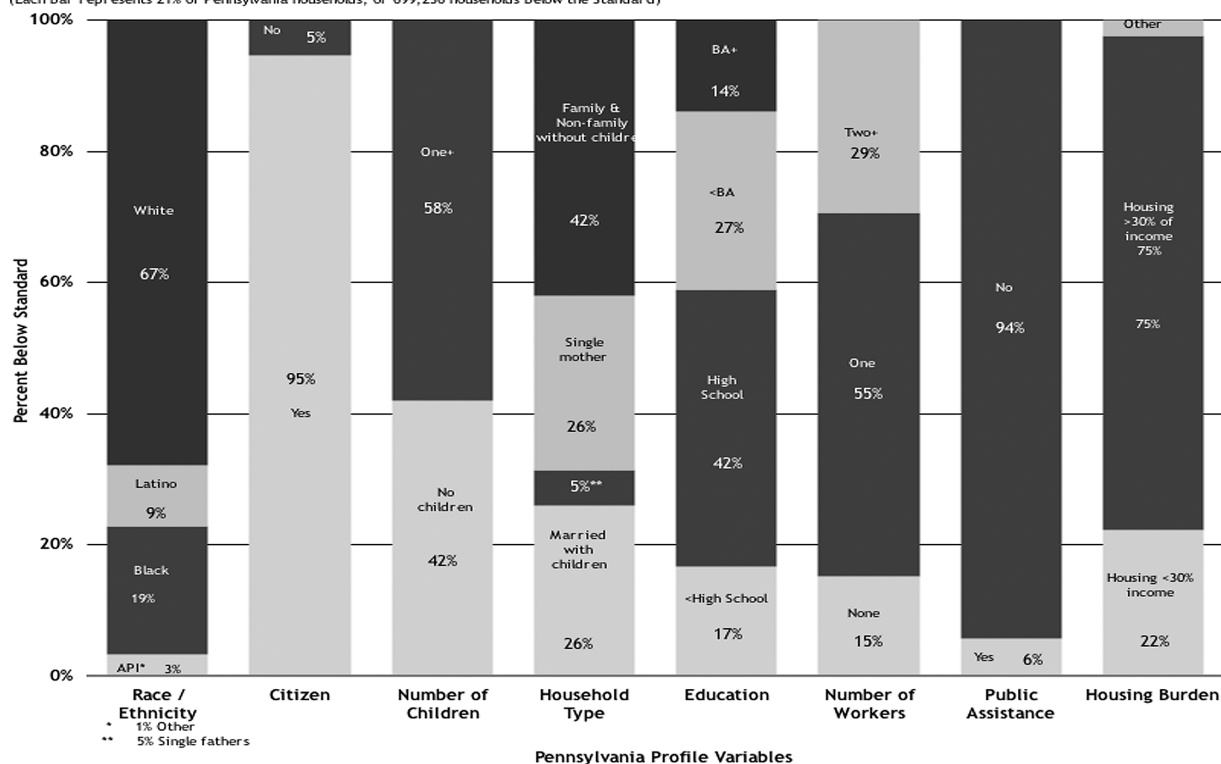


1 out of 5 households in Pennsylvania are below the Self-Sufficiency Standard.

### B. A PROFILE OF FAMILIES WITH INADEQUATE INCOME

Figure 3

Profile of Families with an Inadequate Income: Pennsylvania 2007  
(Each bar represents 21% of Pennsylvania households, or 699,236 households below the Standard)



While the likelihood of experiencing inadequate income in Pennsylvania is concentrated among certain families by gender, race/ethnicity, education and location, families with inadequate incomes are remarkably diverse (see Figure 3).

- In terms of race and ethnicity, 67 percent of households in Pennsylvania with inadequate income are White, nine percent are Latino, 19 percent are Black and three percent are Asian/Pacific Islander.
- U.S. citizens head more than nine out of ten households below the Self-Sufficiency Standard.
- Nearly two-thirds (58 percent) of households below the Standard have children.

- Of the households below the Standard in Pennsylvania, 26 percent are married-couple households with children, five percent are single-male households with children, 26 percent are single-female households with children and the remaining 42 percent of the households below the Standard are family households without children and non-family households (also without children). A never-married mother heads only one out of seven households below the Standard in Pennsylvania.
- Among Pennsylvania householders in families with inadequate income, one in six (17 percent) lack a high school degree, 42 percent have a high school degree, 27 percent have some college or an Associate's degree and 14 percent have a Bachelor's degree or higher.
- About 85 percent of Pennsylvania households with inadequate income have at least one worker. In more than half of these households, there is at least one full-time year-round worker. 15 percent of Pennsylvania households with insufficient income have no workers, and 29 percent have two or more workers.
- Only six percent of households with inadequate income receive public cash assistance. In the American Community Survey, public cash assistance includes general assistance and Temporary Assistance to Needy Families (TANF); and does not include separate payments for medical care, Supplemental Security Income (SSI) or noncash benefits such as food stamps.<sup>8</sup>
- About 22 percent of Pennsylvania households with inadequate income spend less than 30 percent of their income on housing costs; three out of four Pennsylvania households below the Standard spend more than 30 percent of their income on housing.

### III. Detailed Findings

To contrast the picture of income inadequacy that emerges when the Standard is used as a benchmark versus when the FPL is used, data for both of these measures is presented in this report. Each table divides Pennsylvania households into three groups based on their household income:

- Those households whose incomes are *below* both the FPL and the Standard (families below the FPL are always also below the Standard);<sup>9</sup>
- Those households whose incomes are *above* the FPL, but *below* the Standard; and
- Those households whose incomes are *above* the Standard, which is always above the FPL.

For convenience, the total number of families below the Standard is highlighted in each table in the second to last column. Data tables are provided in both the text section and in Appendix C. Generally, tables in the text section provide only the total population in a given subgroup and the percent of the population in a given subgroup who fall into each of the three groups described above. The corresponding Appendix tables appear in the same order as the tables in the text and provide the raw numbers for each group as well as percents and more detail. Additionally, Appendix C contains detailed tables for figures included in the text.

#### A. THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

Counties in Pennsylvania are grouped into 22 Workforce Investment Areas, each of which has a Workforce Investment Board (WIB) as shown in Table 1. The WIBs run CareerLink Centers to counsel workers and fund training through other entities. In southeast Pennsylvania, WIBs generally represent a single county, while most of the WIBs in the remainder of the state represent multiple counties (see Appendix Table 1 to view counties included in each WIB). Several of these multi-county WIBs have large variations in income inadequacy rates among the counties they cover:

- In the Pocono Counties WIB, the rate of income inadequacy is 17 percent in Carbon County, while in the remainder of its counties it is about 25 percent.
- In the Northern Tier WIB, a similar pattern exists: Wyoming County has an income inadequacy rate of 16 percent while the rate is 25 percent in the remainder of the counties.
- In the Central WIB, the rate of households with inadequate income ranges from 17 percent in Mifflin County to 32 percent in Centre County.
- The Tri-County WIB rate of income inadequacy ranges from 15 percent in Butler County to 28 percent in Armstrong and Indiana Counties.

**Table 1**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Workforce Investment Boards: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Workforce Investment Board Areas</b>						
Berks County WIA	106,340	3%	9%	12%	21%	79%
Bucks County WIA	168,390	5%	2%	11%	14%	86%
Central WIA	175,356	5%	10%	13%	23%	77%
Chester County WIA	135,276	4%	3%	7%	11%	89%
Delaware County WIA	144,602	4%	7%	15%	22%	78%
Lackawanna County WIA	55,545	2%	8%	10%	18%	82%
Lancaster County WIA	135,868	4%	7%	13%	20%	80%
Lehigh Valley WIA	169,162	5%	6%	13%	19%	81%
Luzerne-Schuylkill Counties WIA	119,866	4%	11%	9%	21%	79%
Montgomery County WIA	224,352	7%	5%	11%	16%	84%
North Central WIA	59,082	2%	10%	13%	23%	77%
Northern Tier WIA	48,204	1%	9%	15%	24%	76%
Northwest WIA	128,354	4%	11%	13%	24%	76%
Philadelphia County WIA	386,067	11%	18%	14%	33%	67%
Pocono Counties WIA	89,501	3%	7%	16%	23%	77%
South Central WIA	379,746	11%	6%	10%	16%	84%
Southern Alleghenies WIA	115,048	3%	12%	11%	23%	77%
Southwest Corner WIA	109,149	3%	8%	9%	17%	83%
Three Rivers WIA	351,472	10%	10%	11%	21%	79%
Tri-County WIA	93,490	3%	11%	11%	21%	79%
West Central WIA	34,078	1%	12%	15%	26%	74%
Westmoreland & Fayette WIA	134,455	4%	10%	11%	21%	79%

Source: U.S. Census Bureau, 2007 American Community Survey.  
 Pennsylvania Workforce Investment Board Areas obtained from Pennsylvania Partners.

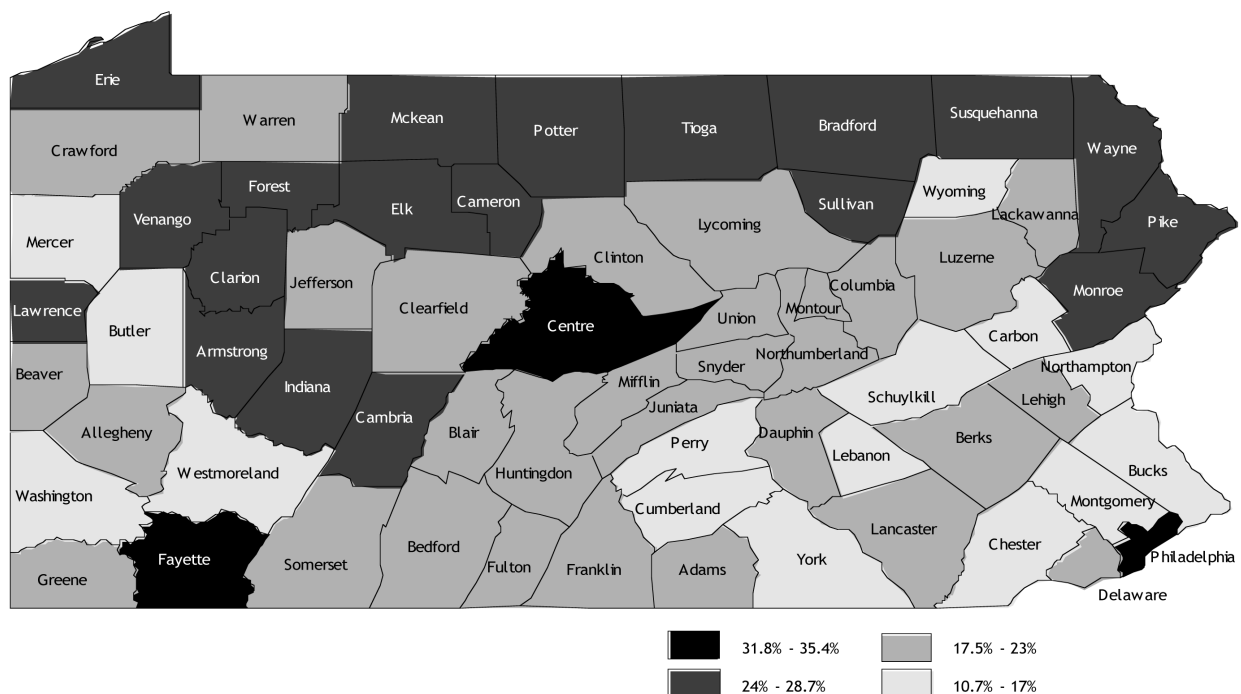
Overall, as depicted in Figure 4, the proportion of households with insufficient income varies greatly by county, from a low of 11 percent of households in Chester County to a high of 35 percent in Fayette County. In three counties—Centre, Philadelphia and Fayette—approximately one in three households have inadequate income. These three counties represent different situations that may be contributing to inadequate income.

Centre is an unusually high cost county in comparison to its neighbors, which is most likely due to the presence of Pennsylvania State University, around which the cost of living, especially housing, is considerably higher than in neighboring areas. For example, in 2008, the median price of home sales in Centre County was roughly \$200,000, compared to slightly over \$80,000 in neighboring Clinton County.<sup>10</sup> The 2008 HUD Fair Market Rents for Centre County were on average about \$200 higher per month than surrounding counties.<sup>11</sup> In recent years, Centre County has been designated as a “housing stress” county, meaning that 30 percent or more of all homes lacked adequate facilities such as plumbing or a kitchen, were overcrowded and/or paid more than 30 percent of their income for housing costs.<sup>12</sup>

In contrast, Philadelphia County, where one in three households are also below the Standard, reflects a typical pattern of racial segregation and highly concentrated urban poverty. This pattern is found in northeastern “rustbelt” cities where well-paying jobs in manufacturing and related sectors have declined. Indeed, the unemployment rate in Philadelphia County reached 8.2 percent in 2008.<sup>13</sup>

In Fayette County, with 35 percent of households below the Standard, coal mining dominated the region until the depletion of coal resources in the mid 1990s.<sup>14</sup> Since then, Fayette County has experienced high rates of unemployment and poverty, with the unemployment rate also reaching eight percent in 2008.<sup>15</sup> The counties in the group with the next highest rates of income inadequacy, ranging from 24 to 29 percent, are primarily the northernmost counties and several counties northwest of Pittsburgh. These figures of income inadequacy likely reflect the general decline in mining and manufacturing in the region.

Figure 4. Counties by Percentage Below the Self-Sufficiency Standard  
Pennsylvania, 2007





In contrast, counties with the lowest levels of income inadequacy are suburban Philadelphia and Pittsburgh communities. In Chester County, for example, only 10.7 percent of households are living below the Self-Sufficiency Standard.

Rates of income inadequacy also vary within counties. This disproportionate geographic distribution is particularly striking when a sample of Pennsylvania cities is examined (see Table 2):

- Although the overall rate of income inadequacy is 21 percent of households in Lehigh County, in the city of Allentown, the rate is 44 percent. That is, households with inadequate income in Lehigh County are concentrated in the city of Allentown. *While only one-third of Lehigh's total population lives in Allentown, it is home to two-thirds of the county's households living below the Standard.*
- Likewise, Pittsburgh, which has an income inadequacy rate of 29 percent, houses 25 percent of the households of Allegheny County, but *is home to 35 percent of the county's households living below the Standard.*
- Conversely, the city of Erie houses 67 percent of the households of Erie County, but is home to only 47 percent of the county's households living below the Standard. In the city of Erie, 17 percent of households have incomes below the Standard. Because, statistically, minority populations in Pennsylvania are more likely to live below the Self-Sufficiency Standard—due to a number of systemic barriers—Erie's lower rate of income inadequacy may

<b>Table 2</b> <b>The Self-Sufficiency Standard and Federal Poverty Level by</b> <b>Select Cities: Pennsylvania 2007</b>						
	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Select Cities<sup>1</sup></b>						
Allentown (Lehigh County)	26,980	1%	15%	29%	44%	56%
Erie (Erie County)	48,029	1%	7%	10%	17%	83%
Philadelphia (Philadelphia County)	386,067	11%	18%	14%	33%	67%
Pittsburgh (Allegheny County)	89,076	3%	18%	11%	29%	71%

1 Note that these four cities represent approximately 18 percent of Pennsylvania's population.

Source: U.S. Census Bureau, 2007 American Community Survey.

be explained by the city's smaller ethnic/racial community. Some of these systemic barriers are addressed in the following sections.

**Urban and Rural Areas.** Table 3 reveals that urban and rural areas of Pennsylvania have similar rates of income inadequacy.<sup>16</sup> In urban areas 20 percent of households have inadequate income compared to 22 percent in rural areas. The percentage of Pennsylvania's population living in both urban and rural areas is relative to the percentage of households with inadequate incomes living in each.

- 27 percent of all Pennsylvania's households live in rural areas as defined by the Center for Rural Pennsylvania, and 28 percent of Pennsylvania households who are below the Standard live in rural areas.
- Likewise, 74 percent of all households in Pennsylvania live in urban areas, and 72 percent of Pennsylvania's households who are below the Standard live in urban areas.

Overall, while the geographic distribution of income adequacy is similar when urban and rural areas are compared,

**Table 3**  
**The Self-Sufficiency Standard and Federal Poverty Level by Urban and Rural Areas\*:**  
**Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
Urban Pennsylvania	2,471,987	73%	9%	11%	20%	80%
Rural Pennsylvania	891,417	27%	10%	12%	22%	78%

Source: U.S. Census Bureau, 2007 American Community Survey.

\*This table uses the Center for Rural Pennsylvania definition of urban and rural counties. Rural counties are defined as counties with a population density of 274 persons per square mile or less. Urban counties are counties with a population density of more than 274 persons per square mile. A population density of 274 persons per square mile was the average density for Pennsylvania in 2000. The Center for Rural Pennsylvania. Rural/Urban PA. Retrieved February 18, 2009, from [http://www.ruralpa.org/rural\\_urban.html#maps](http://www.ruralpa.org/rural_urban.html#maps)

differences are more pronounced at county- and city- specific levels. For example, if Philadelphia County is excluded—where 33 percent of households are below the Standard—the rate of income inadequacy for the rest of the urban areas in Pennsylvania drops to 15 percent.

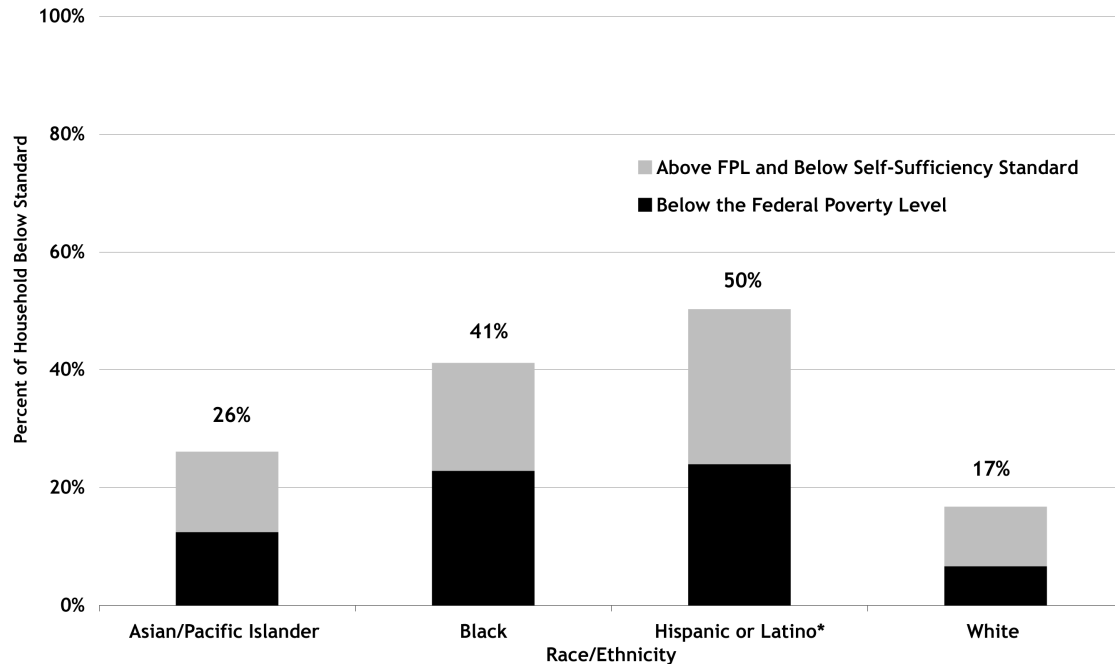
## B. RACE/ETHNICITY, CITIZENSHIP AND LANGUAGE

This study uses the Census Bureau's race and ethnicity classifications. The Census Bureau asks individuals to indicate their race and their ethnicity separately (whether or not a head of household is Hispanic/Latino). Thus, those who identify as Hispanic or Latino could be of any race.<sup>17</sup> For this study, we have combined these two characteristics into a single set of racial and ethnic categories. Hispanics/Latinos are grouped into one category (referred to as Latino), regardless of race, while all other categories are non-Latino, e.g., non-Latino Whites, non-Latino Blacks and so forth. The result is five mutually exclusive racial and ethnic groups: 1) Asian and Pacific Islander, 2) Black or African-American, 3) Latino/Hispanic, 4) White and 5) Other race and ethnicities.

**Race and Ethnicity.** Of the five racial and ethnic groups, White households are the least likely group to experience inadequate income with only 17 percent of White households in the state having incomes below the Standard, as seen in Figure 5.<sup>18</sup> Latino households have the highest percentage of insufficient income at 50 percent, followed by Black households at 41 percent. Among Asian/Pacific Islander households, slightly more than one in four, or 26 percent, experience income inadequacy.



**Figure 5:**  
Households Below the Self-Sufficiency Standard by Race/Ethnicity: Pennsylvania 2007



\*Hispanics or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

However, because 83 percent of Pennsylvania's households are White, White households account for the largest portion, two-thirds, of those below the Standard in the state. Consistent with other research such as Rank and Hirschl(2001),<sup>19</sup> this study finds that while the majority of families with inadequate income in Pennsylvania are White, people of color are disproportionately likely to have inadequate incomes, particularly Latinos and African-Americans. While Latino households (of any race) constitute only about four percent of all Pennsylvania households, nine percent of all households in the state with incomes below the Standard are Latino. Ten percent of all households in Pennsylvania are Black, however Black households comprise 20 percent of households in Pennsylvania below the Standard.

**Citizenship Status.** As can be seen in Table 4, foreign-born households have somewhat higher rates of income inadequacy than native-born households, 29 percent versus 20 percent. At the same time, as seen in Figure 5, Latinos have the highest rates of income inadequacy among the race/ethnic groups examined. As the barriers associated with being foreign born and/or being a non-citizen could partially account for these higher rates, in Table 4 we examine the relationship of citizenship status to rates of inadequate income for both Latino and non-Latino households.

- First, for non-Latinos, rates of income inadequacy are consistently low. However, citizenship status does not greatly impact these rates: income inadequacy rises from 19 percent for native-born non-Latinos, to 21 percent for those who are naturalized citizens, to 30 percent for non-citizens.
- In contrast, rates of income inadequacy for Latino groups are high regardless of citizenship status. They are lowest at 42 percent for naturalized citizen Latinos, while more than half of both native-born Latino, including Puerto Ricans, and non-citizen Latino households lack adequate income (52 and 51 percent respectively).
- When native-born Latinos are examined by origin (Puerto Rican versus other Latino origin) the data reveal that Puerto Ricans have the highest rate (55 percent) of income insufficiency for any race/ethnic group in

**Table 4**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Citizenship Status and Ethnicity of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Citizenship Status</b>						
<b>Native-born</b>	3,139,192	93%	9%	11%	20%	80%
Latino <sup>2</sup>	86,511	3%	28%	24%	52%	48%
Puerto Rican	65,331	2%	29%	26%	55%	45%
Other Latino Origin	21,180	1%	22%	18%	41%	59%
Not Latino	3,052,681	91%	8%	11%	19%	81%
<b>Foreign born</b>	224,212	7%	11%	19%	29%	71%
Naturalized citizen	112,405	3%	7%	17%	25%	75%
Latino	17,630	1%	8%	34%	42%	58%
Not Latino	94,775	3%	7%	14%	21%	79%
Not a citizen	111,807	3%	14%	20%	34%	66%
Latino	23,780	1%	23%	28%	51%	49%
Not Latino	88,027	3%	12%	18%	29%	71%

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

2 Latino refers to Hispanic/Latino ethnicity, regardless of race.

Source: U.S. Census Bureau, 2007 American Community Survey.

