



The Self-Sufficiency Standard for West Virginia

Prepared for the Governor's Workforce Investment Division

Transportation

Food

Medical Care

Taxes

Child

Care

Housing



The Governor's Workforce Investment Division

The Governor's Workforce Investment Division (GWID) was established by executive order (under its previous name) to serve as the lead state agency on workforce investment activities. The division was restructured and relocated to the West Virginia Development Office in 2001 to coordinate all available state and federal training resources by orchestrating the efforts of state agencies and local organizations.

The division's activities include coordinating services among state-level partner agencies; providing statewide rapid response services; monitoring, offering oversight/technical assistance for, and maintaining the Eligible Training Provider List; assisting with continuous improvement of the WORKFORCE West Virginia Career Centers; programmatic and fiscal reporting to the U.S. Department of Labor and other entities; and supplying staff support to the West Virginia Workforce Investment Council.

The Division also administers West Virginia's Workforce Investment Act, with seven regional workforce investment boards that provide a link between the state and local levels. Locally operated WORKFORCE West Virginia Career Centers provide job seekers, employees, and employers a one-stop location for business/training-related services.

Representatives from state agencies that touch the WORKFORCE West Virginia system formed the Interagency Collaborative Team (ICT) as a forum to address issues cutting across agency boundaries and facilitate common approaches to the improvement of the system.

The ICT coordinates development of the Self-Sufficiency Standard study for the state. The Self-Sufficiency Standard measures how much income is needed for a household of a given composition in a given place to adequately meet its basic needs without public or private assistance. The study is reported to the speaker of the House of Delegates, the president of the Senate, the workforce investment council, and the legislative oversight commission on workforce investment for economic development every two years.

The Governor's Workforce Investment Division can be reached at: West Virginia Development Office, 1900 Kanawha Boulevard, East, Building 6, Room 617, Charleston, WV 25305-0311, (304) 558-7024, <http://www.workforcewv.org>

Center for Women's Welfare

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy, and to help create programs to strengthen public investment in low-income women, children, and families. For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264.

Full copies of this report can be viewed at <http://www.sixstrategies.org>.

The Self-Sufficiency Standard for West Virginia

by Diana Pearce

*Prepared for
The Governor's Workforce Investment Division*



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Preface

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

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. Jennifer Brooks and Maureen Golga, former Directors of Self-Sufficiency Programs and Policies at WOW, played significant roles in developing the Self-Sufficiency Standard report, were instrumental in facilitating and nurturing of FESS state coalitions, and have been key to the development of federal welfare and workforce legislative initiatives that promote the concept of self-sufficiency and the use of the Standard to benchmark progress towards true economic independence. In addition, the Standard would not be what it is without the contributions of Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Lisa Manzer, Nina Dunning, and Seook Jeong.

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The *Self-Sufficiency Standard for West Virginia*, including county specific information on 70 family types, is available online at <http://www.workforcewv.org> and <http://www.wvwic.org>. Hardcopies of the report may be ordered by calling Mary Jane Bowling at 304-558-7024 or emailing mbowling@wvdo.org.

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The Self-Sufficiency Standard for West Virginia

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

Introduction

An uncertain economy and major changes in welfare and workforce development policy have given new urgency to the question of self-sufficiency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have developed a measure of income adequacy: 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. Below we will explain the origin of the Standard; how it differs from the official poverty level; how it is calculated; what it looks like for West Virginia families; and how various public work supports, public policies, child support, and other available resources can help families move toward self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Measure

How much is enough for families to meet their needs on their own? Although we may have trouble coming up with an exact dollar figure, most of us know

what adequacy looks like when we see it. As one participant in a training program put it when asked to define her progress towards economic self-sufficiency:

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

Obviously, we cannot interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that uses consistent assumptions and is as objective as possible. Most often we turn to the federal poverty guidelines to determine that a family is "poor" if their income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty guidelines, however, have become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live."²

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

many families with incomes above the Federal Poverty Level (FPL) who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For instance, West Virginia's Children's Health Insurance Program (WV CHIP, Plan B) is available for children under 19 years of age in families earning up to 200% of the FPL.³

Not only the government, but the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 17%-47% above the federal poverty level, depending upon the family's composition and where the family lives.⁴ However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty level, or using a multiple of the threshold, cannot solve these problems.

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

There are three basic methodological problems with the federal poverty measure. *First, the measure is based on the cost of a single item—food—not on a market basket of basic needs.* At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three to determine poverty thresholds. Since the federal poverty measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation. Also, it has not taken into account the fact that non-food costs, such as housing and health care, have risen much faster than food.

Second, the federal poverty measure uses the implicit demographic model of the two-parent family with a stay-at-home wife. However, in 2003, both parents were employed in 61% of two-parent families with children.⁵ In these families, there are many new costs associated with employment, including taxes, transportation, and most significantly, child care for those families with young children.

Third, the federal poverty guidelines are the same whether one lives in Mississippi or Manhattan. *That is, the poverty measure does not vary by*

geographic location. Although some geographical variation in costs was accounted for three decades ago, differences in the cost of living between areas have increased substantially over time, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs nearly five times as much as the same size units in the least expensive areas.⁶

Finally, the poverty measure does not distinguish between those families in which the adults are employed and those in which the adults are not employed. For instance, when the poverty guidelines were first developed, the taxes were very low and transportation was inexpensive, therefore the relative difference between low-income families with earned income and no income was not as great as it is today. Additionally, not only do a majority of two-parent families have two wage earners, but many single-parents are wage earners. Thus, assuming unpaid child care is not available, for both one- and two-parent families, child care costs are often a necessary expense.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically-based differences in costs, and build in more responsiveness to changes over time.⁷ Others have gone further, creating new measures of income adequacy, such as the Living Wage or Basic Needs Budgets.⁸

Public programs have also recognized the failure of the one-size-fits-all poverty measure to capture differences in need and have made adjustments accordingly. For instance, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. Likewise, the Food Stamps Program takes into account housing and child care costs, and their variations between different localities when calculating benefits.

How the Self-Sufficiency Standard Differs From the Federal Poverty Measure

The Self-Sufficiency Standard is a measurement of income adequacy that addresses the critiques and analyses of the federal poverty measure cited above. As one observer put it: "Ask not where poverty ends, but where economic independence begins."⁹ That is, at what point does a family have sufficient income and

resources (such as health benefits) to meet their needs adequately, without public or private assistance?

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

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

- *The Standard is based on the cost of each basic need, determined independently, which allows each cost to increase at its own rate.* Thus, the Standard does not assume that food is always 33% of a family’s budget or constrain housing to 30%, as in the federal poverty measure.
- *The Self-Sufficiency Standard assumes that all adults, whether married or single, work full-time,¹⁰ and therefore, includes all major costs associated with employment (i.e., taxes, transportation, and for families with young children, child care).*
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation can also occur for child care, health care, and transportation. Unlike some approaches suggested for a revised poverty measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.*

While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.

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

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales and use taxes; payroll (Social Security and Medicare) taxes; and federal, state, and city income taxes. Additionally, three federal and state credits available to workers and their families are “credited” against the income required to meet basic needs: the Child Care Tax Credit (CCTC); the Earned Income Tax Credit (EITC); and the Child Tax Credit (CTC).

While the Standard does not allow for longer-term needs (such as retirement savings or college tuition), purchases of major items (such as a car), emergency expenses, or even items such as school supplies or birthday gifts, the Standard’s income adequacy is set at a level that would allow a family to meet minimum needs (e.g., proper nutrition, or housing that is not substandard or overcrowded). Self-sufficiency means maintaining a standard of living that does not require choosing between basic necessities—whether to meet one’s need for child care but not for nutrition, or for housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

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

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. The Self-Sufficiency Wage is not an absolute measure, but a relative measure of “wage adequacy.” Therefore, if a family’s income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income.

Users of the Standard are urged to think in relative terms of “wage adequacy.” That is, one should ask how close is a given wage to the Standard? For example, if the Standard for a certain family type is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a “wage adequacy” level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

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

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

While access to education and training may not have the same urgency as do basic needs such as food and shelter, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education, which provide the flexibility to move into new

jobs and careers, self-sufficiency is not likely to be sustainable.

Finally, the Self-Sufficiency Standard does not imply that public work supports are inappropriate for West Virginia families. Indeed, given the large number of families who have not yet achieved “wage adequacy,” assistance in meeting the costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to attain resources that meet their basic needs.

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

Likewise, it is important to recognize that self-sufficiency does not imply that *any* family at *any* income should be completely self-reliant and independent of one another, or the community at large. The Standard is not endorsing an ideal of self-dependence in complete isolation. Community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency. Indeed, it is through interdependence among families and community institutions (such as schools or religious institutions), as well as informal networks of friends, family, and neighbors that many families are able to meet both their non-economic and economic needs.

How the Self-Sufficiency Standard is Calculated

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

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

Thus, costs that rarely have regional variation are usually standardized, while costs that vary substantially, such as housing and child care, are calculated at the most geographically specific level available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined to incorporate these improvements. This results in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types in each of West Virginia's 55 counties. The 70 family types include all one-adult and two-adult families with up to three children. These types range from a single-adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers.¹² We have included the cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each West Virginia county in the Appendix. (The cost of each basic need and the Self-Sufficiency Wages for all 70 family types for each county are available from Workforce West Virginia at <http://www.workforcewv.org> and from the West Virginia Workforce Investment Council at <http://www.wvwic.org>.)

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

Housing: The Standard uses the Fiscal Year 2005 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every Metropolitan Statistical Area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.¹³ FMRs, which include utilities except telephone and cable, are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. In most cases, including West Virginia, the FMR is set at the 40th percentile (meaning 40% of the housing in a given area is less expensive than the FMR, while 60% is more expensive).

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units,¹⁴ families with one or two children require two bedrooms, and families with three children have three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent and specific to geography, age and setting. The Family Support Act (in effect from 1988 until welfare reform in 1996) required states to provide child care at "market rate" for those needing it for employment and/or education and training. States were also required to conduct cost surveys to determine the "market rate" (defined as the 75th percentile) by setting, age, and geographical location (or use a statewide rate). Many states, including West Virginia, have continued to conduct (or commission) the surveys and to reimburse child care at this rate. For West Virginia, the Standard uses data

from the West Virginia Child Care Market Rate Survey 2003, which has been calculated at the 75th percentile and specified by facility type and age.¹⁵

The Standard defines “infants” as children under 3 years old, “preschoolers” as children 3-5 years old, “schoolage children” as 6-12 years old, and “teenagers” as 13 years old and older. Because it is more common for very young children to be in family day care homes rather than centers,¹⁶ the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Teenagers are not assumed to require child care; therefore there are no child care costs.

The Self-Sufficiency Standard is calculated using standardized or equivalent methodology and data gathered from scholarly or credible sources that is updated annually (or as soon as updates are available), and is geographically- and/or age-specific (where appropriate).

Food: Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp Program, the Standard uses the Low-Cost Food Plan for food costs.¹⁷ Although both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. While it is about 25% higher than the Thrifty Food Plan, the Low-Cost Food Plan is a conservative estimate as it does not allow for any take-out, fast-food, or restaurant meals (although according to the Consumer Expenditure Survey, the average American family spends about 42% of its food budget on food prepared away from home¹⁸). Both the Low-Cost Food Plan and the Standard’s budget calculations assume a single-person household is one adult male, while the single-parent household is one adult female.¹⁹ A two-parent household is assumed to include one adult male and one adult female.

The food costs in the Standard are varied by the number and age of children and the number and gender

of adults. Geographic differences in food costs are varied by using ACCRA’s Cost of Living Index, calculated to be about 2% lower in West Virginia than the national average.²⁰

Transportation: If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate-income population.²¹ In West Virginia, 1% of all workers use public transportation;²² therefore we assume workers living in West Virginia use private transportation. If there are two adults in the family, we assume the family needs two cars since it is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.

Private transportation costs are based on the costs of owning and operating an average car (or two cars if there are two adults). The fixed costs of owning a car include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile of income (those whose incomes are between the 20th and 40th percentile), by region. The auto insurance premium is the average premium cost for West Virginia from a survey conducted by the National Association of Insurance Commissioners.²³ To estimate county variation, we created ratios based on 2004 premium rates from the four auto insurance companies with the largest market shares in West Virginia.²⁴

For per-mile costs, we use driving cost data from the American Automobile Association.²⁵ The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. The commuting distance is computed from the *National Household Travel Survey 2001*.²⁶ In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

Health Care: Families cannot be truly self-sufficient without health insurance. Employer-sponsored health insurance coverage is assumed in the Self-Sufficiency Standard as the norm for full-time workers. In fact, nationally the majority (71%) of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In West Virginia, 70% of individuals in households with a full-time worker have employer-sponsored coverage.²⁷

We also assume that the full-time worker's employer pays 81% of the insurance premium for families (also 81% for the employee only), the current percent of coverage in West Virginia.²⁸ Yet as the cost of health insurance rises, employers shift more of that cost onto workers by paying a lower percentage of premiums and offering plans that provide less coverage. Thus, many workers do not have access to affordable health insurance coverage through their employers, and those who do not often must "do without."

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

The cost of the health insurance premium is based on the average premium paid by West Virginia residents, according to the national Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Care Services Consumer Price Index. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index (see Data Sources: Health Insurance for references).

Miscellaneous: This expense category includes all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.²⁹

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes where applicable. West Virginia has a statewide sales tax of 6%.³⁰ In

West Virginia, sales tax is also applied to groceries.³¹ For the Self-Sufficiency Standard, sales taxes are calculated only on "miscellaneous" items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

West Virginia state income taxes are calculated using the tax forms and instructions from the West Virginia State Tax Department. The state income tax calculation includes state specific deductions, exemptions, and tax credits.³²

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

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

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

Child Tax Credit (CTC): The CTC is a "refundable" federal tax credit, like the EITC, that provides parents a deduction of up to \$1,000 for each child under 17 years old or 15% of earned income over \$10,750, whichever is less.

How Much is Enough in West Virginia?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living in three different counties in West Virginia: Fayette County, Kanawha County (Charleston MSA), and Marshall County (Wheeling MSA).

Table 1 below shows that in Fayette County, a single-adult with no children needs to earn **\$6.54** per hour to be able to meet her/his basic needs. However, an adult with a preschooler needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires a wage of almost \$3.00 per hour more than the single-adult requires. If she has two children—a

Table 1
The Self-Sufficiency Standard for Selected Family Types*
Fayette County, WV, 2005
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$370	32	\$443	27	\$443	22	\$443	16
Child Care	\$0	0	\$374	22	\$603	30	\$603	22
Food	\$188	16	\$285	17	\$406	20	\$614	23
Transportation	\$215	19	\$220	13	\$220	11	\$423	16
Health Care	\$107	9	\$214	13	\$232	12	\$280	10
Miscellaneous	\$88	8	\$154	9	\$191	10	\$236	9
Taxes	\$185	16	\$257	15	\$308	15	\$421	15
Earned Income Tax Credit (-)	\$0	0	-\$137	-8	-\$185	-9	-\$50	-2
Child Care Tax Credit (-)	\$0	0	-\$56	-3	-\$62	-3	-\$87	-3
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$164	-8	-\$167	-6
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
	\$6.54		\$9.50		\$11.32		\$7.72	<i>per adult***</i>
Monthly	\$1,152		\$1,671		\$1,992		\$2,716	<i>combined***</i>
Annual	\$13,820		\$20,057		\$23,901		\$32,594	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

preschooler and a schoolage child—she must earn almost twice as much as a single-person with no children, or **\$11.32** per hour to meet her family’s needs. In the two-adult family with two children, expenses such as transportation, food, health care, and miscellaneous costs increase, requiring *each* adult to earn **\$7.72** per hour for this family to be self-sufficient.

Table 2 below shows that the costs in Kanawha County (located in Charleston MSA) are higher than those found in Fayette County. A single-adult’s average Self-Sufficiency Wage is **\$7.00** per hour. The adult with one preschooler must earn almost \$4.00 more per hour than the adult with no children, or

\$10.71 per hour to be self-sufficient. The single-parent with two children in Kanawha County must earn **\$13.10** per hour to meet her family’s needs. In the two-parent family with two children, each adult would need to earn a Self-Sufficiency Wage of **\$8.60** per hour.

Table 3 (on the following page) shows that in Marshall County (in Wheeling MSA) costs are slightly higher for two family types and slightly lower for two family types than in Fayette County. Costs in Marshall County, however, are consistently lower than in Kanawha County. In Marshall County, a single-adult’s Self-Sufficiency Wage is **\$6.31** per hour. A single-parent with one preschooler needs to earn more than

Table 2
The Self-Sufficiency Standard for Selected Family Types*
Charleston, WV MSA, 2005
Kanawha County
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
<i>Housing</i>	\$421	34	\$535	28	\$535	23	\$535	18
<i>Child Care</i>	\$0	0	\$418	22	\$704	31	\$704	23
<i>Food</i>	\$188	15	\$285	15	\$406	18	\$614	20
<i>Transportation</i>	\$220	18	\$226	12	\$226	10	\$433	14
<i>Health Care</i>	\$107	9	\$214	11	\$232	10	\$280	9
<i>Miscellaneous</i>	\$94	8	\$168	9	\$210	9	\$257	8
<i>Taxes</i>	\$202	16	\$303	16	\$376	16	\$490	16
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$103	-5	-\$119	-5	\$0	0
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$77	-4	-\$98	-4	-\$119	-4
<i>Child Tax Credit (-)</i>	\$0	0	-\$83	-4	-\$167	-7	-\$167	-6
<i>Total Percent Self-Sufficiency Wage - Hourly**</i>	—	100	—	100	—	100	—	100
Monthly	\$7.00		\$10.71		\$13.10		\$8.60	<i>per adult***</i>
Annual	\$1,232		\$1,885		\$2,306		\$3,028	<i>combined***</i>
	\$14,780		\$22,623		\$27,678		\$36,340	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

Table 3
The Self-Sufficiency Standard for Selected Family Types*
Wheeling, WV-OH MSA, 2005
Marshall County
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$342	31	\$437	26	\$437	22	\$437	16
Child Care	\$0	0	\$381	23	\$639	32	\$639	23
Food	\$188	17	\$285	17	\$406	20	\$614	22
Transportation	\$213	19	\$219	13	\$219	11	\$420	15
Health Care	\$107	10	\$214	13	\$232	11	\$280	10
Miscellaneous	\$85	8	\$154	9	\$193	10	\$239	9
Taxes	\$176	16	\$256	15	\$310	15	\$433	16
Earned Income Tax Credit (-)	\$0	0	-\$137	-8	-\$178	-9	-\$40	-1
Child Care Tax Credit (-)	\$0	0	-\$56	-3	-\$66	-3	-\$92	-3
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$167	-8	-\$167	-6
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$6.31		\$9.49		\$11.52		\$7.85	<i>per adult***</i>
Annual	\$1,111		\$1,671		\$2,027		\$2,763	<i>combined***</i>
	\$13,327		\$20,046		\$24,321		\$33,160	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

\$3.00 more per hour or **\$9.49** per hour to meet the basic needs of her family. If she has two children (one preschooler and one schoolage child) she must earn **\$11.52** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$7.85** per hour in Marshall County.