Pennsylvania while householders of other Latino origin have an income inadequacy rate of 41 percent.

These data suggest that citizenship plays a role, but a minor one, in income inadequacy for both Latinos and non-Latinos, and that other factors (such as barriers encountered by Latinos) also contribute to the disadvantaged position occupied by Latino households in Pennsylvania's economy.

**Language.** Rates of income inadequacy also vary by the language spoken by householders. Table 5 shows that only four percent of Pennsylvania's total households report speaking English "less than very well." Although households speaking English "less than very well" are a small percentage of those below the Standard, the rates of income inadequacy among this group are quite high:

- While only 20 percent of the state's households that report speaking English "very well" are below the Standard, 44 percent of those who speak English "less than very well" are below the Standard;
- Among households where the language spoken at home is English, 19 percent are below the Standard, while 36 percent of those who report speaking a "language other than English at home" are below the Standard. The highest rate of income inadequacy, 48 percent, is among households where Spanish is the language other than English that is spoken at home.

To sum up, income inadequacy disproportionately affects native-born or non-citizen Latinos and those who live in households in which English is spoken "less than very well." Note that given their high rates of income inadequacy, Puerto Ricans, in spite of American citizenship, may experience more of the barriers faced by immigrants than the barriers of non-citizenship.

**Table 5**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Language of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>English Speaking Ability</b>						
Very well	3,240,760	96%	9%	11%	20%	80%
Less than very well	122,644	4%	20%	24%	44%	56%
<b>Language Spoken at Home</b>						
English	3,045,150	91%	8%	11%	19%	81%
Language other than English	318,254	9%	16%	20%	36%	64%
Spanish	124,938	4%	23%	25%	48%	52%
Language other than Spanish	193,316	6%	11%	17%	28%	72%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

## C. GENDER AND FAMILY COMPOSITION

**Gender.** Across all types of households in Pennsylvania, those with a female householder are nearly twice as likely to have income below the Standard as households with male householders (28 percent versus 15 percent; see Table 6).<sup>20</sup> However, this comparison is not clear-cut, as the male and female householder categories in Table 6 each include very different types of householders. For example, each category includes both married and single householders, both with and without children. Thus, the difference in income inadequacy for households with male compared to female householders may be associated with factors other than gender alone, such as the higher likelihood of children being present in women-maintained households. This section examines the impact of *gender combined with household type* on income inadequacy. Later sections of this report will return to the impact of gender, and the interaction of gender with other factors such as education, employment patterns, wages and occupations that may help explain the gender difference in income inadequacy shown in Table 6.<sup>21</sup>

Since four-fifths of *non-family* households are one-person households (and by definition do not include related children), comparing the rate of income inadequacy by gender for non-family households shows the impact of gender alone on income inadequacy rates. As Table 6 shows, among *non-family* households the rate of income inadequacy is 25 percent for female householders versus 19 percent for male householders, a relatively small difference compared to the gender difference for all households (28 percent versus 15 percent, see above). *In other words, men and women living alone, or in a few cases, with non-relatives, have similar rates of inadequate income.* Clearly, other factors contribute to the overall gender difference in income adequacy beyond gender.

**Table 6**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Gender of Householder<sup>1</sup> and Household Type: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Gender of Householder</b>						
Male	1,895,185	56%	5%	10%	15%	85%
Female	1,468,219	44%	14%	14%	28%	72%
<b>Household Type</b>						
All family households <sup>2</sup>	2,415,409	72%	8%	13%	20%	80%
Non-family <sup>3</sup> households	947,995	28%	12%	10%	22%	78%
Male householder	511,616	15%	10%	9%	19%	81%
Female householder	436,379	13%	15%	10%	25%	75%

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

2 A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage or adoption family households include any unrelated persons who reside in the household.

3 A non-family household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Presence of Children.** Since gender alone does not account for the notably higher rates of inadequate income among households maintained by women, perhaps the economic costs of children—such as the high costs of child care—has an impact on rates of income adequacy. The relationship between the *presence of children* and rates of income inadequacy is shown in Table 7. The proportion of all Pennsylvania households with inadequate income is 15 percent for those with no children, but increases to 21 percent for households with one child. Of two child households, 26 percent have inadequate income and 43 percent for households with three children. The increase is more dramatic for families with four or more children; however, these families account for a very small proportion, about three percent, of all Pennsylvania households. Overall, households with children account for over half, 58 percent, of all households in Pennsylvania with incomes below the Standard.

Moreover, the relationship between the presence of children and inadequate income is even stronger if the children in the household are younger than schoolage. As shown in the Self-Sufficiency Standard, the presence of young children is associated with increased costs of basic needs, such as full-time child care, housing, food and health care. (Appendix B demonstrates that the Self-Sufficiency Standard increases considerably when children are added to a non-child household). At the same time, the presence of young children may make it harder for the parent(s) to work full-time. The proportion of households with inadequate income who have at least one child under the age of six is considerably higher than households with only schoolage children (40 percent compared to 21 percent). *Thus, the presence of children—particularly young children—in the household does increase the likelihood of inadequate income.*

**Table 7**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Children in Household and Age of Youngest Child: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
Number of Children in Household						
No children	1,973,264	59%	8%	7%	15%	85%
1 or more	1,390,140	41%	11%	18%	29%	71%
1	581,950	17%	8%	13%	21%	79%
2	530,441	16%	10%	16%	26%	74%
3	192,742	6%	16%	27%	43%	57%
4 or more	85,007	3%	28%	43%	71%	29%
Age of Youngest Child						
Less than 6 yrs	586,619	17%	15%	25%	40%	60%
6 to 17 yrs	803,521	24%	8%	13%	21%	79%

Source: U.S. Census Bureau, 2007 American Community Survey.

**Household Type and Presence of Children.** While the increase in child care and associated expenses increases the possibility of inadequate income, the impact varies widely depending on the type of household and gender of the householder. Table 8 divides households according to whether they are maintained by a married couple, a man alone or a woman alone and shows the impact of the presence of children. When we compare households by type, regardless of the presence of children, married couples have the lowest rate of income inadequacy (13 percent), while male-householders alone have somewhat higher rates (21 percent). However, the highest rates are those of women maintaining homes alone (without a partner), with over a third lacking adequate income (36 percent).

When we limit the sample to households with children, we find a similar pattern; that is, married couple households have the lowest rate of income inadequacy at 19 percent. Income inadequacy increases for single father households,<sup>22</sup> with over one third lacking adequate income (36 percent). However, well over half of single mother households lack adequate income (58 percent). Although the presence of children is associated with higher rates of income inadequacy for all household types, being a single parent results in higher levels of income inadequacy than that of married parents regardless of gender. However, the impact of single parenthood on inadequate income is much greater for women than men. Married couples are more likely to have one or more workers than single parents of either gender, a factor that will be explained later in this report. *At the same time, the higher rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a single mother with children—is associated with the highest rate of income inadequacy.* The causes of these high levels of income inadequacy are many, including pay inequity and gender based discrimination, as well as the expenses associated with children, particularly child care.

Not only are single mother households disproportionately more likely to lack adequate income than single father households, there are three times as many single mother households in Pennsylvania (318,269) than single father households (104,340). Single mother households with children comprise nearly 10 percent of all Pennsylvania households compared to three percent for single father households. Of all households in Pennsylvania below the Standard, 26 percent are single mother households and five percent are single father households.

**Table 8**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Household Type and Number of Children: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
Household Type and Number of Children						
Married couple	1,829,440	54%	4%	10%	13%	87%
No children	861,909	26%	3%	4%	7%	93%
1 or more	967,531	29%	4%	14%	19%	81%
1	368,417	11%	3%	7%	10%	90%
2	397,000	12%	4%	13%	17%	83%
3	143,575	4%	7%	25%	32%	68%
4 or more	58,539	2%	14%	46%	60%	40%
Male householder <sup>1</sup> , no spouse present	664,668	20%	10%	11%	21%	79%
No children	560,328	17%	10%	9%	19%	81%
1 or more	104,340	3%	10%	26%	36%	64%
1	60,127	2%	9%	20%	29%	71%
2	30,468	1%	10%	29%	39%	61%
3	9,613	0%	12%	43%	55%	45%
4 or more	4,132	0%	30%	52%	81%	19%
Female householder, no spouse present	869,296	26%	20%	16%	36%	64%
No children	551,027	16%	13%	10%	24%	76%
1 or more	318,269	9%	31%	27%	58%	42%
1	153,406	5%	20%	25%	45%	55%
2	102,973	3%	33%	28%	61%	39%
3	39,554	1%	51%	29%	80%	20%
4 or more	22,336	1%	63%	33%	96%	4%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

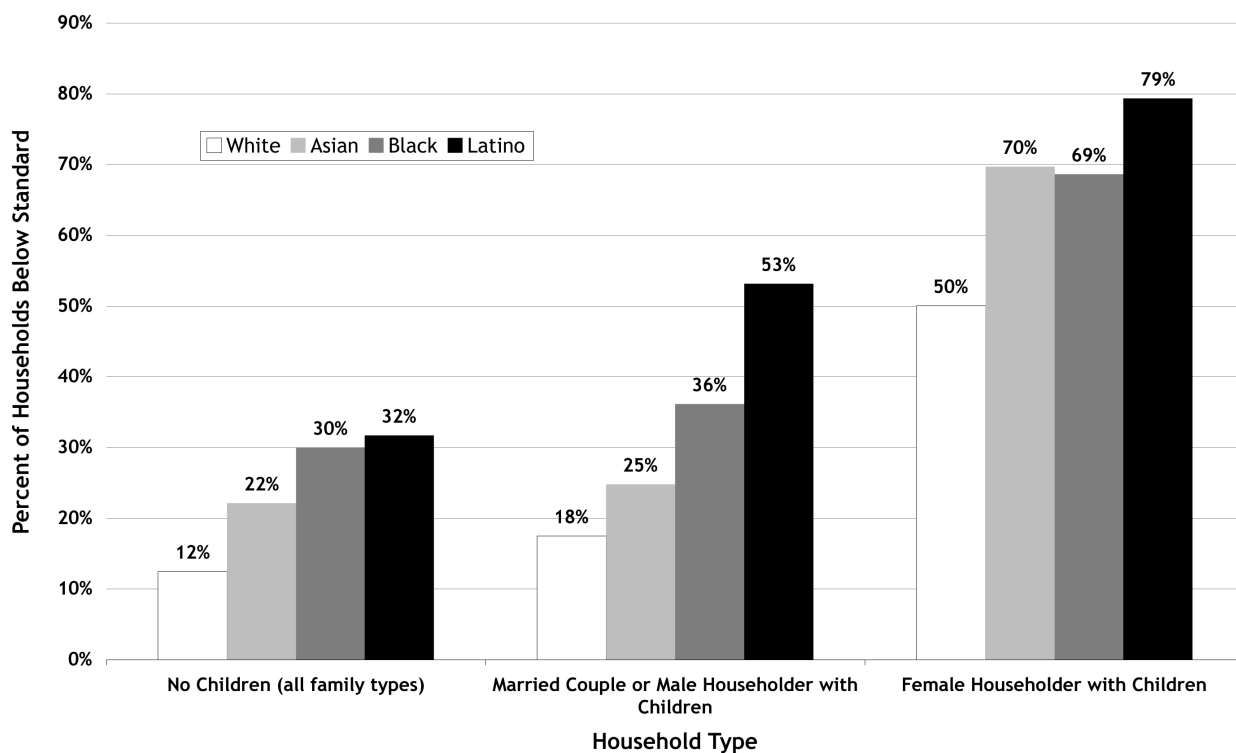
**Household Type and Race/Ethnicity.** As previously discussed, the combination of being a woman, having children and solo parenting are associated with high rates of income inadequacy. At the same time, rates of income adequacy vary considerably by race and ethnicity. In this section, we explore the ways these demographic and racial and ethnic status factors interact together. (Note: Due to their small numbers, this analysis of race/ethnicity combines male headed households with no spouse present with the larger group of married couple households.) When these two factors—household type and race and ethnicity—are combined, there is an even greater disparity between groups in rates of income adequacy. That is, *within* racial groups, household type differences remain, with single mother



households having the highest rates of income inadequacy. At the same time, among households of the same composition, racial and ethnic differences remain, with Latinos having the highest rates of income inadequacy. The patterns of income inadequacy by household type and race/ethnicity are outlined below and shown in Figure 6.

- Within each household type, White families consistently have the lowest proportion of households with income below the Standard, while Latino families have the highest proportion, with the other race/ethnicity classifications falling between these two.
- Among household types *without* children, the proportion of married couple and male maintained households in Pennsylvania with insufficient incomes ranges from 10 percent for White households to 26 percent for Latino households; significantly lower than the rates of 20 percent for White households to 47 percent for Latina women-maintained households (data shown in Appendix Table 21). As Figure 6 shows, when all household types without children are combined, income inadequacy ranges from 12 percent among White childless households to 32 percent among Latino childless households.
- For households in the state *with* children, rates of income insufficiency range from 18 percent among White to 53 percent among Latino married couple and single father households. For single mother households, the proportion of income inadequacy reaches 50 percent or above for each racial/ethnic group shown in this comparison. The rate of income inadequacy for single mothers ranges from 50 percent for White householders to nearly 70 percent for Asian/Pacific Islander<sup>2</sup> and Black householders and to 79 percent for Latina householders. These ranges contrast sharply with the rate of income inadequacy for married couples and single fathers.

**Figure 6**  
Households Below the Self-Sufficiency Standard by Household Type and Race/Ethnicity: Pennsylvania 2007



Even though households with children, and those maintained by women alone, have higher proportions with inadequate incomes (compared to households without children and/or households maintained by married couples or male householders alone), the differences by race/ethnicity are substantial. Indeed, a higher proportion of *childless* Latino married couple and male householder families have incomes below the Standard (26 percent) than White married couples and male householder families *with* children (18 percent) (data shown in Appendix Table 21). Additionally, as shown in Appendix Table 21, *single mother households of any race/ethnicity have a proportion of income inadequacy that is five to eight times that of White married couple households or male headed households without children (50 to 79 percent compared to 10 percent).*

**Depth of Poverty.** The data indicate not just which family types and which race/ethnic groups have higher proportions below the Standard, it also reveals the relative *depth of the poverty* among different types of households by race and gender. As shown on the top row of most tables, 21 percent of Pennsylvania households statewide are below the Standard, with 12 percent above the FPL but below the Standard, and nine percent below both the FPL and the Standard. However, a closer look at those who are below *both* the FPL and the Standard shows wide variation by household type.

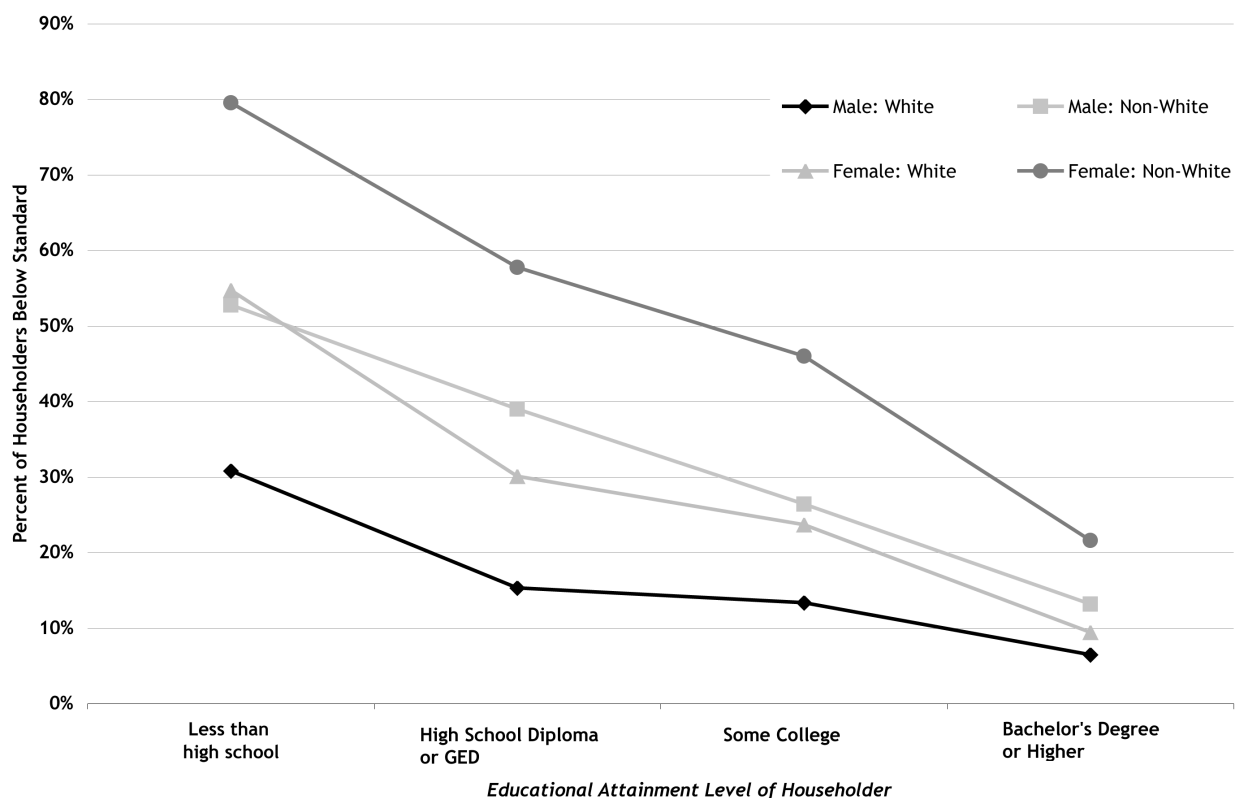
- Among married couples with children and single father households, only about four percent to 17 percent, depending on race/ethnicity, of those below the Standard in Pennsylvania are *also* below the Federal Poverty Level.
- In contrast, 24 percent to 50 percent of single mother households, who are or that are depending upon the race/ethnicity group, below the Standard are below the FPL as well.

*Households headed by women alone—particularly women of color—have a greater frequency of having not only insufficient income, but of also having incomes below the Federal Poverty Level.*

## D. EDUCATION

One possible factor that could account for these striking differences in income adequacy rates by gender, family type and race/ethnicity is the educational attainment of the householder. Consistent with other research such as Rank and Hirschl, 2001, education is strongly related to the level of income inadequacy: householders with less education are much more likely to have insufficient income than those with more education. Half (49 percent) of households in Pennsylvania with less than a high school education have inadequate incomes, while 26 percent of those with a high school degree or its equivalent, 22 percent of those with some college and nine percent of those with a college degree or more have inadequate incomes (see Appendix Table 22). Nonetheless, it should be noted that only seven percent of all householders in Pennsylvania, and 17 percent of those with incomes below the Standard, lack a high school degree. The remaining 83 percent of Pennsylvania households below the Standard have a high school degree or more, and more than 40 percent have some college or more.

**Figure 7**  
Households Below the Self-Sufficiency Standard by Education, Race and Gender: Pennsylvania 2007





Although advanced education reduces income inadequacy for all race and gender groups in Pennsylvania, four patterns are apparent when we examine the impact of education separately by race and gender (see Figure 7)

- First, as education levels *increase*, income inadequacy rates *decrease* more dramatically for women than for men, especially women of color. Thus, the relationship between higher education and relatively higher levels of income adequacy are greatest for women of color, followed by White women. In fact, when the education attainment of the householder increases from a high school degree to a Bachelor's degree or higher, income inadequacy plummets from 58 percent to 22 percent for women of color, and from 30 percent to nine percent for White women. In contrast, men have lower rates of income inadequacy even with less education: men at the lowest educational level, those with less than a high school education, have an income inadequacy rate of 37 percent—compared to 66 percent for women lacking a high school degree—and therefore experience less of a decline with increased education.
- Second, as educational levels increase, the *differences* in income inadequacy rates between men and women of the same race/ethnicity narrow. This is most apparent for White women: Figure 7 shows that White women with less than a high school degree are almost twice as likely to have inadequate income as White males (55 percent compared to 31 percent) lacking a high school degree. This gap decreases as education increases, so that the difference in income inadequacy between White women and White men who hold a Bachelor's degree or higher declines to only about three percent. A similar pattern is apparent for people of color: the gap between men and women of color declines as education increases, except there remains a somewhat larger gap of eight percent between men and women of color with college degrees or more.
- Third, *within* gender there is a similar pattern of differences narrowing as education increases: income inadequacy for men of color remains about double that of White men at each educational level, although the percentage point gap, as above, does decrease, from 21 percent between men of color and White men lacking a high school education to just seven percent between White men and men of color with a Bachelor's degree or more. For women there is a similar decline in the difference between White women and women of color as education increases. Nevertheless, comparing both gender and race, women of color are about three times more likely than White men to have inadequate incomes at each education level.
- Fourth, the disadvantages experienced by women and/or people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. While only 15 percent of White males with only a high school diploma are below the Standard, 46 percent of women of color with some college or an Associate's degree and 22 percent of women of color with a Bachelor's degree or higher are still below the Standard. In other words, a higher proportion of women of color with a Bachelor's degree or higher have inadequate incomes than White males with only a high school degree.

It should be noted that in Pennsylvania the distribution of educational attainment is very similar among men and women, especially at the lower end. That is, about one out of 14 householders in Pennsylvania have less than a high school degree, and about one-third of both men and women have a high school degree. Even among those below the Standard in Pennsylvania, only about one-sixth lack a high school degree (16 percent of women and 18 percent of men householders), while about 42 percent of both men and women have a high school degree (or its equivalent). Altogether, five out of six householders below the Standard, both male and female, have at least a high school degree, and about 30 percent have some college or more. *In short, the differences in income adequacy by gender do not reflect differences in educational attainment by gender, and instead reflect disparities in the “returns” to education for similar levels of educational attainment of men compared to women.*

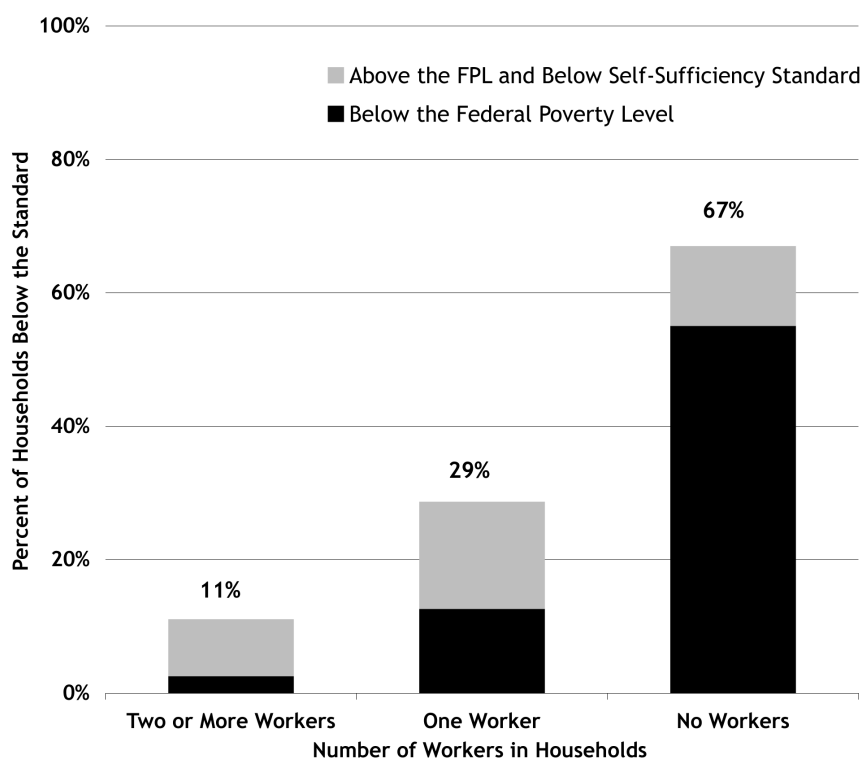
The distribution of education by race/ethnicity does contribute somewhat to differences in income adequacy rates by race/ethnic groups. That is, among all householders in Pennsylvania, while five percent of all Whites lack a high school degree, 15 percent of people of color lack a high school degree. Among Pennsylvania households below the Standard, 13 percent of Whites and 25 percent of people of color lack a high school degree. At the same time, the substantially different “returns” to education, in the form of higher income inadequacy rates for people of color (see above), also contribute to higher rates of insufficient income for people of color.