Child care and housing costs account for the largest percentage of budget costs for West Virginia families with children. The proportions spent on each cost do not vary significantly relative to the location. For single-parent families with one child, across these three West

Virginia counties, child care costs range from 22% to 23% of family budgets, while housing costs range from 26% to 28% of family budgets.

For families with two children, child care costs typically make up a larger part of the family budget. Depending on the location, child care costs range from 30% to 32% of the family budget for one-adult families with two children, and 22% to 23% of the family budget for two-adult families with two children.

The monthly cost of child care for two children—a preschooler (full-time) and a schoolage child (part-time)—in a single-parent home, range from **\$603** in Fayette County to **\$704** in Kanawha County. There is also a large differential in housing costs with the rent for a two-bedroom housing unit varying from a low of **\$437** per month in Marshall County to a high of **\$535** per month in Kanawha County.

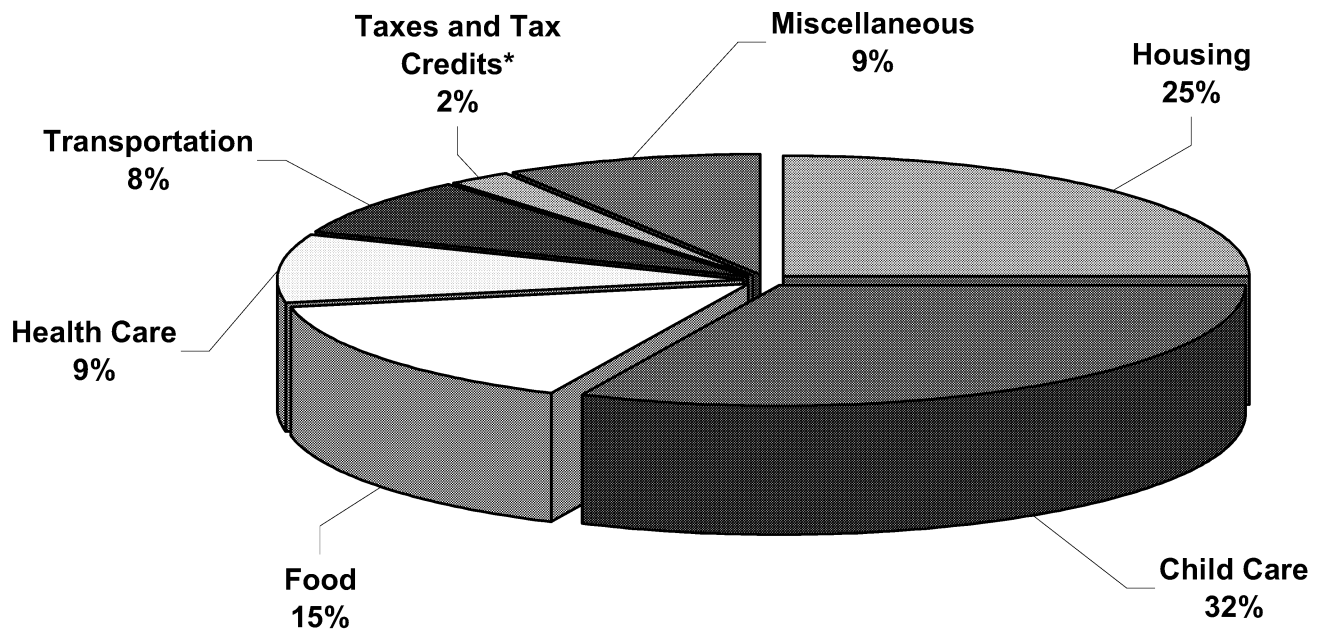
Figure 1 (below) shows the proportion of income spent on each basic need for a single-parent family with two preschoolers in Berkeley County. Housing and child care are the greatest expenses for working families with children—57% for this family in Berkeley County. Families with two children (when one is a preschooler or younger) generally spend almost half their incomes on these two expenses alone.

The next largest expense for this West Virginia family is food, accounting for 15% of the total costs.

Taxes account for only 2% of the total monthly costs. This percentage, however, is a net amount that includes tax credits, which are generally not received until the following year after taxes are filed. The actual monthly tax burden, without the credits, amounts to 17% of total costs.

Health care is a relatively small share at 9%, but this calculation assumes that the employer both provides health insurance for the family and pays 81% percent of the premium (see page 7). For families in West Virginia who do not have employer-sponsored health insurance, it is likely that health care costs account for an even greater percent of the family budget. While the cost of transportation is just 8% of this family's budget, the Standard does not include the initial cost of purchasing a car.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2005
Based on the Self-Sufficiency Standard for a Family with One Adult with Two Preschoolers in Berkeley County, WV



**Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 17%, but with tax credits, the amount owed in taxes is reduced to 2%. Please see page 17 for an explanation of the treatment of tax credits in modeling. Also, percentage total may not equal 100% due to rounding.*

Comparing the Standard to Other Benchmarks of Income

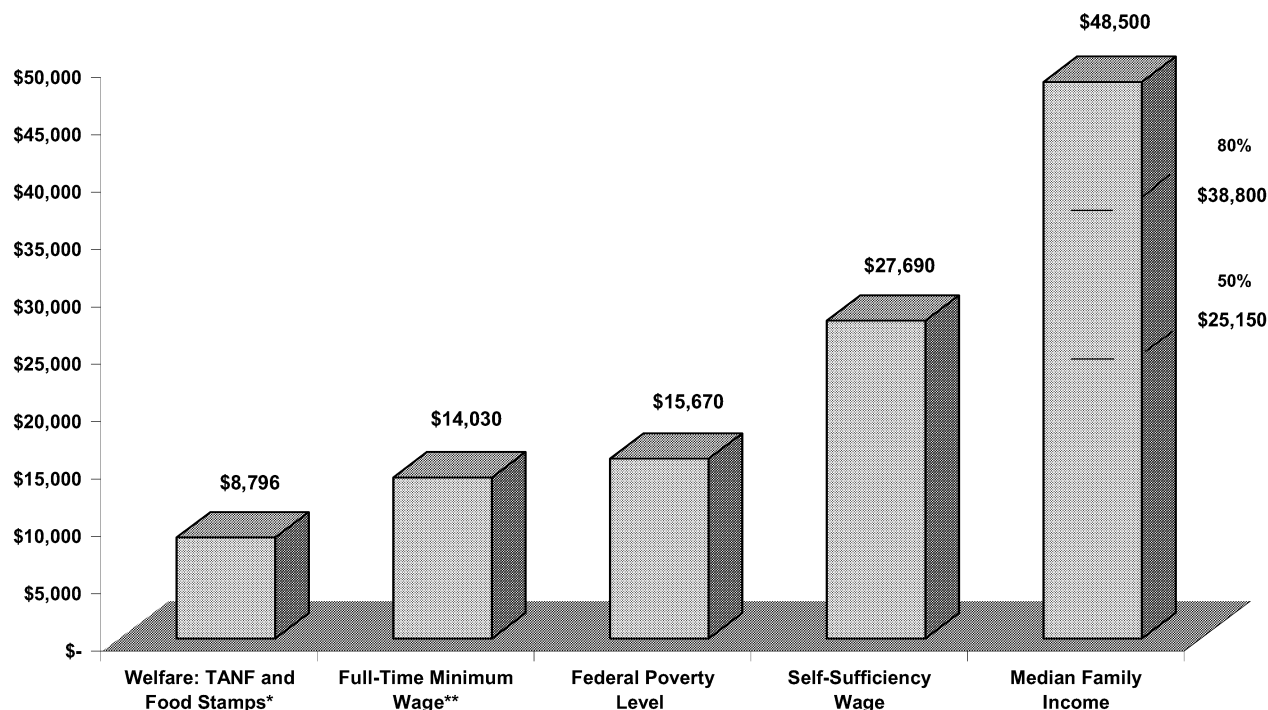
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in Kanawha County, in the Charleston Metropolitan Statistical Area (MSA), to four other benchmarks: the welfare grant package (TANF and Food Stamps); the net minimum wage in West Virginia; the Federal Poverty Level (FPL); and the median family income for a family of three in Kanawha County.

Where relevant, the four comparison benchmarks are also for three-person families. However, none is as specific as the Standard in terms of age and number of

children and/or geographic location. As indicated in the fourth bar in Figure 2 below, the Self-Sufficiency Standard for this Kanawha County family is **\$27,690** per year.

Note that this set of benchmarks is not meant to show *how* a family would move from welfare to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time. (Please see pages 25-28 for a more detailed discussion of how West Virginia families can achieve Self-Sufficiency Wages.)

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2005
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler, and One Schoolage Child in Kanawha County (Charleston MSA), WV



* The TANF (WV WORKS) benefit is \$4,080 annually (\$340 per month) and the Food Stamps benefit is \$4,716 annually (\$393 per month for a family of three in Kanawha County).