## E. EMPLOYMENT AND WORK PATTERNS

By far the largest source of income, employment—or the lack thereof—is clearly an important factor in explaining income inadequacy. But how it is related to income inadequacy could vary along a number of dimensions: 1) the number of workers, 2) employment patterns such as full-time or part-time, full-year or part-year or lack of hours and stability, 3) the interaction between the number of workers and employment patterns, 4) occupational segregation or 5) a combination of these work-related factors. Below is an examination of these possible reasons for employment-related causes of income inadequacy.

**Number of Workers.** As Figure 8 shows, two-thirds of Pennsylvania households with no workers (households in which no one has been employed in the past year) lack sufficient income. On the other hand, only about one in four households with one worker, and one in 10 households with two or more workers, have an income that falls below the Standard.

**Figure 8:**  
Households Below the Self-Sufficiency Standard by Number of Workers: Pennsylvania 2007



This pattern is the same across race/ethnic groups but the impact of no workers in a household is magnified for people of color (Table 9). The rate of income inadequacy varies among Pennsylvania households with no workers from 57 percent for White households to 93 percent for Latino households. Among households with one worker, the rate of income inadequacy drops substantially across all racial and ethnic groups compared to households with no workers. With one adult worker, rates of income inadequacy vary from 24 percent for White to 60 percent for Latino households. When there are two or more workers in a household the rate of income inadequacy further drops for all racial/ethnic groups.

**Table 9**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Workers by Race and Ethnicity<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Asian/Pacific Islander</b>	87,451	3%	12%	14%	26%	74%
Two or more workers	44,686	1%	4%	12%	16%	84%
One worker	38,775	1%	16%	16%	32%	68%
No workers	3,990	0%	72%	9%	81%	19%
<b>Black</b>	330,796	10%	23%	18%	41%	59%
Two or more workers	119,669	4%	6%	17%	23%	77%
One worker	178,185	5%	24%	21%	45%	55%
No workers	32,942	1%	80%	8%	88%	12%
<b>Hispanic/Latino<sup>2</sup></b>	127,921	4%	24%	26%	50%	50%
Two or more workers	61,973	2%	10%	24%	34%	66%
One worker	54,043	2%	26%	33%	60%	40%
No workers	11,905	0%	85%	7%	93%	7%
<b>White</b>	2,802,535	83%	7%	10%	17%	83%
Two or more workers	1,620,418	48%	2%	7%	9%	91%
One worker	1,071,690	32%	10%	14%	24%	76%
No workers	110,427	3%	44%	13%	57%	43%

1 All workers over age 16 are included in the calculation of number of workers in the total household.

2 Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Nativity reflects a similar pattern by the number of workers in a household but to a lesser extent than the variation above (see Table 10). Among Pennsylvania households with no workers, those who are not native born to the United States experience somewhat higher rates of income inadequacy, 77 percent, compared to 66 percent for native born. Likewise, when there is one worker in a household, there is again a moderate difference between native born householders and non-native born householders: 28 percent of native born householders with one worker have inadequate income, while among non-native born householders the rate is 37 percent. When there are two or more workers, the rate of income inadequacy decreases for native born householders to 11 percent and for non-native born householders to 20 percent. Altogether, while nativity is important, rates of income adequacy seem to be more strongly related to the number of workers within a household and race/ethnicity than to whether or not the householder is native born.

**Table 10**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Working Adults and Citizenship Status<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Number of Working Adults by Citizenship Status</b>						
<b>Not Native</b>	224,212	7%	11%	19%	29%	71%
Two or more workers	122,335	4%	4%	16%	20%	80%
One worker	93,026	3%	15%	22%	37%	63%
No workers	8,851	0%	62%	15%	77%	23%
<b>Native</b>	3,139,192	93%	9%	11%	20%	80%
Two or more workers	1,732,073	51%	2%	8%	10%	90%
One worker	1,256,234	37%	12%	16%	28%	72%
No workers	150,885	4%	55%	12%	66%	34%

Source: U.S. Census Bureau, 2007 American Community Survey.

This data suggest that the number of workers in a household is a major protector against income insufficiency. However, only five percent of all households in Pennsylvania have no workers in them at all. This proportion is similar across all race/ethnic groups and nativity status. *Moreover, among all Pennsylvania (non-elderly, non-disabled) households with insufficient incomes, 85 percent already have at least one worker.* As the great majority of households with incomes below the Standard have working adults, lack of work cannot be the only source of inadequate income. Put another way, *the “work first” mantra of welfare reform may not be enough to escape poverty, and work alone is not necessarily the solution to income insufficiency.*

If more than four out of five Pennsylvania families with inadequate income already have at least one worker in the household, it may be the amount or the type of employment that contributes to incomes remaining inadequate.<sup>24</sup>

**Employment Patterns.** A key characteristic of employment is the work schedule, specifically whether the householder works full-time or part-time and/or whether the householder works year-round or part-year. Part-time is defined as less than 35 hours per week and part-year is defined as less than 50 weeks per year.<sup>25</sup> Not surprisingly, the lowest rates of income inadequacy are found among those families in which the householder works full-time year-round, with only one in nine such households (11 percent) having insufficient income (Table 11). Among Pennsylvania householders whose employment is less than full-time throughout the year, income inadequacy increases accordingly, as the number of hours decrease:

- Among householders working *year-round*, but only *part-time*, 35 percent have insufficient income.
- Among householders who work *full-time*, but only *part of the year*, income inadequacy rises to 28 percent, more than double the rate of householders working full-time year-round. The majority of full-time part-year workers (76 percent) work more than half the year (and have an income inadequacy rate of 22 percent); for those who work full-time, but less than half the year, income inadequacy increases to 49 percent.
- Among householders working both *part-time* and *part-year*, the rate of insufficient income is 51 percent; if the householder's part-year work is less than half the year as well as part-time, 63 percent have insufficient incomes, a rate nearly six times that of full-time/year-round workers.

Because some of these differences may reflect not only the householder's work schedules, but that of other adults as well, we now turn to the question of the number of adults in the household and their work patterns.

**One-Adult Households.** As one might expect, among one-adult households, if the adult works full-time, year-round, only about 14 percent of these households lack sufficient income, very similar to the rate among all households in which the householder works full-time year-round. (The employment patterns discussed here are presented in the bottom portion of Table 11). However, if the one adult works only part-time and/or part-year, the proportion lacking adequate income rises to 51 percent and if the adult is not working the level of income inadequacy reaches 72 percent. *Thus obtaining full-time, year-round employment is means to improved economic well-being for one-adult households.*

**Two-Adult Households.** Among households with two or more adults (most households in this category have just two adults),<sup>26</sup> *it is the combination of the number of adults working and their work schedules that are associated with varying rates of income insufficiency.* Not surprisingly, when *both* adults work full-time year-round the rate of income inadequacy is only three percent. When *both* adults work full or part-time and full or part-year, regardless of schedule, only one in 10 of these households lack sufficient income, the same as the rate of households with one full-time year-round worker. However, if neither of these employed adults are full-time year-round, then among such households the proportion with income below the Standard increases to 31 percent. Among two-adult households, the highest rates of income insufficiency are found in households in which at least one adult does not work at all, while the other adult(s) only work part-time and/or part-year; 50 percent of these households experience income inadequacy. Note that this rate (50 percent) is very similar to that of the one-adult household in which there is again just one worker who is working part-time and/or part-year (51 percent).

**Table 11**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Work Status of Householder and Work Status of Adults<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Work Status of Householder</b>						
Full-time/Year-Round	2,161,002	64%	2%	9%	11%	89%
Part-time/Year-Round	190,261	6%	16%	19%	35%	65%
Full-time/Part-Year	508,790	15%	12%	16%	28%	72%
less than 26 weeks	121,623	4%	30%	19%	49%	51%
26 weeks to 49 weeks	387,167	12%	7%	15%	22%	78%
Part-time/Part-Year	197,595	6%	31%	20%	51%	49%
less than 26 weeks	78,743	2%	44%	18%	63%	37%
26 weeks to 49 weeks	118,852	4%	23%	21%	43%	57%
Not Working	305,756	9%	36%	16%	52%	48%
<b>Work Status of Adults</b>						
<b>One Adult in Household</b>	1,117,998	33%	18%	13%	31%	69%
Work full-time, year-round	671,097	20%	3%	11%	14%	86%
Work part-time and/or part-year	326,477	10%	32%	19%	51%	49%
Nonworker	120,424	4%	60%	12%	72%	28%
<b>Two or More Adults in Household</b>	2,245,406	67%	5%	11%	16%	84%
All adults work	1,689,907	50%	2%	8%	10%	90%
All workers full-time, year-round	644,131	19%	0%	3%	3%	97%
Some workers part-time and/or part-year <sup>2</sup>	830,165	25%	1%	9%	11%	89%
All workers part-time and/or part-year	215,611	6%	12%	19%	31%	69%
Some adults work	513,929	15%	10%	20%	30%	70%
All workers full-time, year-round	315,431	9%	5%	20%	25%	75%
Some workers part-time and/or part-year <sup>2</sup>	71,690	2%	3%	12%	14%	86%
All workers part-time and/or part-year	126,808	4%	27%	23%	50%	50%
No adults work	41,570	1%	42%	12%	54%	46%

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

2 This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Household Type.** Previously in this report it was shown that single mother households have much higher rates of income inadequacy than married-couple households. The discussion above suggests that the difference in income inadequacy rates between single mother and married-couple households might be due at least in part to the number of workers in the household. Among married couple and single father households who have two or more workers, the rate of income insufficiency is 14 percent. Where there is just one worker in the married couple or single father households, even when he/she works full-time, year-round, the proportion with insufficient income rises to 34 percent. However, even with one adult working full-time, year-round, more than half of single-mother households lack sufficient income (see Table 12). *Thus, even with full-time, year-round work, the disadvantages associated with being a woman in the labor market results in substantially higher levels of income inadequacy compared to married-couple or single father households with only one worker.* In addition to very different rates of income inadequacy contributing to higher numbers of single mother households with insufficient income, is the fact that while three-fourths of married couple and single father households have two or more workers, only one-third of female householder families have more than one worker.



**Table 12**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Workers by Household Type (Children and Marital Status)<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	
Total Households	3,363,404	100%	9%	12%	21%	79%
<b>Number of Workers by Household Type</b>						
<b>Households without children</b>	1,973,264	59%	8%	7%	15%	85%
<i>Married couple or Male householder<sup>2</sup>, no spouse present</i>	1,422,237	42%	6%	6%	11%	89%
Two or more workers	787,596	23%	2%	3%	5%	95%
One worker full-time, year-round	395,312	12%	1%	6%	7%	93%
One worker part-time and/or part-year	163,425	5%	19%	16%	36%	64%
No workers	75,904	2%	38%	14%	53%	47%
<i>Female householder, no spouse present</i>	551,027	16%	13%	10%	24%	76%
Two or more workers	146,954	4%	5%	10%	14%	86%
One worker full-time, year-round	234,258	7%	2%	7%	9%	91%
One worker part-time and/or part-year	121,989	4%	28%	18%	46%	54%
No workers	47,826	1%	58%	11%	70%	30%
<b>Households with children</b>	1,390,140	41%	11%	18%	29%	71%
<i>Married couple or Male householder, no spouse present</i>	1,071,871	32%	5%	16%	21%	79%
Two or more workers	812,119	24%	2%	12%	14%	86%
One worker full-time, year-round	194,506	6%	6%	28%	34%	66%
One worker part-time and/or part-year	55,150	2%	30%	30%	60%	40%
No workers	10,096	0%	77%	8%	85%	15%
<i>Female householder, no spouse present</i>	318,269	9%	31%	27%	58%	42%
Two or more workers	107,739	3%	9%	23%	32%	68%
One worker full-time, year-round	99,009	3%	14%	40%	55%	45%
One worker part-time and/or part-year	85,611	3%	60%	22%	83%	17%
No workers	25,910	1%	89%	8%	97%	3%

<sup>1</sup>All workers over age 16 are included in the calculation of number of workers in the total household.

<sup>2</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey



Finally, it is not surprising that less than full-time, year-round work results in substantial economic disadvantage, regardless of household type. In households with children, when the only worker is part-time and/or part-year, 60 percent of married couple and single father households and 83 percent of single mother households lack sufficient income. When there are no workers, 85 percent of married couple or single father households and 97 percent of single mother households lack sufficient income. However, it is important to note that overall only about 10 percent of Pennsylvania households with children have only a part-time and/or part-year worker, and only three percent of Pennsylvania households with children have no workers at all.

**Occupations.** One possible factor in the seemingly contradictory realities of being low-income in spite of substantial work effort might be related to the occupations held by low-income householders. In Table 13, we compare the “top ten” occupations,<sup>27</sup> in terms of number of workers, held by Pennsylvania householders *above* the Self-Sufficiency Standard with the “top ten” occupations held by Pennsylvania householders with household incomes *below* the Standard. Of the top ten occupational categories for each group, six are shared in common between households with incomes above and below the Standard, accounting for almost half of employed householders below the Standard. The six occupations shared by householders *above and below* the Standard are: 1) office administration, 2) sales, 3) production, 4) transportation and material moving, 5) construction and 6) management. The differences in the occupational categories between householders above and below the Standard are not surprising:

- Among the state’s householders *above* the Standard, the four occupational categories not shared with those below the Standard are: 1) healthcare practitioners and health technicians, 2) education and library work, 3) business and financial operations and 4) installation, maintenance and repair.
- The four occupational categories found only in the top ten for householders *below* the Standard are: 1) food industry occupations, 2) building and grounds cleaning and maintenance, 3) personal care and service workers and 4) healthcare support.

Nonetheless, with nearly half of the state’s employed householders with incomes below the Standard working in the same occupations as those above the Standard, it is clear that many with incomes below the Standard are not confined to isolated low-wage occupations. Rather, those lacking adequate incomes are working in the same fields as those with adequate incomes, but they hold *specific* jobs within the occupational fields that pay lower wages and/or have different work schedules or other characteristics that result in lower earnings.<sup>28</sup>

**Table 13**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> : Pennsylvania 2007**

Households Below Self-Sufficiency Standard				Households Above Self-Sufficiency Standard			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office and Administrative Support	13%	13%	1	Office and Administrative Support	13%	13%
2	Sales	11%	23%	2	Management	12%	24%
3	Food Preparation and Serving	8%	31%	3	Sales	9%	33%
4	Production	7%	38%	4	Production	8%	41%
5	Transportation and Material Moving	7%	45%	5	Healthcare Practitioner and Technical	7%	48%
6	Construction and Extraction	5%	51%	6	Transportation and Material Moving	6%	54%
7	Building and Grounds Cleaning and Maintenance	5%	56%	7	Education, Training and Library	6%	60%
8	Personal Care and Service	5%	61%	8	Construction and Extraction	6%	66%
9	Healthcare Support	5%	66%	9	Business and Financial Operations	5%	71%
10	Management	4%	70%	10	Installation, Maintenance and Repair	4%	75%

<sup>1</sup> Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

<sup>2</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

Because there are strong differences by gender and race/ethnicity in rates of income adequacy, it might be expected that occupational segregation by gender and race/ethnicity would explain a portion of differences in income adequacy.<sup>29</sup> That is, if gender or race-based occupational segregation was a factor in higher income inadequacy rates among these households, one would expect that women and/or non-White householders would be found in different occupations than their White and/or male counterparts. However, there is *much more overlap than difference in occupational distribution by both gender and race/ethnicity*. As seen in Table 14, male and female householders with incomes below the Standard have seven of their 10 top occupations in common. That is, men and women householders with inadequate incomes are overall working in the same occupational fields, such as office and administrative support and food preparation and serving. However, there are a few occupations that female householders with incomes below the Standard do not share with male householders below the Standard: healthcare support, personal care and service and healthcare practitioners and technical. Likewise, the following occupational categories are only among the top ten for male householders below the Standard: construction and extraction, management, and installation, maintenance and repair. As seen in Table 15, there is also considerable overlap in occupations by race/ethnicity: five of the top ten occupations for Asian/Pacific Islander, Black, Latino and White householders with incomes *below* the Standard are shared: 1) office and administrative support, 2) food preparation and serving, 3) sales, 4) personal care and service and 5) production. Households of different races/ethnic groups are working in some of the same occupational fields.

**Table 14**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> by Gender: Pennsylvania 2007**

<b>Households Below the Self-Sufficiency Standard</b>							
<b>Male Householders</b>				<b>Female Householders</b>			
<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>	<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>
1	Construction and Extraction	13%	13%	1	Office and Administrative Support	17%	17%
2	Transportation and Material Moving	12%	25%	2	Sales	13%	29%
3	Production	10%	35%	3	Food Preparation and Serving	10%	39%
4	Sales	8%	43%	4	Healthcare Support	7%	47%
5	Management	7%	49%	5	Personal Care and Service	7%	54%
6	Office and Administrative Support	6%	56%	6	Production	5%	59%
7	Food Preparation and Serving	6%	62%	7	Building and Grounds Cleaning and Maintenance	5%	63%
8	Installation, Maintenance and Repair	6%	68%	8	Education, Training and Library	4%	68%
9	Building and Grounds Cleaning and Maintenance	6%	74%	9	Healthcare Practitioners and Technical	4%	71%
10	Education, Training and Library	2%	77%	10	Transportation and Material Moving	3%	74%
<b>Households Above the Self-Sufficiency Standard</b>							
<b>Male Householders</b>				<b>Female Householders</b>			
<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>	<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>
1	Management	14%	14%	1	Office and Administrative Support	23%	23%
2	Production	10%	24%	2	Healthcare Practitioners and Technical	11%	35%
3	Sales	10%	33%	3	Education, Training and Library	9%	44%
4	Construction and Extraction	9%	43%	4	Management	9%	52%
5	Transportation and Material Moving	9%	52%	5	Sales	8%	60%
6	Installation, Maintenance and Repair	6%	59%	6	Business and Financial Operations	6%	66%
7	Office and Administrative Support	6%	64%	7	Healthcare Support	4%	71%
8	Business and Financial Operations	5%	69%	8	Production	4%	75%
9	Education, Training and Library	4%	73%	9	Personal Care and Service	3%	78%
10	Architecture and Engineering	4%	77%	10	Food Preparation and Serving	3%	81%

<sup>1</sup> Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

<sup>2</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

However, some occupations are not shared across race/ethnicity for households with incomes below the Standard:

- For Latino and Black households with insufficient income (but not for White or Asian/Pacific Islander), ‘healthcare support’ is among the top ten occupations.
- Asian/Pacific Islander householders with insufficient income are alone in having ‘life, physical and social science,’ ‘installation, maintenance and repair,’ and ‘healthcare practitioner or technical’ occupations among their top ten occupational categories.
- Black householders with insufficient incomes were the only group to have ‘protective service’ occupations among their top ten occupations, and Latino householders were the only group with ‘farming, fishing and forestry’ among their top ten.
- ‘Construction and extraction’ occupations were only among the top ten occupations for White householders with incomes below the Standard.

**Table 15**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> Below the Self-Sufficiency Standard by**  
**Race and Ethnicity: Pennsylvania 2007**

White Householders							
Households Below Self-Sufficiency Standard				Households Above Self-Sufficiency Standard			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office and Administrative Support	13%	13%	1	Office and Administrative Support	12%	12%
2	Sales	12%	25%	2	Management	12%	25%
3	Food Preparation and Serving	9%	33%	3	Sales	9%	34%
4	Construction and Extraction	7%	40%	4	Production	8%	42%
5	Transportation and Material Moving	7%	47%	5	Healthcare Support	7%	48%
6	Production	6%	53%	6	Transportation and Material Moving	7%	55%
7	Building and Grounds Cleaning and Maintenance	5%	58%	7	Construction and Extraction	6%	61%
8	Personal Care and Service	5%	63%	8	Education, Training and Library	6%	67%
9	Management	5%	68%	9	Business and Financial Operations	5%	72%
10	Education, Training and Library	3%	71%	10	Installation, Maintenance and Repair	4%	76%
Black Householders							
Households Below Self-Sufficiency Standard				Households Above Self-Sufficiency Standard			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office and Administrative Support	16%	16%	1	Office and Administrative Support	18%	18%
2	Healthcare Support	11%	26%	2	Management	8%	26%
3	Sales	8%	34%	3	Healthcare Practitioner and Technical	7%	33%
4	Food Preparation and Serving	7%	41%	4	Transportation and Material Moving	6%	40%
5	Personal Care and Service	6%	47%	5	Production	6%	46%
6	Transportation and Material Moving	6%	52%	6	Building and Grounds Cleaning and Maintenance	6%	52%
7	Production	5%	57%	7	Community and Social Services	6%	57%
8	Building and Grounds Cleaning and Maintenance	5%	62%	8	Sales	5%	63%
9	Education, Training and Library	4%	66%	9	Education, Training and Library	5%	68%
10	Protective Service	4%	70%	10	Healthcare Support	5%	73%

1 Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

2 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Table 15 (continued)**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> Below the Self-Sufficiency Standard by**  
**Race and Ethnicity: Pennsylvania 2007**

<b>Latino Householders</b>							
<b>Households Below Self-Sufficiency Standard</b>				<b>Households Above Self-Sufficiency Standard</b>			
<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>	<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>
1	Production	13%	13%	1	Production	12%	12%
2	Food Preparation and Serving	10%	23%	2	Office and Administrative Support	12%	24%
3	Transportation and Material Moving	10%	33%	3	Transportation and Material Moving	9%	33%
4	Sales	9%	42%	4	Construction and Extraction	8%	41%
5	Office and Administrative Support	8%	50%	5	Management	8%	48%
6	Building and Grounds Cleaning and Maintenance	7%	58%	6	Sales	6%	55%
7	Personal Care and Service	4%	61%	7	Building and Grounds Cleaning and Maintenance	6%	60%
8	Healthcare Support	4%	65%	8	Food Preparation and Serving	4%	65%
9	Farming, Fishing and Forestry	3%	68%	9	Healthcare Practitioner and Technical	4%	69%
10	Management	3%	71%	10	Education, Training and Library	4%	72%
<b>Asian / Pacific Islander Householders</b>							
<b>Households Below Self-Sufficiency Standard</b>				<b>Households Above Self-Sufficiency Standard</b>			
<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>	<b>Rank</b>	<b>Occupation</b>	<b>Percent</b>	<b>Cumulative Percent</b>
1	Production	11%	11%	1	Computer and Mathematical	13%	13%
2	Personal Care and Service	10%	21%	2	Healthcare Practitioner and Technical	12%	25%
3	Sales	10%	31%	3	Management	10%	35%
4	Food Preparation and Serving	9%	39%	4	Production	10%	44%
5	Management	6%	45%	5	Office and Administrative Support	7%	51%
6	Healthcare Practitioner and Technical	6%	51%	6	Sales	7%	59%
7	Life, Physical and Social Science	6%	57%	7	Architecture and Engineering	7%	66%
8	Education, Training and Library	5%	62%	8	Education, Training and Library	6%	72%
9	Office and Administrative Support	4%	66%	9	Life, Physical and Social Science	5%	77%
10	Installation, Maintenance and Repair	3%	70%	10	Business and Financial Operations	4%	82%

1 Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

2 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Although some Pennsylvania households with incomes below the Standard experience employment in occupations distinct to their racial/ethnic group or gender, for the majority of households with inadequate incomes, occupations are shared across racial/ethnic groups and genders. This overlap in occupations is important because it means that householders with inadequate wages are much less likely to be in an occupational ghetto than, say, Black women workers in the mid-twentieth century, when race and gender discrimination often confined them to only a few jobs in the low-wage job sector (such as housekeeping). Rather, many of the low-paying occupations with the greatest number of Pennsylvania workers are staffed by women and men, and by all race/ethnic groups.

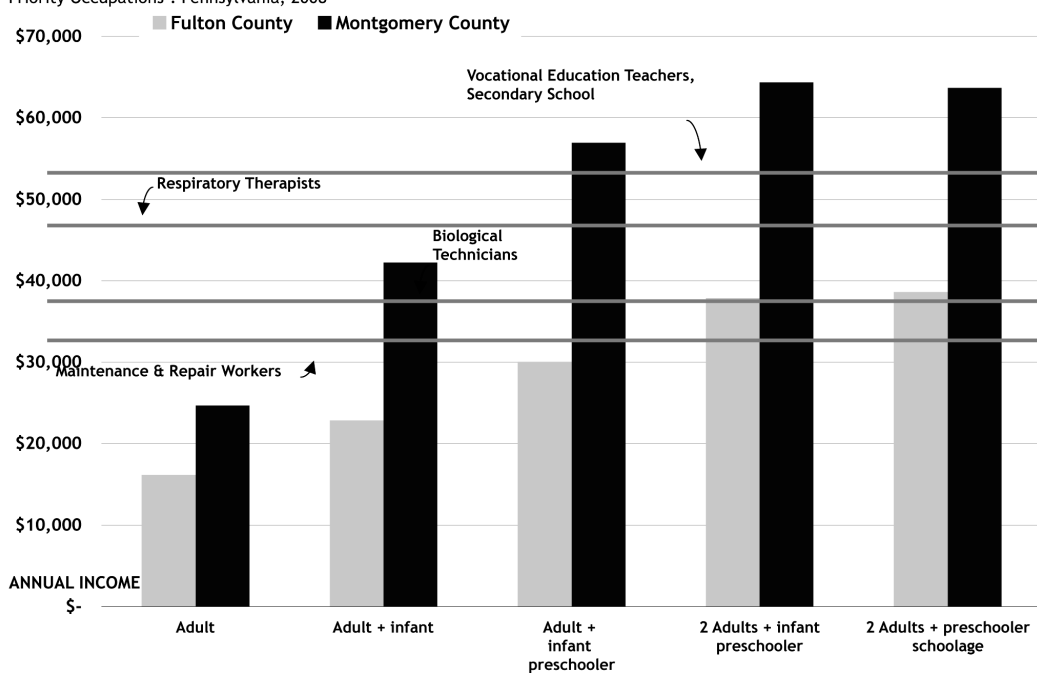
Altogether, this examination of occupations suggests that the lower earnings of those with insufficient incomes combined with substantial work effort are not traceable to these householders holding jobs in “low-wage occupational ghettos.” Moreover, there is an absence of any patterns of specific race and/or gender occupational concentrations of low-income householders. On the other hand, it does suggest that there is considerable variation *within* occupational categories in wage rates.

### High Priority Occupations and the Self-Sufficiency Standard

The Pennsylvania Workforce Development releases lists of High Priority Occupations (HPOs) to strategically align education and training with the needs of Pennsylvania’s economy. HPOs are defined as “job categories that are in demand by employers, have higher skill needs and are most likely to provide family-sustaining wages.”

Figure 9 shows the average annual wages of four HPOs – Vocational Education Teachers in Secondary School (\$52,510), Respiratory Therapists (\$47,660), Biological Technicians (\$37,060), and Maintenance and Repair Workers, General (\$33,330). These are compared to the annual Self-Sufficiency Standard in Fayette and Montgomery counties for a variety of different family types. As can be seen from the figure, the Self-Sufficiency Standard varies quite a bit depending upon family type and location. For example, the average wage of Maintenance and Repair Workers is twice the Self-Sufficiency Standard for a single adult in Fayette County but about two-thirds what a family with one adult, one infant and one preschooler needs in Montgomery County. Note that the Self-Sufficiency Standards for two-adult families includes the wages of both adults; however HPOs wages modeled in Figure 9 are for one worker.

FIGURE 9. Self-Sufficiency Wages for Select Family Types Compared to Average Annual Wages of Select High Priority Occupations\*: Pennsylvania, 2008



**Earnings Versus Hours.** While work schedules, number of workers and to a lesser extent occupations each contribute somewhat to explaining income inadequacy, there is still a considerable gap between those above and below the Standard. One possible explanation is that those below the Standard, on average, work fewer hours. Of householders who work, those above the Standard work about 24 percent more hours per year than those below the Standard (a median of 2,080 hours versus 1,680 hours per year; see Table 16).

**Table 16**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Earnings and Hours Worked of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard			Above Self- Sufficiency Standard
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Median
			Median	Median	Median	
Annual Earnings (All Householders)	3,363,404	\$32,000	\$1,400	\$15,000	<b>\$8,000</b>	\$40,000
<b>Working Householder Earnings and Hours</b>						
Annual Earnings (Workers Only)	3,057,648	\$35,000	\$5,400	\$17,000	<b>\$12,000</b>	\$40,000
Total Hours Worked	3,057,648	2,080	1,000	1,976	<b>\$1,680</b>	\$2,080
Hourly Pay Rate	3,057,648	\$17.31	\$6.41	\$10.15	<b>\$8.67</b>	\$19.23

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

However, wage rate differences between those above and below the Standard are substantially greater than differences in hours worked: overall, the average hourly wage rate of those above the Standard is more than twice that of householders below the Standard (\$19.23 per hour versus \$8.67 per hour). Because the wage differences by race, gender, etc., are larger for those above the Standard than for those below, this wage gap is somewhat less for people of color, women and householders with children. But even among these groups, wages would have to be at least doubled to match the median wage of householders above the Standard (see Table 17).

Put another way, this means that if householders with incomes below the Standard increased their work hours to the level of those with incomes above the Standard, working about 24 percent more hours, but at the same wage rate, the additional pay would only close about 10 percent of the wage gap. If those with insufficient income were to earn the higher wage, however, with no change in hours worked, the additional pay would close 90 percent of the gap.

*This data suggests that addressing income adequacy through employment solutions would have a greater impact if it were focused on increased earnings rather than increased hours or radical shifts in occupations.* There is almost no occupational shift at the broad categorical level examined here that would gain significantly higher wages, although clearly the wages of *specific* jobs vary substantially *within* each occupational category. Likewise, increasing work hours to match that of above-the-Standard householders would only make a small dent in the income gap. For many Pennsylvania householders with inadequate income, *the problem is neither that they are working in the “wrong” occupations, nor that they are working too few hours, but rather that the jobs they do hold are not paying sufficient wages.*



**Table 17**  
**Median Hourly Pay Rate of Working Householders<sup>1</sup> by**  
**Gender, Household Status and the Presence of Children: Pennsylvania 2007**

	Total Households		Total Below Standard		Total Above Standard	
	Total	Median	Total	Median	Total	Median
<b>Gender</b>						
Male	1,790,533	<b>\$19.23</b>	241,388	<b>\$9.01</b>	1,549,145	<b>\$21.05</b>
Female	1,267,115	<b>\$14.53</b>	299,256	<b>\$8.55</b>	967,859	<b>\$17.05</b>
<b>Family Households</b>						
Married couple	1,668,926	<b>\$19.23</b>	187,769	<b>\$10.10</b>	1,481,157	<b>\$20.90</b>
Male householder, no spouse present	142,611	<b>\$16.35</b>	37,198	<b>\$10.00</b>	105,413	<b>\$19.23</b>
Female householder, no spouse present	380,055	<b>\$12.98</b>	162,402	<b>\$9.01</b>	217,653	<b>\$17.31</b>
<b>Non-Family Households</b>						
Male householder	475,283	<b>\$16.24</b>	75,489	<b>\$7.33</b>	399,794	<b>\$17.78</b>
Female householder	390,773	<b>\$15.38</b>	77,786	<b>\$7.50</b>	312,987	<b>\$17.31</b>
<b>Children</b>						
Children Present	1,272,982	<b>\$17.79</b>	331,901	<b>\$9.95</b>	941,081	<b>\$21.37</b>
No Children Present	1,784,666	<b>\$16.90</b>	208,743	<b>\$7.39</b>	1,575,923	<b>\$18.46</b>
<b>Race/Ethnicity</b>						
White	2,572,734	<b>\$17.93</b>	371,159	<b>\$8.50</b>	2,201,575	<b>\$19.42</b>
Non-White	484,914	<b>\$14.42</b>	169,485	<b>\$8.98</b>	315,429	<b>\$18.27</b>

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Gender and Employment Patterns:** As was shown above, households maintained by women have a rate of income inadequacy that is nearly twice that of households maintained by men (28 percent versus 15 percent); as we have added other variables, such as the presence of children, educational attainment and employment patterns, the “gender gap” has remained.

One factor that may contribute to this difference is that women’s wage rates are generally lower than men’s (Table 17). In Pennsylvania, the median hourly wage for employed women householders (\$14.53 per hour) is 76 percent of the median wage for employed male householders (\$19.23 per hour). However, when comparing the median wage of just those householders who are below the Standard, differences by gender are less pronounced; women householders earn 95 percent (\$8.55) of the median wage for men below the Standard (\$9.01), reflecting the “floor effect” of a minimum wage. (In contrast, women householders above the Standard earn 81 percent of the median wage of male householders above the Standard.) Clearly, the difference in wage rates between employed men and women householders below the Standard is not great enough to contribute substantially to the gender difference in income inadequacy rates. At the same time, the substantial difference in wages between those above compared to those below within gender, account for much of the difference in incomes and income adequacy between these two groups.

However, while wage rates are not greatly different, the proportion of employed householders who are women among those who are below versus above the Standard is greater. Over half (55 percent) of employed householders below the Standard are women, compared to 39 percent of working householders above the Standard who are women. Thus, a higher proportion of households below the Standard who are maintained by women alone reflect the somewhat lower wages of women, as well as the prevalence of one-worker households, compared to the much larger percentage of two-worker households among married couple and male householder families, (see Table 12 above).

Of course, the much larger pay gap, within gender, is between those above and below the Standard: that is, regardless of gender, employed householders above the Standard have wages that are more than two times those of their counterparts below the Standard. Thus, of the four wage- and income-related factors considered here, gender-based wage differences account for the least amount of difference in income adequacy. Differences in the gender distribution of employed householders between those above and below contribute moderately to the differences in income adequacy rates. More important is the number of workers found in woman-maintained households (more often, one worker) compared to married-couple households (more often, two workers). Most significantly, the wage differences (both overall and by gender) between those above and those below the Standard contribute substantially to the differences in income adequacy rates between those above and those below the Standard.

## F. CONCLUSION

While income inadequacy is found among all groups and places in Pennsylvania, inadequate income does not affect all groups equally. Perhaps the most surprising conclusion is that income inadequacy is not largely due to lack of work; most families below the Standard have at least one worker, and 50 percent of those workers work full-time year round. The high rates of income inadequacy among those below the Standard reflect low wages that are on average barely above the minimum wage and are less than half of wages earned by those above the Standard. At the same time, the occupations held by those below the Standard do not suggest that these workers are in low-wage occupational ghettos, even by race or gender, although the specific jobs held *within* occupational categories clearly pay very different wages.

So what does account for income inadequacy? Clearly, demographic variables are important. Universally, higher levels of education result in decreased rates of income adequacy. At the same time, for both women and/or people of color, there are substantially less “returns” to education, such that women and/or non-Whites must have two to four—or more—years of additional education to achieve the same levels of income adequacy as White males. These labor market variables are further impacted by family composition—particularly when families are maintained by a woman alone and/or if children are present. These characteristics combine to result in high rates of insufficient income. Thus, being a single mother—especially if Black or Latino—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially childcare for children younger than schoolage) and the lower income of usually being a one-worker household, resulting in the highest rates of income inadequacy. For single mothers of color, race/ethnic based wage differentials and returns to education further increase rates of income inadequacy to the highest levels.

## IV. Findings and Their Implications for Pennsylvania

Using the Self-Sufficiency Standard, we have found that the problem of inadequate income is extensive, affecting families throughout Pennsylvania, in every ethnic and racial group, among men, women, and children, in urban, rural and even suburban areas. The Standard reveals that those who lack adequate income are much greater in number than those who are officially designated as poor by the Federal Poverty Level.

**FINDING #1: With one-fifth of households lacking adequate income, and most people lacking adequate income already working, the problem is clearly not one explained by individual characteristics, but rather one that reflects the structure of the economy.**

- The data show that one in five households in Pennsylvania experience income inadequacy. Those lacking sufficient income are not substantially different in their characteristics or behavior from those with sufficient income, except that their incomes, comprised of almost all wage income, are substantially lower.
- While lack of adequate income is found disproportionately among certain groups, such as people of color and especially Latinos, families maintained by women alone, and families with young children, income inadequacy is experienced throughout Pennsylvania, and among all types of households. Indeed, **statewide the most common household lacking sufficient income to meet their needs is White and has at least one worker with a high school education or more.**
- The breadth and diversity of this problem suggests that income inadequacy is a broad-based structural problem, rather than one confined to a few distinct individuals or overly concentrated in groups defined by certain, even stereotypical, characteristics. This data shows that most people below the Standard, as with most people above the Standard, are already working, and working many hours.

**Finding #2: In spite of substantial educational achievement, women and/or people of color experience inequitable “returns” to education and work effort compared to White males.**

- Consistently, women and/or people of color had higher rates of income inadequacy than White males with similar levels of education and/or work patterns (such as full-time, year-round worker). This suggests that it is important to ensure that education, training, career counseling, and job placement programs seek equal wages and benefits for participants, regardless of gender or race/ethnicity. Moreover, education and training efforts should focus on ensuring participants enter not just occupations, but specific jobs within occupational fields that provide or lead to wages at self-sufficient levels.

**Finding #3: It is not the lack of work that drives poverty, but rather the nature of the jobs and economic opportunity in the economy for those who are working. *In other words, moving people into the workforce does not by itself solve poverty.***

- The findings show how quickly and completely the nature of poverty has changed over the last 15 years, or at least, how it must be recognized as having changed. Over a decade ago, in the years leading up to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. *Whether true or not, the data in this report shows clearly that the assumption that “lack of work” as the key cause of poverty no longer holds.*
- *Moreover, the analysis in this report suggests that moving people into just any job will not automatically eliminate income inadequacy.* If there were a working adult in every Pennsylvania household, that would only affect about one in six Pennsylvania households with incomes below the Standard. Among the remaining five-sixths of households with at least one worker, a substantial number are already working full-time, year-round. Though their wages may be inadequate, few of these workers are working in occupational categories that encompass primarily low-wage jobs, with some notable exceptions (such as farm workers). Thus, a focus on changing the occupations of low-income workers would not greatly impact income inadequacy, unless the occupational change moved them from low-wage to high-wage jobs.

- In sum, these data show that *families are not poor because they lack workers, or because they are working in low-wage occupations, but because wages have become inadequate to meet basic expenses*. This suggests an increased focus on educational and economic development strategies and other policies that yield high-wage jobs and pay family-sustaining wages as well as benefits. It also suggests that strategies that move people *within* occupational categories—such as from nurse aide to health technician—would be viable routes to self-sufficiency. Incumbent worker programs and the Industry Partnership program are two examples of creating those viable routes.

**Finding #4: The majority of households with workers are struggling to make ends meet without any help from work support programs.**

- More than half of the households with incomes below the Standard have incomes above the FPL. ***Most of these households are in a “policy gap,” with incomes too high (above the FPL) to qualify for most public assistance programs, but too low to adequately meet basic needs.*** As a result, many householders are unable to earn enough to meet the rising costs of basic living, so they struggle to make ends meet without the aid of “safety net” programs. Whether at the individual level (such as food stamps), or at the community level (such as Community Development Block Grants), many such programs are pegged to the Federal Poverty Level or slightly above. Ninety-four percent of the households with incomes below the Standard do not receive TANF cash assistance.
- Even with higher eligibility levels for work support programs, many Pennsylvania families who are eligible do not receive assistance. For example, households with incomes up to 200 percent of the FPL are eligible for child care assistance in Pennsylvania.<sup>30</sup> However only 11 percent of eligible children in Pennsylvania received child care assistance in 2006.<sup>31</sup>
- Likewise, uninsured adults can be eligible for Pennsylvania’s AdultBasic health insurance program if their family income is below 200 percent of the FPL<sup>32</sup>, yet 23 percent of nonelderly adults with income below 200 percent of the FPL in Pennsylvania were uninsured in 2007 (compared to 33 percent nationwide),<sup>33</sup> and AdultBasic had a waitlist of 187,266 people as of February 2009.<sup>34</sup> Among working families in Pennsylvania, nine percent of those with at least one worker and 20 percent of those with a least one part-time worker did not have health insurance in 2007.<sup>35</sup> Expanding eligibility—and increasing accessibility—for work supports such as health care, and child care, food, and transportation assistance could help support and stabilize parents’ work efforts.

**Finding #5: The Self-Sufficiency Standard’s “bare bones” budgets point to the areas where families most need help, particularly child care and housing.**

- The methodology used to construct the Standard helps point to the areas where families most need help. Unlike the federal poverty measure, which is based only on a food budget (multiplied by three), the Self-Sufficiency Standard is based on the costs of all major family budget items. The Self-Sufficiency Standard indicates that housing and child care are two of the largest budget items and, therefore, are often the primary sources of much of the economic stress faced by families with inadequate incomes.
- The frugal nature of the Self-Sufficiency Wages are such that one may assume that the great majority of households who lack sufficient income, but receive no public aid, are: 1) resorting to private subsidy strategies, such as doubling up to reduce housing costs or using informal/inexpensive child care, 2) fortunate enough to find alternative solutions (e.g., unusually inexpensive housing and/or sharing with friends/relatives), 3) accruing long-term debt as they turn to credit to pay for what they cannot afford, or 4) doing without.
- The Standard suggests that people lacking sufficient income must make serious compromises to make ends meet, particularly with the “big ticket” items. One consequence is that families who get no public or private aid may use credit cards to avoid utility cutoffs or to pay for food in order to have rent money. The increasing levels of consumer debt and bankruptcy may be one outcome of this widening gap between wages and the costs of basic needs such as food, shelter, child care, and health care. Thus addressing costs, particularly those of the “high ticket” items of child care and housing—through broadened eligibility for work supports—could help address the problems of income adequacy from

the cost side. Likewise, addressing predatory lending practices and use of credit scores to restrict access to work supports could help families struggling to meet rising costs.

- Finally, it should be noted that these conclusions do not mean that nothing can be done to solve income inadequacy. By and large, households with inadequate incomes are part of the mainstream workforce. They are not locked out of self-sufficiency by lack of education or lack of work or work experience. A broad-based policy effort is required to secure adequate education, wages, benefits, and short-term public supports (such as child care) to increase income adequacy for a large portion of Pennsylvania's families. These efforts should include (but not be limited to) increased educational opportunities, especially for women and people of color, in the form of job training, financial aid for education, apprenticeships, and affordable community colleges. This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. The challenge now before Pennsylvania is how to make it possible for all households in the state to earn enough money and receive enough supports to meet their basic needs.

## Endnotes

<sup>1</sup> U.S. Census Bureau. 2002 and 2005-2007 American Community Survey. *Selected economic characteristics, United States and Pennsylvania*. Retrieved January 22, 2009, and February 17, 2009, from <http://www.factfinder.census.gov>; and Income, poverty, and health insurance coverage in the United States: 2007. *Table b-3: Poverty status of families by type of family 1959 to 2007*. Retrieved February 20, 2009, from <http://www.census.gov/prod/2008pubs/p60-235.pdf>.

<sup>2</sup> Ruggles, P. (1990). *Drawing the line: Alternative poverty measures and their implications for public policy*. The Urban Institute, Washington, D.C.

<sup>3</sup> Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

<sup>4</sup> Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

<sup>5</sup> Dalaker, *Poverty in the United States: 2000*. (U.S. Census Bureau, Current Population Reports, Series P60-214). U.S. Government Printing Office (Washington, D.C., 2001).

<sup>6</sup> The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative “performance standard” in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what would be required to meet the JTPA goal of “self-sufficiency” for each individual participant. The development of the Self-Sufficiency Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies and Trudi Renwick's work. See Trudi Renwick and Barbara Bergmann, “A budget-based definition of poverty: With an application to single-parent families,” *The Journal of Human Resources*, 28(1), p. 1-24 (1993). For a more detailed discussion of the background and methodology of the Self-Sufficiency Standard, see a state report, available at <http://www.selfsufficiencystandard.org>.

<sup>7</sup> According to the 2007 American Community Survey estimates for Pennsylvania (see Table B17017), 12 percent of all households are below the poverty level. This is different than the estimate calculated in this report (nine percent for households) due to the fact that our sample excludes those over 65 years and those with work disabilities, groups with higher than average poverty rates. See U.S. Census Bureau, 2007 American Community Survey 1-Year Estimates. C17017. *Poverty status in the past 12 months by household type*; and *Data profile: selected economic characteristics*. Retrieved February 9, 2009 from <http://factfinder.census.gov>. In the United States 10 percent of families had incomes below the FPL in 2007, however this percentage is not directly comparable because it does not exclude elderly and disabled householders (see above).