** Note: Full-time minimum wage in West Virginia is the current Federal minimum wage of \$5.15 per hour, or \$10,712 per year before taxes and tax credits. The second bar in Figure 2 includes the net effect of the addition of the Earned Income Tax Credit and Child Tax Credit and the subtraction of federal, state, and city taxes.

Welfare—Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant (assuming no wage or other income), the total basic “cash” assistance package is **\$733** per month in Kanawha County or **\$8,796** per year. This amount is almost one-third (**32%**) of the Self-Sufficiency Standard for a three-person family in Kanawha County and **56%** of the FPL.

Minimum Wage: West Virginia’s minimum wage is \$5.15, which is the federal minimum wage. A full-time worker at **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security and Medicare) and adding the Earned Income Tax Credit, this worker would have a net cash income of **\$1,169** per month, or **\$14,030** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is near the maximum and more than the taxes she owes. Note that at this income level the parent does not receive a Child Tax Credit. Also, because she does not pay federal (or state) income taxes, she does not receive the federal Child Care Tax Credit.

Even with the help of the federal EITC, a full-time job at the minimum wage provides only **51%** of the amount needed to be self-sufficient. If we assume that she pays taxes, and does not receive the EITC payments on a monthly basis (as is true of most workers), she will only receive **\$9,745** during the year, which is roughly one third (**35%**) of the Self-Sufficiency Standard and only about **62%** of the FPL.

Federal Poverty Level: Not surprisingly, the Standard wage is quite a bit higher than the official poverty level for a family of three. According to federal guidelines, a family consisting of one adult and two children would be considered “poor” with a monthly income of **\$1,306** (**\$15,670** annually) or

less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family in Kanawha County is **57%** of the Self-Sufficiency Wage. Even in Mason County, the least expensive county in West Virginia for a family with one adult, one preschooler and one schoolage child, the official poverty line is only 67% of the minimum amount necessary to meet family needs according to the Standard.

Median Family Income: Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Kanawha County (Charleston MSA) is **\$48,500**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is just over one-half (**57%**) of the median family income for Kanawha County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category—defined as less than 30% of area median income. Even then, only about one-fourth of those eligible families receive housing assistance.) Thus the Self-Sufficiency Standard for a Kanawha County family falls within HUD’s definition of “Low Income,” suggesting that a substantial portion of West Virginia families lack adequate income to meet their needs.

Comparison of West Virginia to Other U.S. Places

The Self-Sufficiency Standard has been completed for 35 states, plus the District of Columbia (Washington, DC). Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to 2004 dollars for the purpose of this analysis. While costs are likely to increase over time at varying rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) to update the Standards to account for inflation.

In Table 4 below, we compare the Standard for Charleston to 10 other moderately-sized cities: Cheyenne, WY; Champagne, IL; Harrisburg, PA; Jackson, MS; Owensboro, KY; Poughkeepsie, NY; Racine, WI; Rapid City, SD; Richland, WA, and Richmond City, VA. These cities were chosen

because of their comparable population to Charleston and to provide a wide representation of U.S. cities.

In Charleston, a single adult requires a Self-Sufficiency Wage of **\$7.00**, the fifth lowest in this comparison. The single parent with a preschooler and the single parent with a preschooler and a schoolage child require a Self-Sufficiency Wage of **\$10.71** and **\$13.10**, respectively—the third and second lowest in comparison to the other U.S. cities. In the two-adult family with a preschooler and a schoolage child, each parent must earn **\$8.60** per hour (the fourth lowest in this comparison) to be self-sufficient.

In conclusion, while Charleston is not the most expensive city in which to live, relative to its population size, it still requires substantial resources to meet basic family needs at an adequate level, particularly for families with children.

Table 4
*The Self-Sufficiency Standard for Charleston, WV
Compared to Other U.S. Places, 2004**

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
<i>Cheyenne, WY</i>	\$6.47	<i>Cheyenne, WY</i>	\$10.15	<i>Cheyenne, WY</i>	\$12.26	<i>Cheyenne, WY</i>	\$7.86
<i>Rapid City, SD</i>	\$6.60	<i>Jackson, MS</i>	\$10.44	<i>Charleston, WV</i>	\$13.10	<i>Jackson, MS</i>	\$8.43
<i>Racine, WI</i>	\$6.68	<i>Charleston, WV</i>	\$10.71	<i>Jackson, MS</i>	\$13.56	<i>Rapid City, SD</i>	\$8.47
<i>Owensboro, KY</i>	\$6.76	<i>Rapid City, SD</i>	\$11.17	<i>Rapid City, SD</i>	\$13.83	<i>Charleston, WV</i>	\$8.60
<i>Charleston, WV</i>	\$7.00	<i>Owensboro, KY</i>	\$12.03	<i>Owensboro, KY</i>	\$14.76	<i>Harrisburg, PA</i>	\$9.08
<i>Harrisburg, PA</i>	\$7.25	<i>Harrisburg, PA</i>	\$12.22	<i>Harrisburg, PA</i>	\$15.17	<i>Owensboro, KY</i>	\$9.30
<i>Champagne, IL</i>	\$7.79	<i>Champagne, IL</i>	\$13.03	<i>Champagne, IL</i>	\$16.00	<i>Richland, WA</i>	\$9.42
<i>Richland, WA</i>	\$7.88	<i>Richmond City, VA</i>	\$13.14	<i>Richland, WA</i>	\$16.00	<i>Richmond City, VA</i>	\$9.59
<i>Jackson, MS</i>	\$8.26	<i>Richland, WA</i>	\$13.52	<i>Richmond City, VA</i>	\$16.02	<i>Champagne, IL</i>	\$9.60
<i>Richmond City, VA</i>	\$9.05	<i>Racine, WI</i>	\$14.29	<i>Racine, WI</i>	\$17.25	<i>Racine, WI</i>	\$10.01
<i>Poughkeepsie, NY</i>	\$10.56	<i>Poughkeepsie, NY</i>	\$18.26	<i>Poughkeepsie, NY</i>	\$22.28	<i>Poughkeepsie, NY</i>	\$12.63

*All wages are updated to December 2004 CPI. **Per adult.

The Self-Sufficiency Wage Over Time

How have the levels of Self-Sufficiency Wages changed in the last few years? Because this is the second Self-Sufficiency Standard completed for West Virginia, we can answer that question in some detail.

As can be seen in Table 5 below, it is apparent that the Self-Sufficiency Standard has decreased in West Virginia for each family type and across all seven counties (one from each of the seven Workforce Investment Act regions). The decreases vary

somewhat, with the Self-Sufficiency Wages for a single adult decreasing from 3% to 12%, depending upon location, and for families with children, from 6% to 16%. However, this overall apparent decline in costs is actually the result of conflicting trends. First, some costs have increased, and others have decreased, and at the same time changes in methodology have muted the increases. Second, taxes have decreased, while tax

Table 5
*The West Virginia Self-Sufficiency Standard for Four Family Types
by County, by Year, 2002 and 2005*

	One Adult	One Adult, One Preschooler	One Adult, One Preschooler, One Schoolage	Two Adults, One Preschooler, One Schoolage
Raleigh County				
-2002	\$15,372	\$23,011	\$27,129	\$35,903
-2005	\$14,328	\$20,205	\$24,013	\$32,753
Change, 2002-2005	-7%	-12%	-11%	-9%
Cabell County				
-2002	\$15,527	\$25,926	\$30,630	\$38,142
-2005	\$14,569	\$22,914	\$26,991	\$35,703
Change, 2002-2005	-6%	-12%	-12%	-6%
Kanawha County				
-2002	\$16,204	\$26,424	\$32,254	\$39,339
-2005	\$14,780	\$22,623	\$27,678	\$36,340
Change, 2002-2005	-9%	-14%	-14%	-8%
Wood County				
-2002	\$15,688	\$24,348	\$29,983	\$37,623
-2005	\$14,042	\$22,038	\$26,552	\$35,421
Change, 2002-2005	-10%	-9%	-11%	-6%
Marshall County				
-2002	\$15,191	\$23,671	\$29,040	\$37,064
-2005	\$13,327	\$20,046	\$24,321	\$33,160
Change, 2002-2005	-12%	-15%	-16%	-11%
Harrison County				
-2002	\$15,168	\$22,163	\$26,985	\$35,452
-2005	\$13,994	\$20,220	\$24,505	\$33,279
Change, 2002-2005	-8%	-9%	-9%	-6%
Berkeley County				
-2002	\$16,451	\$25,868	\$31,334	\$38,466
-2005	\$16,000	\$23,379	\$27,653	\$35,859
Change, 2002-2005	-3%	-10%	-12%	-7%

Note: One county from each of the seven Workforce Investment Act regions is used in this comparison (e.g., Raleigh County is in Region 1)

credits have increased, both quite significantly at these income levels.

When we look just at costs, excluding taxes and tax credits, we find that for the single adult, the average decrease in the Self-Sufficiency Wage is only 4%, instead of an average of 8%, and among the family types with children, costs have not changed more than 1%, on average. If we look at individual costs, some have decreased (housing, health care, and transportation), mainly due to minor methodological improvements in the calculation and/or datasets used, resulting in slightly decreased costs (ranging from 2% to 13%). In addition, HUD has recalculated the FMRs using data from the 2000 census, which has generally decreased the FMRs not only in West Virginia, but across the country. On the other hand, child care and food costs have both increased by 7% in West Virginia over the last three years.