<sup>8</sup> Note that although this definition does not include noncash assistance, many households that receive cash assistance also receive noncash assistance such as food stamps and Medicaid. U.S. Census Bureau. *American Community Survey 2007 subject definitions*. Retrieved February 20, 2009, from <http://www.census.gov/acs/www/UseData/Def.htm>



<sup>9</sup> Because the FPL is so low, in all instances the FPL for a given household is lower than the Standard, even in the least expensive areas.

<sup>10</sup> Centre County's median housing cost is an average of median sale prices among each fiscal quarter in 2008, [http://www.city-data.com/county/Centre\\_County-PA.html](http://www.city-data.com/county/Centre_County-PA.html). For Clinton County, see [http://www.city-data.com/county/Clinton\\_County-PA.html](http://www.city-data.com/county/Clinton_County-PA.html).

<sup>11</sup> U.S. Department of Housing and Urban Development. (2008). *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](http://www.huduser.org/datasets/fmr/fmr2008f/fy2008_fmrs.xls).

<sup>12</sup> The Economic Research Service counts households meeting one or more of the four selected conditions (lacking complete plumbing, lacking complete kitchen facilities, gross rent or selected owner costs greater than 30 percent of household income and more than 1 person per room) as "stressed" and computes them as a share of the total number of occupied housing units in the county. See a list of counties and their economic typology codes, [http://www.ers.usda.gov/Data/TypologyCodes/2004/all\\_final\\_codes.xls](http://www.ers.usda.gov/Data/TypologyCodes/2004/all_final_codes.xls).

<sup>13</sup> U.S. Department of Labor. Bureau of Labor Statistics. (December, 2008). *Local area unemployment statistics: Philadelphia County, Pennsylvania*. Retrieved March 10, 2009, from <http://www.bls.gov/data/#unemployment>.

<sup>14</sup> Fayette County Government Website. *Historical significance of Fayette County*. Retrieved February 16, 2009, from <http://www.co.fayette.pa.us/fayette/cwp/view.asp?a=2252&q=517177>.

<sup>15</sup> U.S. Department of Labor. Bureau of Labor Statistics. (December, 2008). *Local area unemployment statistics: Fayette County, Pennsylvania*. Retrieved March 10, 2009, from <http://www.bls.gov/data/#unemployment>.

<sup>16</sup> According to the Center for Rural Pennsylvania, a legislative agency of the Pennsylvania General Assembly, rural counties are defined as counties with a population density of 274 persons per square mile or less; and urban counties are counties with a population density of more than 274 persons per square. A population density of 274 persons per square mile was the average density for Pennsylvania in 2000. The Center for Rural Pennsylvania. *Rural/Urban PA*. Retrieved February 18, 2009, from [http://www.ruralpa.org/rural\\_urban.html#maps](http://www.ruralpa.org/rural_urban.html#maps).

<sup>17</sup> In the Census questionnaires, individuals were asked whether or not they identified as Hispanic or Latino and then asked to identify their race/races (they could indicate more than one race). Those who indicated they were Latino (either alone or in addition to other race categories) were coded as Hispanic/Latino, regardless of race (Latinos may be of any race). Non-Latino individuals who identified as Black (alone or in addition to other race categories) were coded as Black. Non-Latino, non-Black individuals who identified as Asian or Hawaii/Pacific Islanders (alone or in addition to other race categories) were coded as API (Asian/Pacific Islander). Those non-Latino, non-Black and non-API individuals who identified as "Other" (either alone or in addition to other race categories) were coded as "Other". All other non-Latino, non-Black, non-API and non-"Other" individuals were coded as White. Tables were created with the mutually exclusive categories, and then were again run for all respondents indicating more than one racial category. The results were virtually identical, so only the mutually exclusive race/ethnic categories are reported here.

<sup>18</sup> Note that data for race/ethnicity, citizenship status and language, reflect that of the householder and not necessarily that of the entire household.

<sup>19</sup> Rank, M. & Hirschl T.A. (2001). Rags or riches? Estimating the probabilities of poverty and affluence across the adult American life span. *Social Science Quarterly*, 82 (4) December: 651-669.

<sup>20</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

<sup>21</sup> Snyder, A.R., McLaughlin, D.K. & Findeis, J. (2006). Household composition and poverty among female-headed households with children: Differences by race and residence. *Rural Sociology*, 71 (4): 597-624. Brown, S.L. (2004). Family structure and child well-being: The significance of parental cohabitation. *Journal of Marriage and Family*, 66: 351-67.



<sup>22</sup> Households with children maintained by a male householder with no spouse present are referred to as single father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single mother households.

<sup>23</sup> There is a relatively high rate (70 percent) of income insufficiency among Asian/Pacific Islander single mother households. However, Asian/Pacific Islander single mothers represent .2 percent of all Pennsylvania households and may not be statistically stable.

<sup>24</sup> See Cauthen, N. K. and Hsien-Hen L. (2003). *Living at the edge, Research Brief 1: Employment alone is not enough for America's low-income families*. New York City: Columbia University, National Center for Children in Poverty.

<sup>25</sup> In the 2007 American Community Survey, part-time is defined as usually worked less than 35 hours per week and part-year is defined as worked less than 50 weeks in the past 12 months. U.S. Census Bureau. 2007 American Community Survey. *2007 Subject Definitions*. Retrieved February 18, 2009, from <http://www.census.gov/acs/www/UseData/Def.htm>.

<sup>26</sup> All households with two or more adults have been grouped together because there are relatively few households with three or more adults.

<sup>27</sup> Note that occupations are different from industries; thus, the manufacturing industry (or sector) includes many occupations, from machinist to manager. Within occupations, there are further specifications of jobs that fall within the same occupational categories; so, for example, “teachers” include positions from preschool teachers to post-secondary teachers and specialties like special education teachers.

<sup>28</sup> Income inadequacy may also be related to the skill level associated with specific types of jobs within these broader occupational categories; these characteristics, however, are not available for analysis in the ACS data analyzed here.

<sup>29</sup> See Amott, T.L. & Matthaei, J.L. (1991). *Race, Gender & Work*. Boston: South End Press.

<sup>30</sup> Pennsylvania Department of Public Welfare. Child care works subsidized child care program. Retrieved February 19, 2009, from <http://www.dpw.state.pa.us/ServicesPrograms/ChildCareEarlyEd/003670906.htm>.

<sup>31</sup> National Center for Children in Poverty. *Pennsylvania: Demographics of young, low-income children*. Retrieved on February 25, 2009, from [http://www.nccp.org/profiles/state\\_profile.php?state=PA&id=8](http://www.nccp.org/profiles/state_profile.php?state=PA&id=8); National Center for Children in Poverty. *Pennsylvania: Demographics of low-income children*. Retrieved February 25, 2009, from [http://www.nccp.org/profiles/state\\_profile.php?state=PA&id=6](http://www.nccp.org/profiles/state_profile.php?state=PA&id=6); U.S. Department of Health and Human Services. Administration for Children and Families. *Table 1: Child care and development fund average monthly adjusted number of family and children served (FFY 2006)*. Retrieved February 25, 2009, from [http://www.acf.hhs.gov/programs/ccb/data/ccdf\\_data/06acf800/table1.htm](http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/06acf800/table1.htm).

<sup>32</sup> Commonwealth of Pennsylvania Insurance Department. adultBasic: Health Insurance for adult Pennsylvanians. Retrieved February 5, 2009 from <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1336&Q=543280&PM=1>.

<sup>33</sup> Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements). Retrieved from <http://www.statehealthfacts.org/profileind.jsp?ind=141&cat=3&rgn=40>.

<sup>34</sup> Pennsylvania Department of Insurance. adultBasic waiting list comparison by county. Retrieved February 19, 2009, from <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1336&Q=544981&PM=1>.

<sup>35</sup> Ibid.

## Appendix A

## DATA

This study uses data from the 2007 American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS), which shifted from a demonstration program to the full sample size and design in 2005, is a new approach to collecting census data that eliminates the need for a long form in the 2010 Census. The ACS publishes social, housing and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2007 Public Use Microdata Sample (PUMS) is a set of data files that contain records of a one-percent sample of all housing units that the survey interviewed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. Nationally, the 2007 PUMS data set contains a one-percent sample size of 1,293,393 housing unit records (representing a housing unit estimate of about 130 million households nationally); in Pennsylvania, the 2007 ACS one-percent sample size is 59,441 housing units (representing a housing unit estimate of 5,478,158 Pennsylvania households).

As of August 2006, the primary way to access data for rural areas in the ACS is through Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. The Census Bureau has produced 2007 ACS data products, which contain selected demographic, social, economic and housing characteristics, for all 2,071 national PUMAs. (See <http://www.census.gov/acs/www/Products/PUMS/>.) Each PUMA, drawn by state governments for the Census 2000 sample PUMS files, contains a population of about 100,000. Pennsylvania, which has 67 counties, is partitioned into 92 PUMAs, each of which has received 2007 ACS estimates. In the instances when a single PUMA is in more than one county, each county was weighted by population and a new weighted average was calculated to determine a Self-Sufficiency Standard specific to that PUMA.

Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-65 who is not disabled. Thus, although the ACS *sample* includes households that have disabled and/or elderly members, this *report* excludes disabled/elderly adults and their income when determining household composition and income. Households defined as “group quarters” are also excluded from the analysis. In total, 3,363,404, non-disabled, non-elderly households are included in this demographic study of Pennsylvania.

## ASSUMPTIONS FOR THE EXPANDED SELF-SUFFICIENCY FAMILY TYPES

The 2008 Self-Sufficiency Standard for Pennsylvania was calculated for 70 different family types in each county, including combinations of up to two adults and three children. However, to account for additional family types found in the U.S. Census (3 or more adults and/or 4 or more children), the Self-Sufficiency Standard for each county in Pennsylvania was expanded by an additional 82 family types for a total of 152 family types.

In order to remain consistent with the Standard’s methodology, it is assumed that all adults in one- and two-adult households are working. Adults are defined as all persons in a household (family and non-family) who are between 18 and 64 years of age and able to work (not disabled). Working adults are defined as those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. (Working adults also includes the very small number of working teenagers 16 and over.) Non-working adults include those who are unemployed and looking for work as well as those who are not in the labor force because they are retired or are in school, or for some other reason. Therefore, all work-related costs (transportation, taxes and child care) are included for these adults (if there are only two adults in the households) in the household’s Standard. In Pennsylvania, 40 percent of the households have one worker, 55 percent have two or more workers and five percent have no workers. The actual number of adults in the households ranges from one to 11 (33 percent have one adult, 53 percent have two adults, 10 percent have three adults and four percent have four or more adults).

Other assumptions used in the creation of the extended family types include:

- For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults. The main effect of this assumption is that the costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children per bedroom. When there are three or more adults in a household, it is assumed that there are no more than two adults per bedroom.
- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

- The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), while additional adults are treated as single adults for tax exemptions and credits.
- For the additional children in the two- and three-adult families, the added costs of food, health care and child care are based on the ages of the “extra” children and added to the total expenses of the household (before taxes and tax credits are calculated).

## COMPARING THE SELF-SUFFICIENCY STANDARD TO CENSUS INCOME AND THE FPL

The ACS/Census income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds; dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and workmen's compensation; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household and other periodic income. It is assumed that all income in a household is equally available to pay all expenses.

The 2007 U.S. Census Bureau poverty thresholds and the 2008 Pennsylvania Self-Sufficiency Standard (deflated to 2007) for each family type for each PUMA are then compared to the 2007 ACS total household income (as determined by income received the year before) to determine the number of households with income above and below the threshold and the Self-Sufficiency Standard. The 2008 Pennsylvania Self-Sufficiency Standard numbers were deflated to 2007 using a deflation factor calculated from the Bureau of Labor Statistics consumer price index (CPI) for All Urban Consumer Items, 1<sup>st</sup> Half 2007 and June 2008 (closest date to the SSS release date). The appropriate regional CPI (East) for Pennsylvania was obtained and the 1<sup>st</sup> Half 2007 (218.745) was divided by the June 2008 (232.649) for a deflation factor of .940.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Standard are designated as having “insufficient” or “inadequate” income.

## Appendix B: The Self-Sufficiency Standard

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs—without public or private assistance. The Self-Sufficiency Standard calculates a family-sustaining wage that does not require choosing between basic necessities such as child care, nutritional food, adequate housing or health care. The Standard is a measurement of essentials and excludes longer-term needs such as savings for retirement or education, emergency expenses, purchases of major items such as a car or extras such as gifts, video rentals or soccer fees.

The major differences between the Self-Sufficiency Standard and the Federal Poverty Level include:

- **The Standard is based on all major budget items faced by working adults: housing, child care, food, health care, transportation and taxes.** In contrast, the FPL is based on only one item — a 1960s food budget. Additionally, while the Federal Poverty Level is updated for inflation there is no adjustment made for the fact that food, as a percent cost of the household budget, has decreased over the years. The Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- **The Standard reflects the changes in workforce participation by assuming that all adults work to support their families, and thus includes work-related expenses,** such as transportation, taxes and child care, for each adult. The FPL is based implicitly on a demographic model of a two-parent family with a stay-at-home wife.
- **The Standard varies geographically and is calculated on an area-specific basis (usually by county),** while the FPL is calculated the same regardless where one lives in the continental United States.
- **The Standard varies costs by the age of children.** This factor is particularly important for child care costs, but also for food and health care costs, which vary by age. While the FPL takes into account the number of adults and children, there is no variation in cost based on the age of children.
- **The Standard includes the net effect of taxes and tax credits,** which not only provides a more accurate measurement of income adequacy, but also illuminates where tax policies may be effective.

The resulting Self-Sufficiency Standards<sup>36</sup> are basic needs, no-frills budgets created for all family types in each county in a given state. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 40 percent of their food budget on take-out and restaurant food.<sup>37</sup> The Standard also does not allow for retirement savings, education expenses, credit card debt or emergencies.

The 2008 Self-Sufficiency Standards for eight different family types in select Pennsylvania counties are shown in Appendix Table 18. As indicated, costs vary widely, depending on both family composition and location. Adding the costs of a single infant (especially child care and health care) to the costs for an adult increases the Standard by 42-95 percent in Pennsylvania, depending on location. Individual costs increase with the addition of an older child, but much less so than with younger children. For instance, there is on average a 27 percent decrease in costs between the adult with an infant and preschooler (in the fourth column) and the family with an adult, schoolage child and teenager (in the fifth column). On the other hand, adding a second adult to the family type in column four increases costs by 19 percent on average (compare the fourth and seventh columns). At the same time, the costs for the same family composition in different geographic regions of Pennsylvania vary widely. Expensive counties such as Chester, Montgomery, Bucks and Delaware cost from 38 to 90 percent more (depending on family type) than counties such as Bradford, Sullivan, Clearfield, Schuylkill and Fulton (see Appendix Table 18).

Even though the Standards are basic budgets, the Federal Poverty Level for each family size (shown in the last row of Table 18) are dramatically lower than the Standards for all family types in all Pennsylvania counties, including those that are less expensive. With the added variation by family type and county, the Standards vary from 127 percent of the FPL (a family with one adult, one schoolage child and one teenager in Clearfield County) to 338 percent of the FPL (an adult with an infant, preschooler and schoolage child in Chester County). Thus using a multiple of the poverty line, such as 200% of the FPL, would substantially underestimate needs for some families in some places, while it would overestimate it in other places or for other family types.

For more information about the Self-Sufficiency Standard please visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) or [www.pathwayspa.org](http://www.pathwayspa.org).

# Appendix C: Data Tables

**Appendix Table 1**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Workforce Investment Boards: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Workforce Investment Board Areas</b>										
Berks County WIA	106,340	3.2%	9,467	8.9%	12,972	12.2%	22,439	21.1%	83,901	78.9%
Berks County	106,340	3.2%	9,467	8.9%	12,972	12.2%	22,439	21.1%	83,901	78.9%
Bucks County WIA	168,390	5.0%	3,910	2.3%	18,978	11.3%	22,888	13.6%	145,502	86.4%
Bucks County	168,390	5.0%	3,910	2.3%	18,978	11.3%	22,888	13.6%	145,502	86.4%
Central WIA	175,356	5.2%	17,114	9.8%	22,446	12.8%	39,560	22.6%	135,797	77.4%
Centre County	40,032	1.2%	5,617	14.0%	7,107	17.8%	12,724	31.8%	27,308	68.2%
Clinton County*	9,336	0.3%	871	9.3%	1,215	13.0%	2,086	22.3%	7,250	77.7%
Columbia County	17,032	0.5%	1,647	9.7%	1,686	9.9%	3,333	19.6%	13,699	80.4%
Lycoming County	32,782	1.0%	3,379	10.3%	2,794	8.5%	6,173	18.8%	26,609	81.2%
Mifflin County	28,313	0.8%	1,541	5.4%	3,273	11.6%	4,814	17.0%	23,499	83.0%
Montour County*	4,586	0.1%	362	7.9%	620	13.5%	982	21.4%	3,604	78.6%
Northumberland County	23,781	0.7%	1,878	7.9%	3,214	13.5%	5,092	21.4%	18,689	78.6%
Snyder County*	9,245	0.3%	862	9.3%	1,203	13.0%	2,066	22.3%	7,180	77.7%
Union County*	10,250	0.3%	956	9.3%	1,334	13.0%	2,290	22.3%	7,959	77.7%
Chester County WIA	135,276	4.0%	4,506	3.3%	10,016	7.4%	14,522	10.7%	120,754	89.3%
Chester County	135,276	4.0%	4,506	3.3%	10,016	7.4%	14,522	10.7%	120,754	89.3%
Delaware County WIA	144,602	4.3%	9,407	6.5%	22,200	15.4%	31,607	21.9%	112,995	78.1%
Delaware County	144,602	4.3%	9,407	6.5%	22,200	15.4%	31,607	21.9%	112,995	78.1%
Lackawanna County WIA	55,545	1.7%	4,668	8.4%	5,366	9.7%	10,034	18.1%	45,511	81.9%
Lackawanna County	55,545	1.7%	4,668	8.4%	5,366	9.7%	10,034	18.1%	45,511	81.9%
Lancaster County WIA	135,868	4.0%	9,660	7.1%	17,641	13.0%	27,301	20.1%	108,567	79.9%
Lancaster County	135,868	4.0%	9,660	7.1%	17,641	13.0%	27,301	20.1%	108,567	79.9%
Lehigh Valley WIA	169,162	5.0%	10,207	6.0%	21,494	12.7%	31,701	18.7%	137,461	81.3%
Lehigh County	88,654	2.6%	6,000	6.8%	12,358	13.9%	18,358	20.7%	70,296	79.3%
Northampton County	80,508	2.4%	4,207	5.2%	9,136	11.3%	13,343	16.6%	67,165	83.4%
Luzerne-Schuylkill Counties WIA	119,866	3.6%	13,697	11.4%	11,143	9.3%	24,840	20.7%	95,026	79.3%
Luzerne County	80,933	2.4%	9,519	11.8%	8,799	10.9%	18,318	22.6%	62,615	77.4%
Schuylkill County	38,933	1.2%	4,178	10.7%	2,344	6.0%	6,522	16.8%	32,411	83.2%
Montgomery County WIA	224,352	6.7%	10,632	4.7%	24,293	10.8%	34,925	15.6%	189,427	84.4%
Montgomery County	224,352	6.7%	10,632	4.7%	24,293	10.8%	34,925	15.6%	189,427	84.4%
North Central WIA	59,082	1.8%	5,910	10.0%	7,954	13.5%	13,864	23.5%	45,218	76.5%
Cameron County*	1,409	0.0%	156	11.1%	203	14.4%	359	25.5%	1,050	74.5%
Clearfield County	21,716	0.6%	2,126	9.8%	2,871	13.2%	4,997	23.0%	16,718	77.0%
Elk County*	8,283	0.2%	917	11.1%	1,193	14.4%	2,110	25.5%	6,172	74.5%
Jefferson County	11,962	0.4%	1,171	9.8%	1,582	13.2%	2,753	23.0%	9,210	77.0%
McKean County	11,447	0.3%	1,068	9.3%	1,490	13.0%	2,558	22.3%	8,889	77.7%
Potter County*	4,265	0.1%	472	11.1%	614	14.4%	1,087	25.5%	3,178	74.5%



**Appendix Table 1 (continued)**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Workforce Investment Boards: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Northern Tier WIA	48,204	1.4%	4,344	9.0%	7,055	14.6%	11,399	23.6%	36,805	76.4%
Bradford County	15,977	0.5%	1,713	10.7%	2,315	14.5%	4,029	25.2%	11,949	74.8%
Sullivan County*	1,669	0.0%	179	10.7%	242	14.5%	421	25.2%	1,248	74.8%
Susquehanna County*	12,459	0.4%	932	7.5%	2,132	17.1%	3,064	24.6%	9,395	75.4%
Tioga County	10,533	0.3%	1,130	10.7%	1,526	14.5%	2,656	25.2%	7,877	74.8%
Wyoming County*	7,566	0.2%	390	5.2%	840	11.1%	1,230	16.3%	6,336	83.7%
Northwest WIA	128,354	3.8%	14,266	11.1%	16,488	12.8%	30,754	24.0%	97,600	76.0%
Clarion County	10,018	0.3%	1,156	11.5%	1,725	17.2%	2,880	28.7%	7,138	71.3%
Crawford County	21,073	0.6%	2,020	9.6%	2,212	10.5%	4,232	20.1%	16,841	79.9%
Erie County	72,039	2.1%	8,380	11.6%	8,897	12.4%	17,277	24.0%	54,762	76.0%
Forest County*	1,186	0.0%	137	11.5%	204	17.2%	341	28.7%	845	71.3%
Venango County	13,808	0.4%	1,593	11.5%	2,377	17.2%	3,970	28.7%	9,839	71.3%
Warren County*	10,229	0.3%	981	9.6%	1,073	10.5%	2,054	20.1%	8,175	79.9%
Philadelphia County WIA	386,067	11.5%	71,289	18.5%	55,058	14.3%	126,347	32.7%	259,720	67.3%
Philadelphia County	386,067	11.5%	71,289	18.5%	55,058	14.3%	126,347	32.7%	259,720	67.3%
Pocono Counties WIA	89,501	2.7%	6,153	6.9%	14,615	16.3%	20,768	23.2%	68,733	76.8%
Carbon County	17,475	0.5%	1,076	6.2%	1,870	10.7%	2,946	16.9%	14,529	83.1%
Monroe County	44,292	1.3%	3,003	6.8%	7,998	18.1%	11,001	24.8%	33,291	75.2%
Pike County	13,658	0.4%	1,021	7.5%	2,337	17.1%	3,359	24.6%	10,299	75.4%
Wayne County	14,076	0.4%	1,053	7.5%	2,409	17.1%	3,462	24.6%	10,615	75.4%
South Central WIA	379,746	11.3%	23,786	6.3%	36,956	9.7%	60,743	16.0%	319,004	84.0%
Adams County	28,016	0.8%	1,975	7.0%	2,934	10.5%	4,909	17.5%	23,107	82.5%
Cumberland County	63,132	1.9%	1,867	3.0%	5,844	9.3%	7,711	12.2%	55,421	87.8%
Dauphin County	77,780	2.3%	6,328	8.1%	8,821	11.3%	15,149	19.5%	62,631	80.5%
Franklin County	37,730	1.1%	2,368	6.3%	4,279	11.3%	6,647	17.6%	31,083	82.4%
Juniata County*	5,619	0.2%	524	9.3%	731	13.0%	1,256	22.3%	4,364	77.7%
Lebanon County	35,261	1.0%	2,598	7.4%	3,167	9.0%	5,765	16.3%	29,496	83.7%
Perry County*	11,895	0.4%	595	5.0%	1,343	11.3%	1,938	16.3%	9,957	83.7%
York County	120,313	3.6%	7,531	6.3%	9,837	8.2%	17,368	14.4%	102,945	85.6%
Southern Alleghenies WIA	115,048	3.4%	13,525	11.8%	12,702	11.0%	26,227	22.8%	88,821	77.2%
Bedford County	12,758	0.4%	1,671	13.1%	1,255	9.8%	2,926	22.9%	9,832	77.1%
Blair County	33,098	1.0%	3,455	10.4%	4,055	12.3%	7,510	22.7%	25,588	77.3%
Cambria County	34,998	1.0%	5,055	14.4%	3,700	10.6%	8,756	25.0%	26,242	75.0%
Fulton County*	3,640	0.1%	477	13.1%	358	9.8%	835	22.9%	2,805	77.1%
Huntingdon County	11,636	0.3%	1,524	13.1%	1,145	9.8%	2,669	22.9%	8,967	77.1%
Somerset County	18,918	0.6%	1,343	7.1%	2,189	11.6%	3,531	18.7%	15,387	81.3%
Southwest Corner WIA	109,149	3.2%	9,154	8.4%	9,423	8.6%	18,577	17.0%	90,572	83.0%
Beaver County	44,333	1.3%	3,946	8.9%	4,566	10.3%	8,512	19.2%	35,821	80.8%
Greene County*	9,497	0.3%	872	9.2%	987	10.4%	1,859	19.6%	7,638	80.4%
Washington County	55,319	1.6%	4,336	7.8%	3,870	7.0%	8,206	14.8%	47,113	85.2%
Three Rivers WIA	351,472	10.4%	36,836	10.5%	36,996	10.5%	73,832	21.0%	277,640	79.0%
Allegheny County	351,472	10.4%	36,836	10.5%	36,996	10.5%	73,832	21.0%	277,640	79.0%

**Appendix Table 1 (continued)**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Workforce Investment Boards: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Tri-County WIA	93,490	2.8%	10,005	10.7%	9,834	10.5%	19,839	21.2%	73,651	78.8%
Armstrong County	19,454	0.6%	3,063	15.7%	2,471	12.7%	5,534	28.4%	13,920	71.6%
Butler County	49,957	1.5%	3,151	6.3%	4,305	8.6%	7,456	14.9%	42,501	85.1%
Indiana County	24,079	0.7%	3,791	15.7%	3,058	12.7%	6,849	28.4%	17,230	71.6%
West Central WIA	34,078	1.0%	3,923	11.5%	5,030	14.8%	8,953	26.3%	25,125	73.7%
Lawrence County	23,242	0.7%	2,723	11.7%	3,469	14.9%	6,192	26.6%	17,050	73.4%
Mercer County	10,836	0.3%	1,200	11.1%	1,561	14.4%	2,761	25.5%	8,075	74.5%
Westmoreland & Fayette WIA	134,455	4.0%	13,299	9.9%	14,818	11.0%	28,117	20.9%	106,338	79.1%
Fayette County	33,333	1.0%	6,208	18.6%	5,587	16.8%	11,795	35.4%	21,538	64.6%
Westmoreland County	101,122	3.0%	7,091	7.0%	9,231	9.1%	16,322	16.1%	84,800	83.9%

Source: U.S. Census Bureau, 2007 American Community Survey.

\*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

**Appendix Table 2**  
**The Self-Sufficiency Standard and Federal Poverty Level by Select Cities: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Select Cities<sup>1</sup></b>										
Allentown (Lehigh County)	26,980	0.8%	4,041	15.0%	7,768	28.8%	11,809	43.8%	15,171	56.2%
Erie (Erie County)	48,029	1.4%	3,421	7.1%	4,782	10.0%	8,203	17.1%	39,826	82.9%
Philadelphia (Philadelphia County)	386,067	11.5%	71,289	18.5%	55,058	14.3%	126,347	32.7%	259,720	67.3%
Pittsburgh (Allegheny County)	89,076	2.6%	15,823	17.8%	9,991	11.2%	25,814	29.0%	63,262	71.0%

<sup>1</sup> Note that these four cities represent approximately 18 percent of Pennsylvania's population.

Source: U.S. Census Bureau, 2007 American Community Survey.



**Appendix Table 3**  
**The Self-Sufficiency Standard and Federal Poverty Level by Urban and Rural Areas\*: Pennsylvania 2007**

	Total	Percent of Households in State	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Urban Pennsylvania</b>	2,471,987	73.5%	217,841	8.8%	284,177	11.5%	502,018	20.3%	1,969,969	79.7%
Allegheny County	351,472	10.4%	36,836	10.5%	36,996	10.5%	73,832	21.0%	277,640	79.0%
Beaver County	44,333	1.3%	3,946	8.9%	4,566	10.3%	8,512	19.2%	35,821	80.8%
Berks County	106,340	3.2%	9,467	8.9%	12,972	12.2%	22,439	21.1%	83,901	78.9%
Bucks County	168,390	5.0%	3,910	2.3%	18,978	11.3%	22,888	13.6%	145,502	86.4%
Chester County	135,276	4.0%	4,506	3.3%	10,016	7.4%	14,522	10.7%	120,754	89.3%
Cumberland County	63,132	1.9%	1,867	3.0%	5,844	9.3%	7,711	12.2%	55,421	87.8%
Dauphin County	77,780	2.3%	6,328	8.1%	8,821	11.3%	15,149	19.5%	62,631	80.5%
Delaware County	144,602	4.3%	9,407	6.5%	22,200	15.4%	31,607	21.9%	112,995	78.1%
Erie County	72,039	2.1%	8,380	11.6%	8,897	12.4%	17,277	24.0%	54,762	76.0%
Lackawanna County	55,545	1.7%	4,668	8.4%	5,366	9.7%	10,034	18.1%	45,511	81.9%
Lancaster County	135,868	4.0%	9,660	7.1%	17,641	13.0%	27,301	20.1%	108,567	79.9%
Lebanon County	35,261	1.0%	2,598	7.4%	3,167	9.0%	5,765	16.3%	29,496	83.7%
Lehigh County	88,654	2.6%	6,000	6.8%	12,358	13.9%	18,358	20.7%	70,296	79.3%
Luzerne County	80,933	2.4%	9,519	11.8%	8,799	10.9%	18,318	22.6%	62,615	77.4%
Montgomery County	224,352	6.7%	10,632	4.7%	24,293	10.8%	34,925	15.6%	189,427	84.4%
Northampton County	80,508	2.4%	4,207	5.2%	9,136	11.3%	13,343	16.6%	67,165	83.4%
Philadelphia County	386,067	11.5%	71,289	18.5%	55,058	14.3%	126,347	32.7%	259,720	67.3%
Westmoreland County	101,122	3.0%	7,091	7.0%	9,231	9.1%	16,322	16.1%	84,800	83.9%
York County	120,313	3.6%	7,531	6.3%	9,837	8.2%	17,368	14.4%	102,945	85.6%
<b>Rural Pennsylvania</b>	891,417	26.5%	87,916	9.9%	109,302	12.3%	197,218	22.1%	694,199	77.9%
Adams County	28,016	0.8%	1,975	7.0%	2,934	10.5%	4,909	17.5%	23,107	82.5%
Armstrong County	19,454	0.6%	3,063	15.7%	2,471	12.7%	5,534	28.4%	13,920	71.6%
Bedford County	12,758	0.4%	1,671	13.1%	1,255	9.8%	2,926	22.9%	9,832	77.1%
Blair County	33,098	1.0%	3,455	10.4%	4,055	12.3%	7,510	22.7%	25,588	77.3%
Bradford County	15,977	0.5%	1,713	10.7%	2,315	14.5%	4,029	25.2%	11,949	74.8%
Butler County	49,957	1.5%	3,151	6.3%	4,305	8.6%	7,456	14.9%	42,501	85.1%
Cambria County	34,998	1.0%	5,055	14.4%	3,700	10.6%	8,756	25.0%	26,242	75.0%
Cameron County*	1,409	0.0%	156	11.1%	203	14.4%	359	25.5%	1,050	74.5%
Carbon County	17,475	0.5%	1,076	6.2%	1,870	10.7%	2,946	16.9%	14,529	83.1%
Centre County	40,032	1.2%	5,617	14.0%	7,107	17.8%	12,724	31.8%	27,308	68.2%
Clarion County	10,018	0.3%	1,156	11.5%	1,725	17.2%	2,880	28.7%	7,138	71.3%
Clearfield County	21,716	0.6%	2,126	9.8%	2,871	13.2%	4,997	23.0%	16,718	77.0%
Clinton County*	9,336	0.3%	871	9.3%	1,215	13.0%	2,086	22.3%	7,250	77.7%
Columbia County	17,032	0.5%	1,647	9.7%	1,686	9.9%	3,333	19.6%	13,699	80.4%
Crawford County	21,073	0.6%	2,020	9.6%	2,212	10.5%	4,232	20.1%	16,841	79.9%
Elk County*	8,283	0.2%	917	11.1%	1,193	14.4%	2,110	25.5%	6,172	74.5%
Fayette County	33,333	1.0%	6,208	18.6%	5,587	16.8%	11,795	35.4%	21,538	64.6%
Forest County*	1,186	0.0%	137	11.5%	204	17.2%	341	28.7%	845	71.3%
Franklin County	37,730	1.1%	2,368	6.3%	4,279	11.3%	6,647	17.6%	31,083	82.4%
Fulton County*	3,640	0.1%	477	13.1%	358	9.8%	835	22.9%	2,805	77.1%

**Appendix Table 3 (continued)**  
**The Self-Sufficiency Standard and Federal Poverty Level by Urban and Rural Areas\*: Pennsylvania 2007**

	Total	Percent of Households in State	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Greene County*	9,497	0.3%	872	9.2%	987	10.4%	1,859	19.6%	7,638	80.4%
Huntingdon County	11,636	0.3%	1,524	13.1%	1,145	9.8%	2,669	22.9%	8,967	77.1%
Indiana County	24,079	0.7%	3,791	15.7%	3,058	12.7%	6,849	28.4%	17,230	71.6%
Jefferson County	11,962	0.4%	1,171	9.8%	1,582	13.2%	2,753	23.0%	9,210	77.0%
Juniata County*	5,619	0.2%	524	9.3%	731	13.0%	1,256	22.3%	4,364	77.7%
Lawrence County	23,242	0.7%	2,723	11.7%	3,469	14.9%	6,192	26.6%	17,050	73.4%
Lycoming County	32,782	1.0%	3,379	10.3%	2,794	8.5%	6,173	18.8%	26,609	81.2%
McKean County	11,447	0.3%	1,068	9.3%	1,490	13.0%	2,558	22.3%	8,889	77.7%
Mercer County	10,836	0.3%	1,200	11.1%	1,561	14.4%	2,761	25.5%	8,075	74.5%
Mifflin County	28,313	0.8%	1,541	5.4%	3,273	11.6%	4,814	17.0%	23,499	83.0%
Monroe County	44,292	1.3%	3,003	6.8%	7,998	18.1%	11,001	24.8%	33,291	75.2%
Montour County*	4,586	0.1%	362	7.9%	620	13.5%	982	21.4%	3,604	78.6%
Northumberland County	23,781	0.7%	1,878	7.9%	3,214	13.5%	5,092	21.4%	18,689	78.6%
Perry County*	11,895	0.4%	595	5.0%	1,343	11.3%	1,938	16.3%	9,957	83.7%
Pike County	13,658	0.4%	1,021	7.5%	2,337	17.1%	3,359	24.6%	10,299	75.4%
Potter County*	4,265	0.1%	472	11.1%	614	14.4%	1,087	25.5%	3,178	74.5%
Schuylkill County	38,933	1.2%	4,178	10.7%	2,344	6.0%	6,522	16.8%	32,411	83.2%
Snyder County*	9,245	0.3%	862	9.3%	1,203	13.0%	2,066	22.3%	7,180	77.7%
Somerset County	18,918	0.6%	1,343	7.1%	2,189	11.6%	3,531	18.7%	15,387	81.3%
Sullivan County*	1,669	0.0%	179	10.7%	242	14.5%	421	25.2%	1,248	74.8%
Susquehanna County*	12,459	0.4%	932	7.5%	2,132	17.1%	3,064	24.6%	9,395	75.4%
Tioga County	10,533	0.3%	1,130	10.7%	1,526	14.5%	2,656	25.2%	7,877	74.8%
Union County*	10,250	0.3%	956	9.3%	1,334	13.0%	2,290	22.3%	7,959	77.7%
Venango County	13,808	0.4%	1,593	11.5%	2,377	17.2%	3,970	28.7%	9,839	71.3%
Warren County*	10,229	0.3%	981	9.6%	1,073	10.5%	2,054	20.1%	8,175	79.9%
Washington County	55,319	1.6%	4,336	7.8%	3,870	7.0%	8,206	14.8%	47,113	85.2%
Wayne County	14,076	0.4%	1,053	7.5%	2,409	17.1%	3,462	24.6%	10,615	75.4%
Wyoming County*	7,566	0.2%	390	5.2%	840	11.1%	1,230	16.3%	6,336	83.7%

Source: U.S. Census Bureau, 2007 American Community Survey.

This table uses the Center for Rural Pennsylvania definition of urban and rural counties. Rural counties are defined as counties with a population density of 274 persons per square mile or less. Urban counties are counties with a population density of more than 274 persons per square mile. A population density of 274 persons per square mile was the average density for Pennsylvania in 2000. The Center for Rural Pennsylvania. Rural/Urban PA. Retrieved February 18, 2009, from [http://www.ruralpa.org/rural\\_urban.html#maps](http://www.ruralpa.org/rural_urban.html#maps)

\*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

**Appendix Table 4**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Citizenship Status and Ethnicity of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Citizenship Status</b>										
<b>Native-born</b>	3,139,192	93.3%	281,655	9.0%	351,866	11.2%	633,521	20.2%	2,505,671	79.8%
Latino <sup>2</sup>	86,511	2.6%	23,953	27.7%	20,893	24.2%	44,846	51.8%	41,665	48.2%
Puerto Rican	65,331	1.9%	19,202	29.4%	16,977	26.0%	36,179	55.4%	29,152	44.6%
Other Latino Origin	21,180	0.6%	4,751	22.4%	3,916	18.5%	8,667	40.9%	12,513	59.1%
Not Latino	3,052,681	90.8%	257,702	8.4%	330,973	10.8%	588,675	19.3%	2,464,006	80.7%
<b>Foreign born</b>	224,212	6.7%	24,102	10.7%	41,613	18.6%	65,715	29.3%	158,497	71%
Naturalized citizen	112,405	3.3%	8,181	7.3%	19,432	17.3%	27,613	24.6%	84,792	75.4%
Latino	17,630	0.5%	1,356	7.7%	5,982	33.9%	7,338	41.6%	10,292	58.4%
Not Latino	94,775	2.8%	6,825	7.2%	13,450	14.2%	20,275	21.4%	74,500	78.6%
Not a citizen	111,807	3.3%	15,921	14.2%	22,181	19.8%	38,102	34.1%	73,705	65.9%
Latino	23,780	0.7%	5,377	22.6%	6,775	28.5%	12,152	51.1%	11,628	48.9%
Not Latino	88,027	2.6%	10,544	12.0%	15,406	17.5%	25,950	29.5%	62,077	70.5%

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

2 Latino refers to Hispanic/Latino ethnicity, regardless of race.

Source: U.S. Census Bureau, 2007 American Community Survey

**Appendix Table 5**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Language of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>English Speaking Ability</b>										
Very well	3,240,760	96.4%	281,738	8.7%	363,933	11.2%	645,671	19.9%	2,595,089	80.1%
Less than very well	122,644	3.6%	24,019	19.6%	29,546	24.1%	53,565	43.7%	69,079	56.3%
<b>Language Spoken at Home</b>										
English	3,045,150	90.5%	255,297	8.4%	329,733	10.8%	585,030	19.2%	2,460,120	80.8%
Language other than English	318,254	9.5%	50,460	15.9%	63,746	20.0%	114,206	35.9%	204,048	64.1%
Spanish	124,938	3.7%	28,541	22.8%	31,540	25.2%	60,081	48.1%	64,857	51.9%
Language other than Spanish	193,316	5.7%	21,919	11.3%	32,206	16.7%	54,125	28.0%	139,191	72.0%

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 6**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Gender of Householder<sup>1</sup> and Household Type: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Gender of Householder</b>										
Male	1,895,185	56.3%	103,258	5.4%	183,723	9.7%	286,981	15.1%	1,608,204	84.9%
Female	1,468,219	43.7%	202,499	13.8%	209,756	14.3%	412,255	28.1%	1,055,964	71.9%
<b>Household Type</b>										
All family households <sup>2</sup>	2,415,409	71.8%	189,478	7.8%	302,841	12.5%	492,319	20.4%	1,923,090	79.6%
Non-family <sup>3</sup> households	947,995	28.2%	116,279	12.3%	90,638	9.6%	206,917	21.8%	741,078	78.2%
Male householder	511,616	15.2%	52,270	10.2%	46,139	9.0%	98,409	19.2%	413,207	80.8%
Female householder	436,379	13.0%	64,009	14.7%	44,499	10.2%	108,508	24.9%	327,871	75.1%

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

2 A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage or adoption family households include any unrelated persons who reside in the household.

3 A non-family household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 7**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Children in Household and Age of Youngest Child: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Number of Children in Household</b>										
No children	1,973,264	58.7%	152,818	7.7%	141,216	7.2%	294,034	14.9%	1,679,230	85.1%
1 or more	1,390,140	41.3%	152,939	11.0%	252,263	18.1%	405,202	29.1%	984,938	70.9%
1	581,950	17.3%	45,436	7.8%	77,332	13.3%	122,768	21.1%	459,182	78.9%
2	530,441	15.8%	53,002	10.0%	87,116	16.4%	140,118	26.4%	390,323	73.6%
3	192,742	5.7%	30,890	16.0%	51,130	26.5%	82,020	42.6%	110,722	57.4%
4 or more	85,007	2.5%	23,611	27.8%	36,685	43.2%	60,296	70.9%	24,711	29.1%
<b>Age of Youngest Child</b>										
Less than 6 yrs	586,619	17.4%	87,170	14.9%	146,490	25.0%	233,660	39.8%	352,959	60.2%
6 to 17 yrs	803,521	23.9%	65,769	8.2%	105,773	13.2%	171,542	21.3%	631,979	78.7%

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 8**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Household Type and Number of Children: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Household Type and Number of Children</b>										
<b>Married couple</b>	1,829,440	54.4%	66,595	3.6%	174,597	9.5%	241,192	13.2%	1,588,248	86.8%
No children	861,909	25.6%	23,415	2.7%	35,381	4.1%	58,796	6.8%	803,113	93.2%
1 or more	967,531	28.8%	43,180	4.5%	139,216	14.4%	182,396	18.9%	785,135	81.1%
1	368,417	11.0%	9,362	2.5%	26,537	7.2%	35,899	9.7%	332,518	90.3%
2	397,000	11.8%	15,921	4.0%	49,888	12.6%	65,809	16.6%	331,191	83.4%
3	143,575	4.3%	9,678	6.7%	35,599	24.8%	45,277	31.5%	98,298	68.5%
4 or more	58,539	1.7%	8,219	14.0%	27,192	46.5%	35,411	60.5%	23,128	39.5%
<b>Male householder<sup>1</sup>, no spouse present</b>	664,668	19.8%	66,609	10.0%	75,535	11.4%	142,144	21.4%	522,524	78.6%
No children	560,328	16.7%	55,936	10.0%	48,426	8.6%	104,362	18.6%	455,966	81.4%
1 or more	104,340	3.1%	10,673	10.2%	27,109	26.0%	37,782	36.2%	66,558	63.8%
1	60,127	1.8%	5,395	9.0%	11,982	19.9%	17,377	28.9%	42,750	71.1%
2	30,468	0.9%	2,915	9.6%	8,852	29.1%	11,767	38.6%	18,701	61.4%
3	9,613	0.3%	1,138	11.8%	4,137	43.0%	5,275	54.9%	4,338	45.1%
4 or more*	4,132	0.1%	1,225	29.6%	2,138	51.7%	3,363	81.4%	769	18.6%
<b>Female householder, no spouse present</b>	869,296	25.8%	172,553	19.8%	143,347	16.5%	315,900	36.3%	553,396	63.7%
No children	551,027	16.4%	73,467	13.3%	57,409	10.4%	130,876	23.8%	420,151	76.2%
1 or more	318,269	9.5%	99,086	31.1%	85,938	27.0%	185,024	58.1%	133,245	41.9%
1	153,406	4.6%	30,679	20.0%	38,813	25.3%	69,492	45.3%	83,914	54.7%
2	102,973	3.1%	34,166	33.2%	28,376	27.6%	62,542	60.7%	40,431	39.3%
3	39,554	1.2%	20,074	50.8%	11,394	28.8%	31,468	79.6%	8,086	20.4%
4 or more*	22,336	0.7%	14,167	63.4%	7,355	32.9%	21,522	96.4%	814	3.6%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

\*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

**Appendix Table 9**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Workers by Race and Ethnicity<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Asian/Pacific Islander</b>	87,451	2.6%	10,858	12.4%	11,947	13.7%	22,805	26.1%	64,646	73.9%
Two or more workers	44,686	1.3%	1,830	4.1%	5,233	11.7%	7,063	15.8%	37,623	84.2%
One worker	38,775	1.2%	6,153	15.9%	6,346	16.4%	12,499	32.2%	26,276	67.8%
No workers*	3,990	0.1%	2,875	72.1%	368	9.2%	3,243	81.3%	747	18.7%
<b>Black</b>	330,796	9.8%	75,540	22.8%	60,707	18.4%	136,247	41.2%	194,549	58.8%
Two or more workers	119,669	3.6%	6,909	5.8%	20,070	16.8%	26,979	22.5%	92,690	77.5%
One worker	178,185	5.3%	42,375	23.8%	37,877	21.3%	80,252	45.0%	97,933	55.0%
No workers	32,942	1.0%	26,256	79.7%	2,760	8.4%	29,016	88.1%	3,926	11.9%
<b>Hispanic/Latino<sup>2</sup></b>	127,921	3.8%	30,686	24.0%	33,650	26.3%	64,336	50.3%	63,585	49.7%
Two or more workers	61,973	1.8%	6,237	10.1%	14,804	23.9%	21,041	34.0%	40,932	66.0%
One worker	54,043	1.6%	14,319	26.5%	17,961	33.2%	32,280	59.7%	21,763	40.3%
No workers*	11,905	0.4%	10,130	85.1%	885	7.4%	11,015	92.5%	890	7.5%
<b>White</b>	2,802,535	83.3%	186,263	6.6%	283,770	10.1%	470,033	16.8%	2,332,502	83.2%
Two or more workers	1,620,418	48.2%	31,700	2.0%	116,861	7.2%	148,561	9.2%	1,471,857	90.8%
One worker	1,071,690	31.9%	106,018	9.9%	152,072	14.2%	258,090	24.1%	813,600	75.9%
No workers	110,427	3.3%	48,545	44.0%	14,837	13.4%	63,382	57.4%	47,045	42.6%

<sup>1</sup> All workers over age 16 are included in the calculation of number of workers in the total household.