The changes in taxes and tax credits, in comparison, are quite dramatic and large. Over all family types, taxes decreased an average of 25%. Tax

credits increased substantially, especially for families with children. The EITC increased on average by 110%; particularly for single parents, in most counties, the EITC doubled or tripled for these two family types. The Child Care Tax Credit also increased on average by about 28%—anywhere from 5% to 84%—in most counties for all three family types with children. Finally, because the amount of the credit increased from \$600 to \$1,000 per child, the Child Tax Credit increased 67% for each family type with children in every county.

In sum, overall costs have not changed very much, especially for families with children—with some going up a little, and others going down a little—in West Virginia between 2002 and 2005. At the same time, taxes have decreased substantially and tax credits have increased, particularly for families with children. Thus it is not at all an exaggeration to say that where costs have increased in West Virginia, they have been more than offset by decreases in taxes, and increases in tax credits, especially for families with children.

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

Modeling the Impact of Supports

There are a number of ways to reduce the amount of income required to meet family needs, thereby helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives and then model their effects on wages for a single-adult with two preschoolage children in Table 6 (on page 19). Using the Self-Sufficiency Wage as a benchmark, we show the impact on the income required for a family to meet basic needs with no work supports, with child support, and then with various combinations of work supports.

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. At the crucial point in their lives of entering employment, work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments. This stability also can help a family retain employment, which is a necessary condition for improving wages. When available, work supports or aid—such as Temporary Assistance for Needy Families (TANF) cash assistance; Food Stamps; Women, Infants and Children (WIC) programs; housing assistance (including Section 8 vouchers and public housing); child care; health care (Medicaid or WV CHIP); and/or transportation subsidies—help families as they struggle to become economically self-sufficient.

Child Support: Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets. Even in cases where the non-custodial parent's income is relatively low, child support payments may benefit children by easing the custodial parent's financial burden. By providing the support of both parents to meet children's needs, whatever the amount, children are likely to benefit. However, seeking child support may not be an option for all families, especially those for whom there is a history or risk of domestic violence.

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

Health Care: While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. As stated on page 7, we assume that, along with adequate income, self-sufficiency level wages include employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes quite costly, to meet their families' health care needs.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in West Virginia as WV CHIP—many low income families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months. After that, and for those families not transitioning off welfare, children can be covered by WV CHIP or Medicaid, depending upon family income and household size.

Food Stamps Program and Women, Infants and Children (WIC): Most households with a gross monthly income of 130% or less of the FPL (Federal Poverty Level) are eligible for the federal Food Stamps Program. This program, administered by the individual states, provides crucial support to needy households and to those making the transition from welfare to work. The WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age 5 if their income falls at or below 185% of

the FPL.³³ For the Self-Sufficiency Standard, WIC is included in food costs because it is a monthly food benefit in addition to the Food Stamps Program for those who qualify.

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

Tax Credits: Although the federal Earned Income Tax Credit is included in the calculation of the Self-Sufficiency Standard, in this model we show only income that is likely to be available to families *each month* to meet their needs. Although by law a family can receive part of the federal EITC to which they are entitled on a monthly basis (advanced EITC), for many workers it is difficult to gauge how much the EITC will total due to fluctuating hours and wages, and sometimes job and/or wage changes throughout the year. Thus, the great majority (approximately 99%) of families receive the federal EITC as a lump sum payment the following year when they file their tax returns,³⁴ and frequently use these funds to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account.³⁵

Therefore, when the impact of work supports is modeled, the federal EITC is shown only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year if they worked at this wage for the entire year (the first shaded line at the bottom of Table 6.)

The Child Care Tax Credit is not refundable and is only received as a credit against federal income tax. If it is received, it is shown as received monthly. Families who qualify for the Child Tax Credit can use it to offset any remaining federal tax, so that portion is shown monthly, if any. The remaining refundable portion of the Child Tax Credit is received as an annual lump sum, like the EITC, and is shown similarly, in the second shaded line at the bottom of Table 6.

Table 6 - Modeling the Impact of Work Supports in Kanawha County

In Table 6 on the following page, we examine the impact of adding work supports for a family consisting of a single parent and two preschoolers living in Kanawha County (Charleston MSA). Costs that have

been reduced from the Self-Sufficiency Standard are noted in bold in the table.

The Self-Sufficiency Standard (Column 1): The first column of Table 6 shows the Self-Sufficiency Standard, which provides this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Kanawha County, a single parent with two preschoolers has monthly child care expenses of \$835 and housing costs of \$536 per month, and therefore must earn a Self-Sufficiency Wage of **\$13.90** per hour.

No Work Supports (Column 2): While Column 1 shows the Standard as it is shown elsewhere in this report, in Column 2 "real life" assumptions are modeled, meaning the refundable tax credits are no longer shown as being received monthly. Since these credits are not available to reduce the income needed to meet monthly costs, this single parent must earn more to meet her needs, including more to meet a higher amount of taxes. Even though she will receive these tax credits as lump sums (in the amounts shown in the shaded section at the bottom) the following year, she must earn **\$15.47** per hour, or \$2,723 monthly, to meet her needs each month.

Child Support (Column 3): In Column 3, child support is added. The child support payment of **\$194** per month is the average amount received by families who participate in the Child Support Enforcement Program in West Virginia.³⁶ Unlike additional earned income, child support is not taxable income, and thus it can have a strong impact on helping families meet their needs. Overall, with child support and without monthly EITC or the refundable CTC, the wage needed to meet basic needs is reduced to **\$14.30** per hour.

Child Care (Column 4): In Column 4, we begin adding work supports. First we show the effect of the child care work support program available to low-income families in West Virginia. Receiving child care assistance reduces child care costs from \$835 per month to \$195. Thus, child care assistance lowers the income the parent needs to earn from \$15.47 without any work supports to **\$11.36** per hour.

Child Care, Food Stamps, WIC, and Medicaid (Column 5): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fifth column of Table 6, this single-parent family is modeled as receiving a typical

“package” of benefits available to those making the transition from welfare to work, which includes child care, Food Stamps, Medicaid and WIC. We assume that Medicaid will cover all of the family’s health care expenses, reducing this cost from \$222 per month to zero. This reduction in health care costs reduces the

wage needed to meet basic needs, therefore reducing the child care co-payment from \$195 to \$130 per month. This family would also qualify for Food Stamps and WIC benefits, lowering the monthly food costs from \$362 to \$175. Altogether, child care assistance, Food Stamps, WIC, and Medicaid lowers the wage

Table 6
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with Two Preschoolers
Kanawha County, WV (Charleston MSA) 2005

	#1	#2	#3	WORK SUPPORTS			
				#4	#5	#6	#7
	Self-Sufficiency Standard	No Work Supports or Child Support**	Child Support	Child Care	Child Care, Food Stamps, WIC* & Medicaid	Child Care, Food Stamps, WIC* & Health Care [WV CHIP]**	Housing, Child Care, Food Stamps, WIC* & Health Care [WV CHIP]**
Monthly Costs:							
Housing	\$536	\$536	\$536	\$536	\$536	\$536	\$462
Child Care	\$835	\$835	\$835	\$195	\$130	\$163	\$130
Food	\$362	\$362	\$362	\$362	\$175	\$250	\$216
Transportation	\$226	\$226	\$226	\$226	\$226	\$226	\$226
Health Care	\$222	\$222	\$222	\$222	\$0	\$107	\$107
Miscellaneous	\$218	\$218	\$218	\$218	\$218	\$218	\$218
Taxes	\$422	\$483	\$441	\$303	\$171	\$231	\$193
Earned Income Tax Credit	-\$89	****	****	****	****	****	****
Child Care Tax Credit (-)	-\$119	-\$130	-\$129	-\$59	-\$8	-\$33	-\$16
Child Tax Credit (-)	-\$167	-\$30	\$0	-\$4	\$0	\$0	\$0
Child Support			-\$194				

Self-Sufficiency Wage:

Hourly	\$13.90	\$15.47	\$14.30	\$11.36	\$8.23	\$9.65	\$8.73
Monthly	\$2,447	\$2,723	\$2,517	\$1,999	\$1,448	\$1,698	\$1,536
Annual	\$29,358	\$32,675	\$30,205	\$23,988	\$17,378	\$20,370	\$18,428
Total Federal EITC (annual)**		\$376	\$896	\$2,205	\$3,597	\$2,967	\$3,376
Total Federal CTC (annual) (refundable)**		\$1,636	\$2,000	\$1,934	\$994	\$1,443	\$1,152

* WIC is the Supplemental Nutrition Program for Women, Infants and Children (WIC) in West Virginia. Assumes average monthly value of WIC benefit \$36.20 (December 2004).

**Assumes WV CHIP eligibility at 200% of FY2004 FPL or less.

**** In the modeling columns (#2-#7), refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. EITC is not received as a credit against taxes, so it is shown only annually. The child tax credit is split. The portion that is a credit against taxes owed is shown as received monthly, and the refundable portion is shown as received annually.

NOTE: Intake for Child Care caps at 150% of FPL, which is \$1769/mo for this family, but the family can continue to receive a child care subsidy until income reaches 185% of FPL, so modeling in column #4 presumes the family is already receiving child care (income is between 150% and 185% of FPL). The other three combinations of work supports modeled in columns# 5, #6, and #7 are all below 150% of FPL. (Note also that the state is using FY 2000 FPL, not FY2004.)

required to meet basic needs to **\$8.23** per hour in Kanawha County, which is nearly \$6 less per hour than the Self-Sufficiency Wage.