<sup>2</sup> Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey

\*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

**Appendix Table 10**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Working Adults and Citizenship Status<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self- Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Number of Working Adults by Citizenship Status</b>										
<b>Not Native</b>	224,212	6.7%	24,102	10.7%	41,613	18.6%	65,715	29.3%	158,497	70.7%
Two or more workers	122,335	3.6%	4,863	4.0%	19,457	15.9%	24,320	19.9%	98,015	80.1%
One worker	93,026	2.8%	13,720	14.7%	20,849	22.4%	34,569	37.2%	58,457	62.8%
No workers	8,851	0.3%	5,519	62.4%	1,307	14.8%	6,826	77.1%	2,025	22.9%
<b>Native</b>	3,139,192	93.3%	281,655	9.0%	351,866	11.2%	633,521	20.2%	2,505,671	79.8%
Two or more workers	1,732,073	51.5%	42,217	2.4%	138,883	8.0%	181,100	10.5%	1,550,973	89.5%
One worker	1,256,234	37.4%	157,007	12.5%	195,234	15.5%	352,241	28.0%	903,993	72.0%
No workers	150,885	4.5%	82,431	54.6%	17,749	11.8%	100,180	66.4%	50,705	33.6%

Source: U.S. Census Bureau, 2007 American Community Survey.



**Appendix Table 11**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Work Status of Householder and Work Status of Adults<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Work Status of Householder</b>										
Full-time/Year-Round	2,161,002	64.3%	41,092	1.9%	186,575	8.6%	227,667	10.5%	1,933,335	89.5%
Part-time/Year-Round	190,261	5.7%	30,456	16.0%	36,932	19.4%	67,388	35.4%	122,873	64.6%
Full-time/Part-Year	508,790	15.1%	63,496	12.5%	81,179	16.0%	144,675	28.4%	364,115	71.6%
less than 26 weeks	121,623	3.6%	36,470	30.0%	22,647	18.6%	59,117	48.6%	62,506	51.4%
26 weeks to 49 weeks	387,167	11.5%	27,026	7.0%	58,532	15.1%	85,558	22.1%	301,609	77.9%
Part-time/Part-Year	197,595	5.9%	61,830	31.3%	39,084	19.8%	100,914	51.1%	96,681	48.9%
less than 26 weeks	78,743	2.3%	34,900	44.3%	14,502	18.4%	49,402	62.7%	29,341	37.3%
26 weeks to 49 weeks	118,852	3.5%	26,930	22.7%	24,582	20.7%	51,512	43.3%	67,340	56.7%
Not Working	305,756	9.1%	108,883	35.6%	49,709	16.3%	158,592	51.9%	147,164	48.1%
<b>Work Status of Adults</b>										
<b>One Adult in Household</b>	1,117,998	33.2%	199,099	17.8%	148,947	13.3%	348,046	31.1%	769,952	68.9%
Work full-time, year-round	671,097	20.0%	21,623	3.2%	74,236	11.1%	95,859	14.3%	575,238	85.7%
Work part-time and/or part-year	326,477	9.7%	105,265	32.2%	60,402	18.5%	165,667	50.7%	160,810	49.3%
Nonworker	120,424	3.6%	72,211	60.0%	14,309	11.9%	86,520	71.8%	33,904	28.2%
<b>Two or More Adults in Household</b>	2,245,406	66.8%	106,658	4.8%	244,532	10.9%	351,190	15.6%	1,894,216	84.4%
All adults work	1,689,907	50.2%	37,129	2.2%	137,658	8.1%	174,787	10.3%	1,515,120	89.7%
All workers full-time, year-round	644,131	19.2%	1,369	0.2%	18,046	2.8%	19,415	3.0%	624,716	97.0%
Some workers part-time and/or part-year <sup>2</sup>	830,165	24.7%	9,915	1.2%	78,208	9.4%	88,123	10.6%	742,042	89.4%
All workers part-time and/or part-year	215,611	6.4%	25,845	12.0%	41,404	19.2%	67,249	31.2%	148,362	68.8%
Some adults work	513,929	15.3%	52,054	10.1%	101,912	19.8%	153,966	30.0%	359,963	70.0%
All workers full-time, year-round	315,431	9.4%	15,552	4.9%	64,561	20.5%	80,113	25.4%	235,318	74.6%
Some workers part-time and/or part-year <sup>2</sup>	71,690	2.1%	1,939	2.7%	8,286	11.6%	10,225	14.3%	61,465	85.7%
All workers part-time and/or part-year	126,808	3.8%	34,563	27.3%	29,065	22.9%	63,628	50.2%	63,180	49.8%
No adults work	41,570	1.2%	17,475	42.0%	4,962	11.9%	22,437	54.0%	19,133	46.0%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

<sup>2</sup> This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 12**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Workers by Household Type (Children and Marital Status)<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of Households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
<b>Number of Workers by Household Type</b>										
<b>Households without children</b>	1,973,264	58.7%	152,818	7.7%	141,216	7.2%	294,034	14.9%	1,679,230	85.1%
<i>Married couple or Male householder<sup>2</sup>, no spouse present</i>	1,422,237	42.3%	79,351	5.6%	83,807	5.9%	163,158	11.5%	1,259,079	88.5%
Two or more workers	787,596	23.4%	12,626	1.6%	24,557	3.1%	37,183	4.7%	750,413	95.3%
One worker full-time, year-round	395,312	11.8%	5,722	1.4%	22,138	5.6%	27,860	7.0%	367,452	93.0%
One worker part-time and/or part-year	163,425	4.9%	31,862	19.5%	26,300	16.1%	58,162	35.6%	105,263	64.4%
No workers	75,904	2.3%	29,141	38.4%	10,812	14.2%	39,953	52.6%	35,951	47.4%
<i>Female householder, no spouse present</i>	551,027	16.4%	73,467	13.3%	57,409	10.4%	130,876	23.8%	420,151	76.2%
Two or more workers	146,954	4.4%	6,676	4.5%	14,059	9.6%	20,735	14.1%	126,219	85.9%
One worker full-time, year-round	234,258	7.0%	4,386	1.9%	16,302	7.0%	20,688	8.8%	213,570	91.2%
One worker part-time and/or part-year	121,989	3.6%	34,438	28.2%	21,731	17.8%	56,169	46.0%	65,820	54.0%
No workers	47,826	1.4%	27,967	58.5%	5,317	11.1%	33,284	69.6%	14,542	30.4%
<b>Households with children</b>	1,390,140	41.3%	152,939	11.0%	252,263	18.1%	405,202	29.1%	984,938	70.9%
<i>Married couple or Male householder, no spouse present</i>	1,071,871	31.9%	53,853	5.0%	166,325	15.5%	220,178	20.5%	851,693	79.5%
Two or more workers	812,119	24.1%	17,820	2.2%	94,844	11.7%	112,664	13.9%	699,455	86.1%
One worker full-time, year-round	194,506	5.8%	11,949	6.1%	54,168	27.8%	66,117	34.0%	128,389	66.0%
One worker part-time and/or part-year	55,150	1.6%	16,350	29.6%	16,509	29.9%	32,859	59.6%	22,291	40.4%
No workers*	10,096	0.3%	7,734	76.6%	804	8.0%	8,538	84.6%	1,558	15.4%
<i>Female householder, no spouse present</i>	318,269	9.5%	99,086	31.1%	85,938	27.0%	185,024	58.1%	133,245	41.9%
Two or more workers	107,739	3.2%	9,958	9.2%	24,880	23.1%	34,838	32.3%	72,901	67.7%
One worker full-time, year-round	99,009	2.9%	14,329	14.5%	39,680	40.1%	54,009	54.5%	45,000	45.5%
One worker part-time and/or part-year	85,611	2.5%	51,691	60.4%	19,255	22.5%	70,946	82.9%	14,665	17.1%
No workers*	25,910	0.8%	23,108	89.2%	2,123	8.2%	25,231	97.4%	679	2.6%

<sup>1</sup>All workers over age 16 are included in the calculation of number of workers in the total household.

<sup>2</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

\*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

**Appendix Table 13**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> : Pennsylvania 2007**

Households Below Self-Sufficiency Standard					Households Above Self-Sufficiency Standard				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office and Administrative Support	87,998	12.6%	12.6%	1	Office and Administrative Support	339,363	12.7%	12.7%
2	Sales	74,575	10.7%	23.3%	2	Management	313,341	11.8%	24.5%
3	Food Preparation and Serving	57,642	8.2%	31.5%	3	Sales	237,975	8.9%	33.4%
4	Production	48,219	6.9%	38.4%	4	Production	204,363	7.7%	41.1%
5	Transportation and Material Moving	47,077	6.7%	45.1%	5	Healthcare Practitioner and Technical	177,699	6.7%	47.8%
6	Construction and Extraction	37,916	5.4%	50.5%	6	Transportation and Material Moving	171,226	6.4%	54.2%
7	Building and Grounds Cleaning and Maintenance	37,055	5.3%	55.8%	7	Education, Training and Library	156,966	5.9%	60.1%
8	Personal Care and Service	35,890	5.1%	61.0%	8	Construction and Extraction	154,536	5.8%	65.9%
9	Healthcare Support	33,142	4.7%	65.7%	9	Business and Financial Operations	139,192	5.2%	71.1%
10	Management	27,966	4.0%	69.7%	10	Installation, Maintenance and Repair	103,402	3.9%	75.0%

<sup>1</sup> Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

<sup>2</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

**Appendix Table 14**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> by Gender: Pennsylvania 2007**

Households Below the Self-Sufficiency Standard									
Male Householders					Female Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Construction and Extraction	36,656	12.8%	12.8%	1	Office and Administrative Support	69,694	16.9%	16.9%
2	Transportation and Material Moving	34,926	12.2%	24.9%	2	Sales	51,903	12.6%	29.5%
3	Production	28,562	10.0%	34.9%	3	Food Preparation and Serving	39,499	9.6%	39.1%
4	Sales	22,672	7.9%	42.8%	4	Healthcare Support	30,834	7.5%	46.6%
5	Management	18,887	6.6%	49.4%	5	Personal Care and Service	30,610	7.4%	54.0%
6	Office and Administrative Support	18,304	6.4%	55.8%	6	Production	19,657	4.8%	58.7%
7	Food Preparation and Serving	18,143	6.3%	62.1%	7	Building and Grounds Cleaning and Maintenance	19,454	4.7%	63.5%
8	Installation, Maintenance and Repair	17,697	6.2%	68.2%	8	Education, Training and Library	17,329	4.2%	67.7%
9	Building and Grounds Cleaning and Maintenance	17,601	6.1%	74.4%	9	Healthcare Practitioners and Technical	14,907	3.6%	71.3%
10	Education, Training and Library	6,536	2.3%	76.7%	10	Transportation and Material Moving	12,151	2.9%	74.2%
Households Above the Self-Sufficiency Standard									
Male Householders					Female Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Management	221,919	13.8%	13.8%	1	Office and Administrative Support	245,845	23.3%	23.3%
2	Production	163,789	10.2%	24.0%	2	Healthcare Practitioners and Technical	120,756	11.4%	34.7%
3	Sales	152,869	9.5%	33.5%	3	Education, Training and Library	95,437	9.0%	43.8%
4	Construction and Extraction	151,622	9.4%	42.9%	4	Management	91,422	8.7%	52.4%
5	Transportation and Material Moving	151,288	9.4%	52.3%	5	Sales	85,106	8.1%	60.5%
6	Installation, Maintenance and Repair	99,620	6.2%	58.5%	6	Business and Financial Operations	63,340	6.0%	66.5%
7	Office and Administrative Support	93,518	5.8%	64.3%	7	Healthcare Support	44,436	4.2%	70.7%
8	Business and Financial Operations	75,852	4.7%	69.1%	8	Production	40,574	3.8%	74.5%
9	Education, Training and Library	61,529	3.8%	72.9%	9	Personal Care and Service	31,711	3.0%	77.5%
10	Architecture and Engineering	59,985	3.7%	76.6%	10	Food Preparation and Serving	31,480	3.0%	80.5%

1 Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

2 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 15**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> Below the Self-Sufficiency Standard by**  
**Race and Ethnicity: Pennsylvania 2007**

White Householders									
Households Below Self-Sufficiency Standard					Households Above Self-Sufficiency Standard				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office and Administrative Support	59,942	12.8%	12.8%	1	Office and Administrative Support	291,514	12.5%	12.5%
2	Sales	55,628	11.8%	24.6%	2	Management	285,691	12.2%	24.7%
3	Food Preparation and Serving	39,963	8.5%	33.1%	3	Sales	218,851	9.4%	34.1%
4	Construction and Extraction	32,181	6.8%	39.9%	4	Production	177,520	7.6%	41.7%
5	Transportation and Material Moving	31,228	6.6%	46.6%	5	Healthcare Support	152,330	6.5%	48.3%
6	Production	30,048	6.4%	53.0%	6	Transportation and Material Moving	151,991	6.5%	54.8%
7	Building and Grounds Cleaning and Maintenance	24,390	5.2%	58.2%	7	Construction and Extraction	143,528	6.2%	60.9%
8	Personal Care and Service	22,932	4.9%	63.0%	8	Education, Training and Library	139,884	6.0%	66.9%
9	Management	22,096	4.7%	67.7%	9	Business and Financial Operations	125,064	5.4%	72.3%
10	Education, Training and Library	15,695	3.3%	71.1%	10	Installation, Maintenance and Repair	95,479	4.1%	76.4%
Black Householders									
Households Below Self-Sufficiency Standard					Households Above Self-Sufficiency Standard				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office and Administrative Support	21,283	15.6%	15.6%	1	Office and Administrative Support	35,057	18.0%	18.0%
2	Healthcare Support	14,714	10.8%	26.4%	2	Management	15,620	8.0%	26.0%
3	Sales	10,630	7.8%	34.2%	3	Healthcare Practitioner and Technical	14,456	7.4%	33.5%
4	Food Preparation and Serving	9,120	6.7%	40.9%	4	Transportation and Material Moving	12,161	6.3%	39.7%
5	Personal Care and Service	7,844	5.8%	46.7%	5	Production	11,823	6.1%	45.8%
6	Transportation and Material Moving	7,638	5.6%	52.3%	6	Building and Grounds Cleaning and Maintenance	11,339	5.8%	51.6%
7	Production	6,833	5.0%	57.3%	7	Community and Social Services	11,272	5.8%	57.4%
8	Building and Grounds Cleaning and Maintenance	6,782	5.0%	62.3%	8	Sales	10,238	5.3%	62.7%
9	Education, Training and Library	5,465	4.0%	66.3%	9	Education, Training and Library	10,044	5.2%	67.9%
10	Protective Service	4,924	3.6%	69.9%	10	Healthcare Support	10,003	5.1%	73.0%

<sup>1</sup> Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

<sup>2</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 15 (continued)**  
**Top Ten Occupations<sup>1</sup> of Householders<sup>2</sup> Below the Self-Sufficiency Standard by**  
**Race and Ethnicity: Pennsylvania 2007**

Latino Householders									
Households Below Self-Sufficiency Standard					Households Below Self-Sufficiency Standard				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Production	8,512	13.2%	13.2%	1	Production	7,802	12.3%	12.3%
2	Food Preparation and Serving	6,528	10.1%	23.4%	2	Office and Administrative Support	7,496	11.8%	24.1%
3	Transportation and Material Moving	6,173	9.6%	33.0%	3	Transportation and Material Moving	5,738	9.0%	33.1%
4	Sales	5,625	8.7%	41.7%	4	Construction and Extraction	4,862	7.6%	40.7%
5	Office and Administrative Support	5,398	8.4%	50.1%	5	Management	4,773	7.5%	48.2%
6	Building and Grounds Cleaning and Maintenance	4,760	7.4%	57.5%	6	Sales	4,081	6.4%	54.7%
7	Personal Care and Service	2,510	3.9%	61.4%	7	Building and Grounds Cleaning and Maintenance	3,709	5.8%	60.5%
8	Healthcare Support	2,382	3.7%	65.1%	8	Food Preparation and Serving	2,820	4.4%	64.9%
9	Farming, Fishing and Forestry	2,073	3.2%	68.3%	9	Healthcare Practitioner and Technical	2,452	3.9%	68.8%
10	Management	1,754	2.7%	71.1%	10	Education, Training and Library	2,295	3.6%	72.4%
Asian / Pacific Islander Householders									
Households Below Self-Sufficiency Standard					Households Below Self-Sufficiency Standard				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Production	2,511	11.0%	11.0%	1	Computer and Mathematical	8,439	13.1%	13.1%
2	Personal Care and Service	2,299	10.1%	21.1%	2	Healthcare Practitioner and Technical	7,598	11.8%	24.8%
3	Sales	2,188	9.6%	30.7%	3	Management	6,406	9.9%	34.7%
4	Food Preparation and Serving	1,988	8.7%	39.4%	4	Production	6,200	9.6%	44.3%
5	Management	1,362	6.0%	45.4%	5	Office and Administrative Support	4,641	7.2%	51.5%
6	Healthcare Practitioner and Technical	1,359	6.0%	51.3%	6	Sales	4,587	7.1%	58.6%
7	Life, Physical and Social Science	1,264	5.5%	56.9%	7	Architecture and Engineering	4,490	6.9%	65.5%
8	Education, Training and Library	1,221	5.4%	62.2%	8	Education, Training and Library	4,194	6.5%	72.0%
9	Office and Administrative Support*	938	4.1%	66.3%	9	Life, Physical and Social Science	3,298	5.1%	77.1%
10	Installation, Maintenance and Repair*	749	3.3%	69.6%	10	Business and Financial Operations	2,909	4.5%	81.6%

1 Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at [http://www.bls.gov/soc/soc\\_majo.htm](http://www.bls.gov/soc/soc_majo.htm)

2 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

\*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

**Appendix Table 16**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Earnings and Hours Worked of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Median	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Median	Number	Median	Number	Median	Number	Median
Annual Earnings (All Householders)	3,363,404	\$32,000	305,757	\$1,400	393,479	\$15,000	699,236	\$8,000	2,664,168	\$40,000
<b>Working Householder Earnings and Hours</b>										
Annual Earnings (Workers Only)	3,057,648	\$35,000	196,874	\$5,400	343,770	\$17,000	540,644	\$12,000	2,517,004	\$40,000
Total Hours Worked	3,057,648	2,080	196,874	1,000	343,770	1,976	540,644	\$1,680	2,517,004	\$2,080
Hourly Pay Rate	3,057,648	\$17.31	196,874	\$6.41	343,770	\$10.15	540,644	\$8.67	2,517,004	\$19.23

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 17**  
**Median Hourly Pay Rate of Working Householders<sup>1</sup> by**  
**Gender, Household Status and the Presence of Children: Pennsylvania 2007**

	Total Households			Total Below Standard			Total Above Standard		
	Total	Missing <sup>2</sup>	Median	Total	Missing	Median	Total	Missing	Median
<b>Gender</b>									
Male	1,790,533	104,652	\$19.23	241,388	45,593	\$9.01	1,549,145	59,059	\$21.05
Female	1,267,115	201,104	\$14.53	299,256	112,999	\$8.55	967,859	88,105	\$17.05
<b>Family Households</b>									
Married couple	1,668,926	160,514	\$19.23	187,769	53,423	\$10.10	1,481,157	107,091	\$20.90
Male householder, no spouse present	142,611	10,441	\$16.35	37,198	6,537	\$10.00	105,413	3,904	\$19.23
Female householder, no spouse present	380,055	52,862	\$12.98	162,402	44,990	\$9.01	217,653	7,872	\$17.31
<b>Non-Family Households</b>									
Male householder	475,283	36,333	\$16.24	75,489	22,920	\$7.33	399,794	13,413	\$17.78
Female householder	390,773	45,606	\$15.38	77,786	30,722	\$7.50	312,987	14,884	\$17.31
<b>Children</b>									
Children Present	1,272,982	117,158	\$17.79	331,901	73,301	\$9.95	941,081	43,857	\$21.37
No Children Present	1,784,666	188,598	\$16.90	208,743	85,291	\$7.39	1,575,923	103,307	\$18.46
<b>Race/Ethnicity</b>									
White	2,572,734	229,801	\$17.93	371,159	98,874	\$8.50	2,201,575	130,927	\$19.42
Non-White	484,914	75,955	\$14.42	169,485	59,718	\$8.98	315,429	16,237	\$18.27

1 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders or paid employees.

2 Missing indicates the number of non-working householders excluded from the calculation of median hourly pay rate.

Source: U.S. Census Bureau, 2007 American Community Survey.



**Appendix Table 18**  
**The Annual 2008 Self-Sufficiency Standard and 2009 Federal Poverty Level by**  
**County and Select Family Types: Pennsylvania**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
COUNTY	Adult	Adult + infant	Adult + pre-schooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + pre-schooler schoolage
Adams	17,846	28,335	30,327	39,434	29,401	53,235	46,084	46,667
Allegheny (Excluding Pitts-	18,766	33,404	35,159	46,306	33,723	60,891	53,132	52,958
Allegheny (Pittsburgh)	16,793	31,167	33,321	44,975	31,272	59,969	49,752	49,573
Armstrong	16,869	26,804	27,691	37,782	27,741	51,048	44,995	45,484
Beaver	17,044	30,949	30,226	42,430	29,581	55,730	49,190	47,916
Bedford	16,450	25,508	24,468	32,560	24,396	44,706	41,241	40,332
Berks	18,745	32,632	33,969	44,217	32,706	59,015	51,072	50,724
Blair	16,518	25,944	26,695	34,802	27,794	49,115	42,808	44,125
Bradford	16,390	23,972	25,596	32,431	24,272	45,115	40,900	41,614
Bucks	23,583	40,072	42,419	54,211	43,317	72,486	61,331	62,685
Butler	17,989	31,693	33,923	44,730	31,398	58,374	51,412	50,876
Cambria	15,777	24,071	26,160	32,979	24,622	46,324	41,390	42,595
Cameron	16,306	25,062	25,063	33,181	24,136	46,130	41,658	40,551
Carbon	17,752	28,379	30,271	39,696	29,935	53,430	46,496	47,466
Centre	19,876	32,255	38,472	47,636	40,425	65,955	54,148	59,920
Chester	23,820	42,584	43,140	56,936	42,625	74,524	63,765	61,984
Clarion	16,854	26,248	27,869	37,346	24,555	48,800	44,686	43,724
Clearfield	16,035	23,907	25,985	32,821	23,231	45,979	41,368	40,141
Clinton	16,608	30,072	26,354	39,154	24,033	48,189	45,757	40,463
Columbia	16,508	24,767	27,661	34,630	25,954	47,920	42,647	43,994
Crawford	16,670	26,558	28,953	38,820	24,020	49,450	45,789	43,615
Cumberland	18,630	32,408	35,195	44,977	31,436	57,814	51,409	50,339
Dauphin	18,263	31,340	34,282	43,763	32,407	57,633	50,290	50,750
Delaware (Private Transportation)	22,655	39,927	41,075	54,019	41,975	71,926	61,446	61,593
Elk	16,340	26,455	25,716	35,671	25,446	49,042	43,433	42,963
Erie	16,706	29,397	31,534	41,601	30,990	54,976	48,305	49,346
Fayette	15,509	26,437	25,945	36,863	24,099	48,258	44,318	42,258
Forest	16,679	26,309	27,460	36,862	25,196	49,351	44,417	44,012
Franklin	16,494	26,591	27,913	36,463	26,575	49,516	43,897	43,977
Fulton	16,160	22,865	24,228	30,038	23,587	41,579	37,909	38,620
Greene	16,593	29,066	31,398	43,058	29,312	56,443	49,764	49,751
Huntingdon	15,817	24,185	29,422	36,823	24,225	48,365	44,238	44,423
Indiana	16,736	26,953	30,228	40,009	27,824	52,369	46,633	47,296
Jefferson	16,045	26,270	26,461	36,375	24,270	48,587	43,910	42,342
Juniata	15,853	24,434	25,527	33,162	23,193	45,464	41,403	39,531
Lackawanna	17,868	33,652	32,046	44,917	30,974	58,623	51,841	49,566
Lancaster	18,119	30,233	33,976	43,117	32,092	57,248	49,609	50,700
<b>Federal Poverty Level</b>								
2009 Annual Federal Poverty Level 1	10,830	14,570	14,570	18,310	18,310	22,050	22,050	22,050

**Appendix Table 18 (continued)**  
**The Annual 2008 Self-Sufficiency Standard and 2009 Federal Poverty Level by**  
**County and Select Family Types: Pennsylvania**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
COUNTY	Adult	Adult + infant	Adult + pre-schooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + pre-schooler schoolage
Lebanon	16,622	28,907	29,644	39,991	29,709	54,607	46,606	46,986
Lehigh	20,634	34,854	35,371	45,675	35,536	60,611	52,359	52,071
Luzerne	17,556	29,297	28,764	39,350	29,632	52,546	46,346	46,396
Lycoming	16,344	24,544	26,852	33,922	24,456	46,891	41,990	42,313
McKean	16,605	26,167	26,894	36,114	24,379	48,288	43,805	42,466
Mercer	16,724	29,748	31,194	42,419	29,357	55,480	49,268	48,756
Mifflin	15,736	24,244	25,723	33,133	23,557	45,259	41,429	40,312
Monroe	20,467	35,441	35,504	45,828	36,550	60,836	52,688	52,578
Montgomery	24,702	42,235	44,488	56,965	43,434	74,405	64,352	63,660
Montour	17,817	31,472	31,604	43,422	31,309	56,975	49,867	49,439
Northampton	20,352	35,182	35,403	46,316	33,786	60,292	52,936	51,155
Northumberland	16,474	24,147	24,915	32,167	24,172	44,695	40,401	40,511
Perry	16,779	25,894	29,729	37,320	29,259	50,965	44,473	46,845
Philadelphia	18,633	36,406	36,208	50,253	36,833	65,932	55,406	53,611
Pike	22,414	37,938	37,739	49,365	39,527	67,383	56,235	55,960
Potter	16,635	26,461	23,913	33,601	24,486	47,184	42,014	40,375
Schuylkill	16,295	23,556	25,009	31,545	24,234	44,229	39,769	40,718
Snyder	16,768	25,613	26,903	34,845	24,283	46,323	42,757	41,846
Somerset	15,976	25,174	24,236	32,323	23,964	44,306	40,712	39,333
Sullivan	16,357	23,952	25,576	32,413	25,198	46,282	40,670	42,573
Susquehanna	16,571	26,619	28,385	38,268	26,244	49,893	45,308	45,198
Tioga	17,137	25,828	27,307	35,984	28,363	50,764	43,749	45,522
Union	17,612	27,332	27,968	36,855	24,280	47,789	44,170	41,817
Venango	16,272	28,110	29,898	40,763	28,879	54,411	47,660	48,057
Warren	16,462	25,007	26,594	33,905	27,719	48,427	42,404	44,448
Washington	16,662	30,251	31,180	43,150	29,660	56,797	49,823	49,156
Wayne	17,558	28,968	31,163	40,353	29,769	53,041	47,311	47,692
Westmoreland	16,840	30,207	30,288	42,149	27,101	53,975	48,906	46,544
Wyoming	17,923	31,784	29,123	41,081	27,452	52,349	47,854	44,461
York	17,780	30,674	30,997	41,119	31,839	54,600	47,536	48,304
<b>Federal Poverty Level</b>								
2009 Annual Federal Poverty Level 1	10,830	14,570	14,570	18,310	18,310	22,050	22,050	22,050

<sup>1</sup>United States Department of Health and Human Services. 2009 HHS Poverty Guidelines. Federal Register, Vol. 74, No. 14, January 23, 2009, pp. 4199–4201. Retrieved from <http://aspe.hhs.gov/POVERTY/09poverty.shtml>.

Note: All values expressed in U.S. dollars.

Source: Diana M. Pearce, The Self-Sufficiency Standard for Pennsylvania 2008. Available at <http://www.selfsufficiencystandard.org>

**Appendix Table 19**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**County Households: Pennsylvania 2007**

	Total	Percent of Households in State	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
Adams County	28,016	0.8%	1,975	7.0%	2,934	10.5%	4,909	17.5%	23,107	82.5%
Allegheny County	351,472	10.4%	36,836	10.5%	36,996	10.5%	73,832	21.0%	277,640	79.0%
Armstrong County	19,454	0.6%	3,063	15.7%	2,471	12.7%	5,534	28.4%	13,920	71.6%
Beaver County	44,333	1.3%	3,946	8.9%	4,566	10.3%	8,512	19.2%	35,821	80.8%
Bedford County	12,758	0.4%	1,671	13.1%	1,255	9.8%	2,926	22.9%	9,832	77.1%
Berks County	106,340	3.2%	9,467	8.9%	12,972	12.2%	22,439	21.1%	83,901	78.9%
Blair County	33,098	1.0%	3,455	10.4%	4,055	12.3%	7,510	22.7%	25,588	77.3%
Bradford County	15,977	0.5%	1,713	10.7%	2,315	14.5%	4,029	25.2%	11,949	74.8%
Bucks County	168,390	5.0%	3,910	2.3%	18,978	11.3%	22,888	13.6%	145,502	86.4%
Butler County	49,957	1.5%	3,151	6.3%	4,305	8.6%	7,456	14.9%	42,501	85.1%
Cambria County	34,998	1.0%	5,055	14.4%	3,700	10.6%	8,756	25.0%	26,242	75.0%
Cameron County*	1,409	0.0%	156	11.1%	203	14.4%	359	25.5%	1,050	74.5%
Carbon County	17,475	0.5%	1,076	6.2%	1,870	10.7%	2,946	16.9%	14,529	83.1%
Centre County	40,032	1.2%	5,617	14.0%	7,107	17.8%	12,724	31.8%	27,308	68.2%
Chester County	135,276	4.0%	4,506	3.3%	10,016	7.4%	14,522	10.7%	120,754	89.3%
Clarion County	10,018	0.3%	1,156	11.5%	1,725	17.2%	2,880	28.7%	7,138	71.3%
Clearfield County	21,716	0.6%	2,126	9.8%	2,871	13.2%	4,997	23.0%	16,718	77.0%
Clinton County*	9,336	0.3%	871	9.3%	1,215	13.0%	2,086	22.3%	7,250	77.7%
Columbia County	17,032	0.5%	1,647	9.7%	1,686	9.9%	3,333	19.6%	13,699	80.4%
Crawford County	21,073	0.6%	2,020	9.6%	2,212	10.5%	4,232	20.1%	16,841	79.9%
Cumberland County	63,132	1.9%	1,867	3.0%	5,844	9.3%	7,711	12.2%	55,421	87.8%
Dauphin County	77,780	2.3%	6,328	8.1%	8,821	11.3%	15,149	19.5%	62,631	80.5%
Delaware County	144,602	4.3%	9,407	6.5%	22,200	15.4%	31,607	21.9%	112,995	78.1%
Elk County	8,283	0.2%	917	11.1%	1,193	14.4%	2,110	25.5%	6,172	74.5%
Erie County	72,039	2.1%	8,380	11.6%	8,897	12.4%	17,277	24.0%	54,762	76.0%
Fayette County	33,333	1.0%	6,208	18.6%	5,587	16.8%	11,795	35.4%	21,538	64.6%
Forest County*	1,186	0.0%	137	11.5%	204	17.2%	341	28.7%	845	71.3%
Franklin County	37,730	1.1%	2,368	6.3%	4,279	11.3%	6,647	17.6%	31,083	82.4%
Fulton County*	3,640	0.1%	477	13.1%	358	9.8%	835	22.9%	2,805	77.1%
Greene County*	9,497	0.3%	872	9.2%	987	10.4%	1,859	19.6%	7,638	80.4%
Huntingdon County	11,636	0.3%	1,524	13.1%	1,145	9.8%	2,669	22.9%	8,967	77.1%
Indiana County	24,079	0.7%	3,791	15.7%	3,058	12.7%	6,849	28.4%	17,230	71.6%
Jefferson County	11,962	0.4%	1,171	9.8%	1,582	13.2%	2,753	23.0%	9,210	77.0%
Juniata County*	5,619	0.2%	524	9.3%	731	13.0%	1,256	22.3%	4,364	77.7%
Lackawanna County	55,545	1.7%	4,668	8.4%	5,366	9.7%	10,034	18.1%	45,511	81.9%
Lancaster County	135,868	4.0%	9,660	7.1%	17,641	13.0%	27,301	20.1%	108,567	79.9%
Lawrence County	23,242	0.7%	2,723	11.7%	3,469	14.9%	6,192	26.6%	17,050	73.4%
Lebanon County	35,261	1.0%	2,598	7.4%	3,167	9.0%	5,765	16.3%	29,496	83.7%
Lehigh County	88,654	2.6%	6,000	6.8%	12,358	13.9%	18,358	20.7%	70,296	79.3%
Luzerne County	80,933	2.4%	9,519	11.8%	8,799	10.9%	18,318	22.6%	62,615	77.4%
Lycoming County	32,782	1.0%	3,379	10.3%	2,794	8.5%	6,173	18.8%	26,609	81.2%
McKean County	11,447	0.3%	1,068	9.3%	1,490	13.0%	2,558	22.3%	8,889	77.7%
Mercer County	10,836	0.3%	1,200	11.1%	1,561	14.4%	2,761	25.5%	8,075	74.5%

**Appendix Table 19 (continued)**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**County Households: Pennsylvania 2007**

	Total	Percent of Households in State	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Monroe County	44,292	1.3%	3,003	6.8%	7,998	18.1%	11,001	24.8%	33,291	75.2%
Montgomery County	224,352	6.7%	10,632	4.7%	24,293	10.8%	34,925	15.6%	189,427	84.4%
Montour County*	4,586	0.1%	362	7.9%	620	13.5%	982	21.4%	3,604	78.6%
Northampton County	80,508	2.4%	4,207	5.2%	9,136	11.3%	13,343	16.6%	67,165	83.4%
Northumberland County	23,781	0.7%	1,878	7.9%	3,214	13.5%	5,092	21.4%	18,689	78.6%
Perry County*	11,895	0.4%	595	5.0%	1,343	11.3%	1,938	16.3%	9,957	83.7%
Philadelphia County	386,067	11.5%	71,289	18.5%	55,058	14.3%	126,347	32.7%	259,720	67.3%
Pike County	13,658	0.4%	1,021	7.5%	2,337	17.1%	3,359	24.6%	10,299	75.4%
Potter County*	4,265	0.1%	472	11.1%	614	14.4%	1,087	25.5%	3,178	74.5%
Schuylkill County	38,933	1.2%	4,178	10.7%	2,344	6.0%	6,522	16.8%	32,411	83.2%
Snyder County*	9,245	0.3%	862	9.3%	1,203	13.0%	2,066	22.3%	7,180	77.7%
Somerset County	18,918	0.6%	1,343	7.1%	2,189	11.6%	3,531	18.7%	15,387	81.3%
Sullivan County*	1,669	0.0%	179	10.7%	242	14.5%	421	25.2%	1,248	74.8%
Susquehanna County*	12,459	0.4%	932	7.5%	2,132	17.1%	3,064	24.6%	9,395	75.4%
Tioga County	10,533	0.3%	1,130	10.7%	1,526	14.5%	2,656	25.2%	7,877	74.8%
Union County*	10,250	0.3%	956	9.3%	1,334	13.0%	2,290	22.3%	7,959	77.7%
Venango County	13,808	0.4%	1,593	11.5%	2,377	17.2%	3,970	28.7%	9,839	71.3%
Warren County*	10,229	0.3%	981	9.6%	1,073	10.5%	2,054	20.1%	8,175	79.9%
Washington County	55,319	1.6%	4,336	7.8%	3,870	7.0%	8,206	14.8%	47,113	85.2%
Wayne County	14,076	0.4%	1,053	7.5%	2,409	17.1%	3,462	24.6%	10,615	75.4%
Westmoreland County	101,122	3.0%	7,091	7.0%	9,231	9.1%	16,322	16.1%	84,800	83.9%
Wyoming County*	7,566	0.2%	390	5.2%	840	11.1%	1,230	16.3%	6,336	83.7%
York County	120,313	3.6%	7,531	6.3%	9,837	8.2%	17,368	14.4%	102,945	85.6%

Source: U.S. Census Bureau, 2007 American Community Survey.

\*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

**Appendix Table 20**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Race and Ethnicity of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
Race and Ethnicity										
Asian/Pacific Islander	87,451	2.6%	10,858	12.4%	11,947	13.7%	22,805	26.1%	64,646	73.9%
Black	330,796	9.8%	75,540	22.8%	60,707	18.4%	136,247	41.2%	194,549	58.8%
Latino <sup>2</sup>	127,921	3.8%	30,686	24.0%	33,650	26.3%	64,336	50.3%	63,585	49.7%
White	2,802,535	83.3%	186,263	6.6%	283,770	10.1%	470,033	16.8%	2,332,502	83.2%
Other	14,701	0.4%	2,410	16.4%	3,405	23.2%	5,815	39.6%	8,886	60.4%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

<sup>2</sup> Latino refers to /Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Note: The Race and Ethnicity category of "Other" is shown in this table, however the sample size of the category is too small to be statistically stable.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 21**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Household Type and Race and Ethnicity: Pennsylvania 2007**

	Total	Percent of households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
Household Type by Race and Ethnicity										
Households without children	1,973,264	58.7%	152,818	7.7%	141,216	7.2%	294,034	14.9%	1,679,230	85.1%
Married couple or male householder, no spouse present	1,422,237	42.3%	79,351	5.6%	83,807	5.9%	163,158	11.5%	1,259,079	88.5%
Asian/Pacific Islander	35,637	1.1%	4,188	11.8%	2,720	7.6%	6,908	19.4%	28,729	80.6%
Black	93,816	2.8%	12,341	13.2%	10,372	11.1%	22,713	24.2%	71,103	75.8%
Latino¹	37,841	1.1%	4,523	12.0%	5,280	14.0%	9,803	25.9%	28,038	74.1%
White	1,249,151	37.1%	57,606	4.6%	64,526	5.2%	122,132	9.8%	1,127,019	90.2%
Female householder², no spouse present	551,027	16.4%	73,467	13.3%	57,409	10.4%	130,876	23.8%	420,151	76.2%
Asian/Pacific Islander	11,399	0.3%	2,542	22.3%	966	8.5%	3,508	30.8%	7,891	69.2%
Black	83,755	2.5%	19,355	23.1%	11,251	13.4%	30,606	36.5%	53,149	63.5%
Latina	14,933	0.4%	3,951	26.5%	2,989	20.0%	6,940	46.5%	7,993	53.5%
White	437,764	13.0%	46,953	10.7%	41,490	9.5%	88,443	20.2%	349,321	79.8%
Households with children	1,390,140	41.3%	152,939	11.0%	252,263	18.1%	405,202	29.1%	984,938	70.9%
Married couple or male householder, no spouse present	1,071,871	31.9%	53,853	5.0%	166,325	15.5%	220,178	20.5%	851,693	79.5%
Asian/Pacific Islander	35,170	1.0%	2,726	7.8%	6,006	17.1%	8,732	24.8%	26,438	75.2%
Black	68,441	2.0%	7,620	11.1%	17,132	25.0%	24,752	36.2%	43,689	63.8%
Latino	45,958	1.4%	7,702	16.8%	16,732	36.4%	24,434	53.2%	21,524	46.8%
White	917,882	27.3%	35,189	3.8%	125,362	13.7%	160,551	17.5%	757,331	82.5%
Female householder, no spouse present	318,269	9.5%	99,086	31.1%	85,938	27.0%	185,024	58.1%	133,245	41.9%
Asian/Pacific Islander	5,245	0.2%	1,402	26.7%	2,255	43.0%	3,657	69.7%	1,588	30.3%
Black	84,784	2.5%	36,224	42.7%	21,952	25.9%	58,176	68.6%	26,608	31.4%
Latina	29,189	0.9%	14,510	49.7%	8,649	29.6%	23,159	79.3%	6,030	20.7%
White	197,738	5.9%	46,515	23.5%	52,392	26.5%	98,907	50.0%	98,831	50.0%

<sup>1</sup> Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

<sup>2</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employee

Note: The Race and Ethnicity category of "Other" is calculated but not shown in this table as the category is too small to be statistically stable.

Source: U.S. Census Bureau, 2007 American Community Survey

**Appendix Table 22**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Educational Attainment of Householder<sup>1</sup> by Gender and Race: Pennsylvania 2007**

	Total	Percent of households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
Educational Attainment										
Less than high school	236,580	7.0%	63,412	26.8%	53,062	22.4%	116,474	49.2%	120,106	50.8%
Male	136,419	4.1%	21,031	15.4%	29,301	21.5%	50,332	36.9%	86,087	63.1%
White	98,762	2.9%	11,926	12.1%	18,529	18.8%	30,455	30.8%	68,307	69.2%
Non-White	37,657	1.1%	9,105	24.2%	10,772	28.6%	19,877	52.8%	17,780	47.2%
Female	100,161	3.0%	42,381	42.3%	23,761	23.7%	66,142	66.0%	34,019	34.0%
White	54,544	1.6%	16,767	30.7%	13,076	24.0%	29,843	54.7%	24,701	45.3%
Non-White	45,617	1.4%	25,614	56.2%	10,685	23.4%	36,299	79.6%	9,318	20.4%
High school diploma	1,141,209	33.9%	127,841	11.2%	167,129	14.6%	294,970	25.8%	846,239	74.2%
Male	654,049	19.4%	41,571	6.4%	79,156	12.1%	120,727	18.5%	533,322	81.5%
White	567,584	16.9%	26,058	4.6%	60,941	10.7%	86,999	15.3%	480,585	84.7%
Non-White	86,465	2.6%	15,513	17.9%	18,215	21.1%	33,728	39.0%	52,737	61.0%
Female	487,160	14.5%	86,270	17.7%	87,973	18.1%	174,243	35.8%	312,917	64.2%
White	387,383	11.5%	52,342	13.5%	64,260	16.6%	116,602	30.1%	270,781	69.9%
Non-White	99,777	3.0%	33,928	34.0%	23,713	23.8%	57,641	57.8%	42,136	42.2%
Some college or Associate's	884,564	26.3%	78,831	8.9%	111,090	12.6%	189,921	21.5%	694,643	78.5%
Male	461,449	13.7%	23,979	5.2%	45,021	9.8%	69,000	15.0%	392,449	85.0%
White	405,146	12.0%	19,524	4.8%	34,592	8.5%	54,116	13.4%	351,030	86.6%
Non-White	56,303	1.7%	4,455	7.9%	10,429	18.5%	14,884	26.4%	41,419	73.6%
Female	423,115	12.6%	54,852	13.0%	66,069	15.6%	120,921	28.6%	302,194	71.4%
White	330,315	9.8%	33,415	10.1%	44,818	13.6%	78,233	23.7%	252,082	76.3%
Non-White	92,800	2.8%	21,437	23.1%	21,251	22.9%	42,688	46.0%	50,112	54.0%
Bachelor's degree or higher	1,101,051	32.7%	35,673	3.2%	62,198	5.6%	97,871	8.9%	1,003,180	91.1%
Male	643,268	19.1%	16,677	2.6%	30,245	4.7%	46,922	7.3%	596,346	92.7%
White	564,359	16.8%	12,404	2.2%	24,137	4.3%	36,541	6.5%	527,818	93.5%
Non-White	78,909	2.3%	4,273	5.4%	6,108	7.7%	10,381	13.2%	68,528	86.8%
Female	457,783	13.6%	18,996	4.1%	31,953	7.0%	50,949	11.1%	406,834	88.9%
White	394,442	11.7%	13,827	3.5%	23,417	5.9%	37,244	9.4%	357,198	90.6%
Non-White	63,341	1.9%	5,169	8.2%	8,536	13.5%	13,705	21.6%	49,636	78.4%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

**Appendix Table 23**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Number of Workers in Household<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
Number of Workers in Household										
Two or more workers	1,854,408	55.1%	47,080	2.5%	158,340	8.5%	205,420	11.1%	1,648,988	88.9%
One worker	1,349,260	40.1%	170,727	12.7%	216,083	16.0%	386,810	28.7%	962,450	71.3%
No workers	159,736	4.7%	87,950	55.1%	19,056	11.9%	107,006	67.0%	52,730	33.0%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 2007 American Community Survey.



**Appendix Table 24**  
**The Self-Sufficiency Standard and Federal Poverty Level by**  
**Marital Status of Householder<sup>1</sup>: Pennsylvania 2007**

	Total	Percent of households	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard			
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total Households	3,363,404	100.0%	305,757	9.1%	393,479	11.7%	699,236	20.8%	2,664,168	79.2%
Married	1,889,184	56.2%	78,017	4.1%	181,210	9.6%	259,227	13.7%	1,629,957	86.3%
Widowed	95,623	2.8%	13,050	13.6%	10,992	11.5%	24,042	25.1%	71,581	74.9%
Divorced	479,290	14.3%	43,593	9.1%	62,810	13.1%	106,403	22.2%	372,887	77.8%
Separated	118,987	3.5%	24,407	20.5%	21,745	18.3%	46,152	38.8%	72,835	61.2%
Never Married	780,320	23.2%	146,690	18.8%	116,722	15.0%	263,412	33.8%	516,908	66.2%

<sup>1</sup> The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 2007 American Community Survey.

## Appendix Endnotes

<sup>36</sup> The Self-Sufficiency Standard has been calculated for 37 states plus the District of Columbia and New York City.

<sup>37</sup> U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditure Survey* (2000 Table 4: Size of consumer unit: Average annual expenditures and characteristics). Available from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.

## About the Author

Diana M. Pearce, PhD 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 (WOW). 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 PhD degree in Sociology and Social Work from the University of Michigan.





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