Child Care, Food Stamps, WIC, and WV CHIP (Column 6): After 12 months transitioning from welfare to work, the parent loses Medicaid coverage for her whole family. Like families who have never received welfare, this parent is now eligible for child care and WV CHIP for her children’s health care (if her family income remains below 200% of the FPL). However, the parent must pay for the cost of her own health care, including her share of the health insurance premium that is available through her employer, as well as her out-of-pocket costs. Altogether, this increases her monthly health care expenses to \$107. Because her wages must increase to cover additional health care costs, the child care co-payment increases slightly to \$163 per month and her Food Stamps benefit decreases. Therefore, with child care assistance, Food Stamps, WIC, and CHIP (in place of Medicaid), this parent now requires a wage of **\$9.65** per hour, more than one dollar more per hour than when Medicaid covered health care costs for the entire family.

Housing, Child Care, Food Stamps, WIC, and WV CHIP (Column 7): In the seventh column, housing assistance is added to the package previously modeled. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$536 to \$462 per month. The reduction in housing costs decreases the wage needed to meet basic needs, thereby decreasing the child care co-payment to \$130, and increasing the Food Stamps benefit. Overall, with housing, child care, Food Stamps, WIC, and health care assistance for the children (WV CHIP), this parent needs to earn only **\$8.73** per hour to meet her family’s basic needs, which is close to \$7.00 per hour less than she would need to earn without any work supports.

Table 7 - Modeling the Impact of Work Supports on Wage Adequacy in Raleigh County

In Table 6, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their basic needs. In Table 7, we *start* with wages, and show how adequately they meet expenses, with and without work supports. In Table 6, we modeled these impacts for a single-parent with two preschoolers in Kanawha County. For Table 7 we use the same family type in Raleigh County.

In Table 7, we use the term “Wage Adequacy” to refer to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family’s needs. Costs in Table 7 that are reduced by work supports are noted in bold.

In Panel A, we show how adequately \$5.15 per hour, full-time—the minimum wage in West Virginia—meets this family’s needs, with and without work supports. In Panels B, C, and D, we then show Wage Adequacy for the same family in Raleigh County at 100% of the FPL (\$7.42 per hour), 125% of the FPL (\$9.27 per hour), and 150% of the FPL (\$11.73 per hour), respectively.

No Work Supports (Wages Only) (Column 1): In Panel A, Column 1, the parent earns \$5.15 per hour and is not receiving any work supports. In this scenario, the family’s monthly expenses total \$2,320, while the parent’s wages total just \$906. Thus, there is a shortfall of \$1,414 without work supports, and Wage Adequacy is just **39%**. In other words, these wages only provide 39% of the income needed to meet this family’s needs. In the first column of Panels B, C, and D, we show the effect of increasing the parent’s wages to \$7.42, \$9.27 and \$11.73 per hour. This increases Wage Adequacy to **55%**, **68%**, and **84%**, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$11.73 per hour), when the family’s monthly income is \$2,451 it is still \$387 *less* than what is needed to be self-sufficient.

Child Care (Column 2): When the family receives child care assistance, it reduces their expenses, raising Wage Adequacy, as shown in Column 2 of Panels A, B, C, and D. At \$5.15 and \$7.42 per hour, child care costs are decreased to \$65, increasing Wage Adequacy from 36% to **55%** and from 55% to **78%**, respectively. At \$9.27 and \$11.73 per hour, with child care assistance, the family’s Wage Adequacy again increases to **90%** and **107%**, respectively.

Child Care, Food Stamps, WIC, and Medicaid (Column 3): At earnings of \$5.15 per hour, the addition of Food Stamps, WIC, and Medicaid to the child care assistance increases Wage Adequacy from 55% to **83%**. At \$7.42 per hour, the Wage Adequacy rises from 78% with child care-assistance alone to **105%** with the work support package modeled. With wages

Table 7
Impact of Work Supports on Wage Adequacy
 Single Parent with Two Preschoolers
 Raleigh County, WV 2005

PANEL A: Wage Adequacy at \$5.15 per hour/full-time (Federal Minimum Wage for a family of three)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC, Medicaid	Child Care, Food Stamps, WIC, WV CHIP	Housing, Child Care, Food Stamps, WIC, WV CHIP
TOTAL MONTHLY INCOME:	\$906	\$906	\$906	\$906	\$906
Monthly Costs:					
Housing	\$451	\$451	\$451	\$451	\$272
Child Care	\$749	\$65	\$65	\$65	\$65
Food	\$362	\$362	\$35	\$35	\$35
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$222	\$222	\$0	\$107	\$107
Miscellaneous	\$200	\$200	\$200	\$200	\$200
Taxes	\$115	\$115	\$115	\$115	\$115
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,320	\$1,637	\$1,087	\$1,194	\$1,015
SHORTFALL (-) or SURPLUS	(\$1,414)	(\$731)	(\$180)	(\$287)	(\$108)
WAGE ADEQUACY (Total Income/Total Expenses)	39%	55%	83%	76%	89%

PANEL B: Wage Adequacy at \$7.42 per hour/full-time (100% FPL for a family of three)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC, Medicaid	Child Care, Food Stamps, WIC, WV CHIP	Housing, Child Care, Food Stamps, WIC, WV CHIP
TOTAL MONTHLY INCOME:	\$1,306	\$1,306	\$1,306	\$1,306	\$1,306
Monthly Costs:					
Housing	\$451	\$451	\$451	\$451	\$392
Child Care	\$749	\$65	\$65	\$65	\$65
Food	\$362	\$362	\$154	\$154	\$154
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$222	\$222	\$0	\$107	\$107
Miscellaneous	\$200	\$200	\$200	\$200	\$200
Taxes	\$158	\$158	\$158	\$158	\$158
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,363	\$1,679	\$1,249	\$1,356	\$1,297
SHORTFALL (-) or SURPLUS	(\$1,057)	(\$374)	\$57	(\$50)	\$9
WAGE ADEQUACY (Total Income/Total Expenses)	55%	78%	105%	96%	101%

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

Table 7
Impact of Work Supports on Wage Adequacy
Single Parent with Two Preschoolers
Raleigh County, WV 2005

PANEL C: Wage Adequacy at \$9.27 per hour/full-time (125% FPL for a family of three)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC, Medicaid	Child Care, Food Stamps, WIC, WV CHIP	Housing,** Child Care, Food Stamps, WIC, WV CHIP
TOTAL MONTHLY INCOME:	\$1,632	\$1,632	\$1,632	\$1,632	\$1,632
Monthly Costs:					
Housing	\$451	\$451	\$451	\$451	\$451
Child Care	\$749	\$152	\$152	\$152	\$152
Food	\$362	\$362	\$239	\$239	\$239
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$222	\$222	\$0	\$107	\$107
Miscellaneous	\$200	\$200	\$200	\$200	\$200
Taxes	\$222	\$222	\$222	\$222	\$222
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$26)	(\$26)	(\$26)	(\$26)	(\$26)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,401	\$1,804	\$1,458	\$1,565	\$1,565
SHORTFALL (-) or SURPLUS	(\$769)	(\$172)	\$173	\$66	\$66
WAGE ADEQUACY (Total Income/Total Expenses)	68%	90%	112%	104%	104%

PANEL D: Wage Adequacy at \$11.73 per hour/full-time (150% FPL for a family of three)					
	WAGES ONLY	WAGES with WORK SUPPORTS			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC, Medicaid	Child Care, Food Stamps, WIC, WV CHIP	Housing,** Child Care, Food Stamps, WIC, WV CHIP
TOTAL MONTHLY INCOME:	\$2,064	\$2,064	\$2,064	\$2,064	\$2,064
Monthly Costs:					
Housing	\$451	\$451	\$451	\$451	\$451
Child Care	\$749	\$228	\$228	\$228	\$228
Food	\$362	\$362	\$326	\$326	\$326
Transportation	\$220	\$220	\$220	\$220	\$220
Health Care	\$222	\$222	\$0	\$107	\$107
Miscellaneous	\$200	\$200	\$200	\$200	\$200
Taxes	\$315	\$315	\$315	\$315	\$315
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$69)	(\$69)	(\$69)	(\$69)	(\$69)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,451	\$1,930	\$1,672	\$1,779	\$1,779
SHORTFALL (-) or SURPLUS	(\$387)	\$134	\$393	\$286	\$286
WAGE ADEQUACY (Total Income/Total Expenses)	84%	107%	123%	116%	116%

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

** When receiving a housing subsidy, a family pays about 30% of their income towards housing. At this wage, 30% of income would be more than current housing costs, therefore we did not model housing assistance in this case.

of \$9.27 and \$11.73 per hour, Wage Adequacy increases to **112%** and **123%**, respectively.

Child Care, Food Stamps, WIC, and WV CHIP (Column 4): The fourth column models the same family receiving child care assistance, Food Stamps, WIC, and WV CHIP. Without Medicaid, but with the addition of WV CHIP, the Wage Adequacy drops slightly. At wages of \$5.15 and \$7.42 per hour, Wage Adequacy is **76%** and **96%**, respectively. At \$9.27 per hour, the Wage Adequacy is lowered slightly from 112% with Medicaid to **104%** with CHIP. With a wage of \$11.73 per hour, Wage Adequacy for this package of subsidies is **116%**.

Housing, Child Care, Food Stamps, WIC & WV CHIP (Column 5): With the addition of housing assistance, at wages of \$5.15 and \$7.42 per hour, Wage Adequacy rises to **89%** and **101%**, respectively. At both \$9.27 per hour and \$11.73, the family modeled is ineligible for housing assistance, thus their Wage Adequacy remains the same as in Column 4.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are “bare bones” budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes, but as being able to meet other essential expenses, such as purchasing a car or making a deposit to secure housing.

When a family’s income is not adequate to meet their basic needs, parents must make difficult choices to simply address their most urgent needs. Parents may need to alternate paying bills every other month (which risks bad credit, utility cutoffs or eviction); forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or provide their children will have adequate food. Having to make these choices is extremely stressful and leaves families without the resources to meet the basics, much less deal with unexpected crises.

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

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care,

diet, and health care, which in turn helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

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

- ***Housing:*** Nationwide, only about 12% of eligible families receive housing aid or live in public housing.³⁷ Under the proposed 2005 budget cuts for HUD, a projected 14,662 Section 8 vouchers would be authorized for West Virginia, decreasing the number of eligible households assisted by an estimated 1,777. About 60% of US households receiving Section 8 housing vouchers include children.³⁸
- ***Food:*** Since 2000, Food Stamps enrollment has increased, reaching 24.4 million people in July 2004.³⁹ In West Virginia, food stamp participation has risen by over 5,613, or 2.2%, since 2003, reaching 260,319 in November of 2004.⁴⁰ Nevertheless, the Urban Institute reported that about two-thirds of those who leave the Food Stamps Program when they find work, still remain eligible for Food Stamps.⁴¹
- ***Child Care:*** Only 12% of about 15 million eligible children are receiving child care assistance nationwide.⁴² In West Virginia, around 7,800 children, or 4,700 families, received Child Care and Development Fund Subsidies (CCDF) in the 2001 fiscal year, which represents only 14% of families eligible in the state (the number of families estimated to earn less than 62% of the state median income).⁴³
- ***Health Insurance:*** According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 9.4% in June 2003.⁴⁴ However, Families USA reported that SCHIP enrollment is estimated to drop by 900,000 between fiscal years 2003 and 2006.⁴⁵ As of December, 2004, 24,283 children were enrolled in West Virginia’s CHIP (which offers varying degrees of coverage to families earning under 100%, 133%, 150%, and 200% of the FPL).⁴⁶ However, the Census Bureau estimates that there are still 22,000 eligible, uninsured children in West Virginia.⁴⁷

- ***Child Support:*** Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a portion of the child support payment awarded, leaving 26% with no support at all.⁴⁸ Of families

who receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$206, and in West Virginia the average is \$194.⁴⁹

Closing the Gap Between Incomes and the Self-Sufficiency Standard

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

This wage disparity presents states and localities with the challenge of how to aid families who are striving for self-sufficiency. This is especially true for families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet not be sufficient to meet all their basic needs.

While many families benefited from opportunities created by an expanding economy during the late 1990s, these opportunities remain vulnerable to economic downturns, and wage disparity remains a challenge even during periods of economic growth. The two basic approaches for individuals to close this income gap are to *reduce costs* (through public or private, in cash or “in kind” supports) or *raise incomes*.

The first approach, reducing costs through various subsidies and supports, such as child support, Food Stamps, and child care assistance was modeled and discussed in the previous section. The second approach, raising incomes, can be implemented at either the “micro” or individual level, or at the “macro” or systemic level.

“Micro” strategies to raise individual incomes include: increasing access to higher education, functional context education, nontraditional employment for women, microenterprise training and development, and individual development accounts. “Macro” strategies address labor market structures and include: labor market reforms, reducing gender- and race-based wage disparities, and sectoral employment initiatives.

Both micro and macro approaches to income-raising are discussed in detail below. Note, however, that reducing costs (as previously discussed) and raising incomes (either at the micro or macro level) are

not mutually exclusive, but can and should be used sequentially or in tandem, as appropriate. Some parents may, for instance, receive education and training leading to new jobs, yet continue to be supplemented by supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education, and family responsibilities.

Raising Incomes: Micro Approaches

Increasing Access to Higher Education: Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and/or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees. Figure 3, on the following page, clearly depicts the benefits of access to higher education for U.S. and West Virginia workers.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women’s access to higher education. Thus, few welfare recipients are able to enroll in college programs or long-term training. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing income supports for low-income parents in college or training.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding

incumbent worker training results in increased productivity and increased efficiency benefiting the employer as well as the employee.

Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals. For adults who have already experienced school failure, enrollment in programs that use traditional approaches to teaching often reproduce that failure.

By using content related to an individual's own goals and experience, FCE promotes better retention, encourages lifelong learning, and supports the intergenerational transfer of knowledge. Furthermore, most adults do not have time to spend years in basic

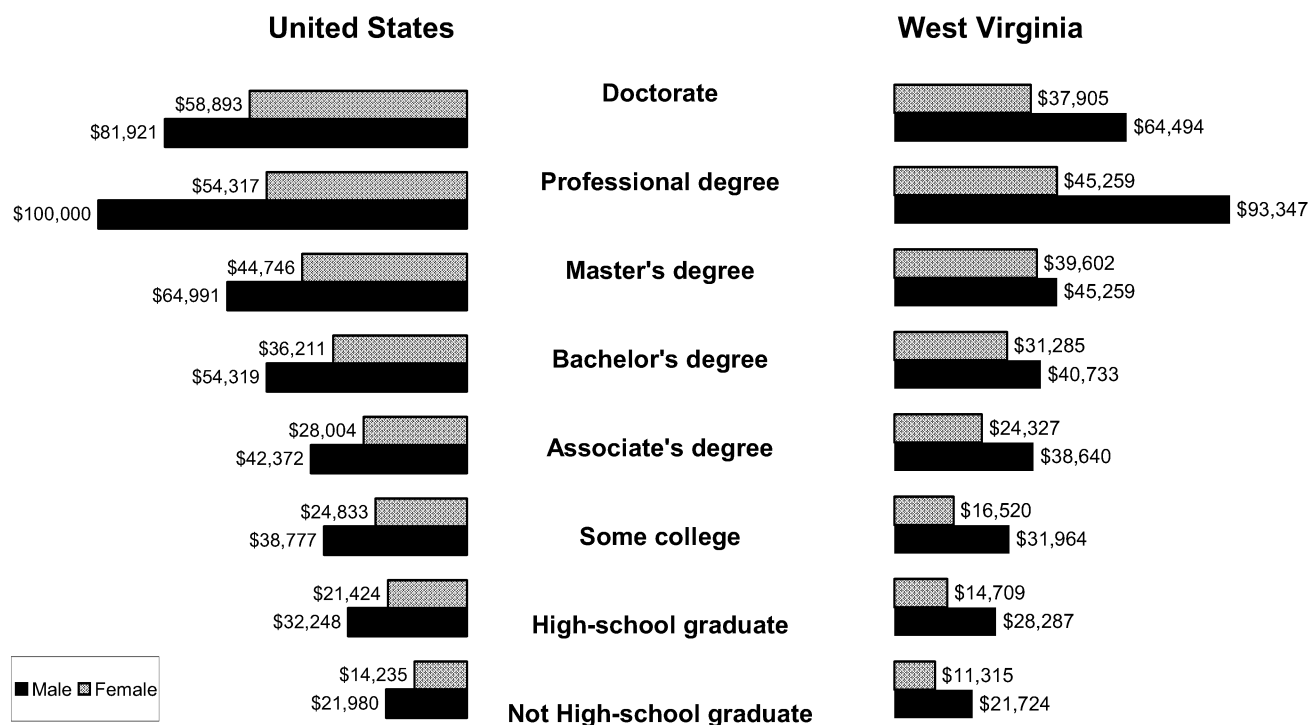
education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly and efficiently as possible.

Nontraditional Employment for Women:

Nontraditional occupations (NTOs) are jobs that are often thought of as "men's jobs." According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. For many women, nontraditional jobs (e.g., copy machine repair, construction, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet can provide wages at self-sufficiency levels.

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

Figure 3
Impacts of Education on Earnings by Gender in the United States and West Virginia



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

workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many women's community-based organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women.

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

Microenterprise Training and Development: Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees and can start up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income women who may have skills in a particular craft or service. The lack of quality employment options, especially for low-income, low-skilled women, makes microenterprise development a critical strategy for moving families out of poverty.

Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) can help women "learn to earn" from each other, build self-esteem, and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks. Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.⁵⁰ For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt.

In addition, too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in West Virginia, a family with more than \$2,000 in countable assets is ineligible for WV WORKS, West Virginia's TANF program.⁵¹

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these "wealth supports" can be an important tool in helping families move towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family's basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the "floor" for wages, and therefore affects many workers' earnings. Thirteen states and the District of Columbia have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$7.35 per hour, then Oregon at \$7.25 per hour.⁵² In all, over 30% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage. Higher wages can

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

Another approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages⁵³ as well as better benefits,⁵⁴ moving workers closer to the Self-Sufficiency Standard.

Reducing Gender- and Race-Based Wage Disparities: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to partner in order to address the various difficulties, myths and misunderstandings that arise as more and

more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.⁵⁵

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives and workforce development boards, establishing occupational information systems based on local and regional labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards.

Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients access high-demand, high-wage jobs. By responding to business’ specific labor needs, a high-wage job targeting strategy improves a region’s ability to attract and keep industries and to support a healthier business climate.

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare recipients choosing the best route out of poverty for themselves and their families; to organizations weighing investment in various education and training opportunities; to state-level policymakers facing critical policy choices on TANF implementation, tax policy, work supports, child care co-payment scales, welfare-to-work programs, economic development plans, and education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Self-Sufficiency Standard provides a tool and a means to evaluate many different options. The discussion below illustrates ways the Standard can be used, followed by specific examples of such uses in bullets. This should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Tool to Evaluate Policy

The Standard has been used to evaluate the impact of current and/or proposed policy changes. As shown in this report (see Tables 6 and 7), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules or tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports.

- In Pennsylvania, PathWaysPA (formerly Women's Association for Women's Alternatives or W.A.W.A.) commissioned the University of Washington's Center for Women's Welfare to use the Standard to analyze the impact of a proposal to raise child care co-payments and to show the impact on the ability of low-income working parents

to meet their basic needs. The resulting report, *When Wages Aren't Enough*, was instrumental in preventing the proposed increase in child care co-payments and is available at <http://www.womensassoc.org/programs/whenwages.pdf>.

- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project of Tulsa County (CAP) incorporated analysis based on the Standard by the University of Washington in the report *Increased Child Care Co-Payments Threaten Access to Care for Low-Income Families*.
- A proposal to restrict Oklahoma Medicaid eligibility was withdrawn after the release of the CAP report *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering Access?* The report used the Standard to show why free health coverage is vital for low-income families and is available at <http://www.captc.org>.

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

The Standard has also been used to evaluate economic development proposals. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well, which is essentially a "double subsidy." Thus, such proposals can be evaluated as to their net positive or negative effect on the local economy as well as on the well-being of the potential workers and their families. States such as Nebraska, South Dakota, and West Virginia have used the Standard to evaluate economic development proposals, including the development of job quality standards and in testimony before state legislatures.

In addition, the Standard can be used to ensure that economic development proposals have positive impacts on the local economy, including not only

family-sustaining wages, but also affordable and accessible housing, on-site affordable child care, and so forth.

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

The Self-Sufficiency Standard has a number of uses related to the development and evaluation of job training and education policy. The Standard is a key component, for example, in the “Targeted Jobs Strategy.” This strategy uses the Standard to target resources to better match job seekers with jobs paying Self-Sufficiency Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to find the jobs which have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources.

- In the District of Columbia, the Self-Sufficiency Standard was used in formatting the FY 2000 Workforce Investment Act. This law requires that the Workforce Investment Board not only look at “high growth” occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

The Standard can also be used to target education and job training investments. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the “pay off” for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages.

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

explore how to strengthen preparation for transportation jobs.

- In Pennsylvania’s Delaware County, the Self-Sufficiency Standard was used to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain, and provide upward mobility to low-income residents.
- In Texas, the Standard was instrumental in the passage of the Self-Sufficiency Fund legislation. The fund provides resources for employers and training providers to deliver job training, education, and supportive services for TANF recipients making the transition to work.

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

The Standard can and has been used to determine which individuals are most in need of services, including career counseling, job training, and various support services.

- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool to help participants in work and training programs make choices among various occupations and jobs. Specifically, the Standard has been used to develop the Self-Sufficiency Standard Budget Worksheet, a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs. By using the Standard Budget Worksheet, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways microenterprise or Individual Development Account strategies may, along with paid employment, provide a path to self-sufficiency.

- South Dakota Women Work! has used the Standard as a career counseling tool.
- The Houston READ Commission, the Women's Center of Tarrant County and Project Quest in San Antonio in Texas use the Standard with low-income individuals enrolled in job training programs.
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals who are seeking education, training or employment, for the initial assessment of client job training and employment needs.

The Self-Sufficiency Standard and Online Calculators

Web-based self-sufficiency budget calculators, for use by counselors and clients, have been developed for Pennsylvania, Illinois, New York City, Seattle, and two other areas in Washington State. An additional calculator is in progress for Colorado. These computer-based tools allow users to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. They integrate a wide range of data not usually brought together, even though clients often must coordinate these various programs, supports, costs, and wages in their own lives.

- The Pennsylvania Self-Sufficiency Budget Worksheet can be found at <http://www.pathwayspa.org/worksheet/worksheet.htm>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/>.
- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator>.
- The Workforce Development Council of Seattle King County Self-Sufficiency Calculator can be viewed at <http://www.seakingwdc.org>.

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

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and

placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness (i.e., for each participant, the question asked is how close the wages achieved are to the family's Self-Sufficiency Wage). Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- Sonoma County, California was the first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs.
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.
- The California Department of Social Services issued a copy of the Self-Sufficiency Standard in a statewide notice to all county welfare departments.
- The San Francisco Workforce Investment Board adopted the Self-Sufficiency Standard, and uses it as an eligibility criteria for job training, which allows people who are working at low-wage jobs to access training that can help move them up the wage scale.
- The Philadelphia Workforce Investment Board adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the city's workforce investment system.
- The Seattle-King County Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. The online calculator also includes an evaluation tool for tracking progress of clients and permitting data analysis for systemic program improvement (while preserving client confidentiality).

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. Each year, the Self-Sufficiency Standard is presented in hundreds of workshops across the country. It is also being used in classrooms across the country. The Standard helps the public at large understand what is

involved in making the transition to self-sufficiency, while showing employers the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For service providers, both public and private, such as child care providers, community organizations, and education and training organizations, the Standard demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

- In Seattle, bookmarks were distributed during the run of a play based on Barbara Ehrenrich's book *Nickel and Dime*, which explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. The curriculum can be viewed at http://www.wei.org/pdf_files/MassFESSCurriculum.pdf.
- In an initiative started at the University of Washington School of Social Work, policymakers would "Walk-A-Mile" in the shoes of welfare recipients by living on a Food Stamp budget for one month. The Standard was then used to further educate on all the areas of a minimal budget.

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

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

- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard to develop specific salary guidelines by county.
- In Washington State, the Standard was used successfully in legislative hearings and meetings with the Governor against a proposal to eliminate the indexing of the minimum wage for specific groups of workers, such as farm workers.

The Standard can and has been used in California, Illinois, New York, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher

wages through Living Wage ordinances and in negotiating labor union agreements.

- At Vanderbilt University in Tennessee, the Standard has been used to educate the employees and administration about the need to increase the take-home pay of service staff.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and geographically- and age-specific measure of income adequacy, it is finding increasing use in research. The Standard allows researchers to estimate how poverty differs from place to place, and among different family types. In addition, it provides a means to measure the adequacy of various work supports, such as child care assistance, given a family's income, place of residence, and composition.

- In Pennsylvania, the Standard was used to create a report, *The Road to Self-Sufficiency*, which used individual vignettes to explore the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia.
- Also in Pennsylvania, PathWaysPA teamed with the University of Washington to demonstrate how work supports impact family budgets as wages increase, resulting in the report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families*.
- Washington and Massachusetts used the Self-Sufficiency Standard to examine the cost of health insurance. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations. (See <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and http://www.wei.org/Advocacy/HESS_11-11.pdf.)
- The Standard has been used with data from the U.S. Census Bureau Current Population Survey to measure the number of families above and below the Self-Sufficiency Standard in California, as well as their characteristics (e.g., race/ethnicity, family type, education, employment). The report, *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet*

in California, is available from the National Economic Development and Law Center website at <http://www.nedlc.org/publications.htm>.

More detailed information about these various applications and uses of the Standard can be found at

<http://www.sixstrategies.org>, or by contacting the specific state lead organization, Wider Opportunities for Women, or the University of Washington's Center for Women's Welfare.

Conclusion

With the debate on the reauthorization of the federal TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care, job training, or education, the challenge continues to present itself: how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for some, add further to the problems faced by many parents seeking self-sufficiency.

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

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

In addition to West Virginia, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Wisconsin, Wyoming, Washington State, and the Washington, D.C. metropolitan area.

For further information about the Standard, how it is calculated, or the findings reported here, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850. To learn more about developing the Standard for your community or state, contact the FESS Project Director at Wider Opportunities for Women at (202) 464-1596.

For further information on the Self-Sufficiency Standard for West Virginia, to order this publication or the Standard for a particular West Virginia county, or to find out more about using the Standard in West Virginia, please contact Mary Jane Bowling at (304) 558-7024 or mbowling@wvdo.org, or go to <http://www.wvwic.org> or <http://www.workforcewv.org/>.

Endnotes

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⁹ New light on the cost of living (1998, September 25). *Boston Globe*.

¹⁰ Although about 70% of employed women with children under 18 years of age worked full-time in 2003, working part-time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option. U. S. Department of Labor Statistics. (April, 2004). *Employment characteristics of families in 2003*. Retrieved January, 10, 2005, from <http://www.bls.gov/news.release/pdf/famee.pdf>

¹¹ Gowdy & Pearlmutter, *op. cit.*, p. 91.

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

¹³ These costs are based on a survey of renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. For West Virginia, we created ratios (based on data from the National Low Income Housing Coalition's Local Area Low Income Housing Database) for four WV MSAs: Charleston, WV; Huntington-Ashland WV-KY-OH; Steubenville-Weirton OH-WV; and Wheeling WV-OH. The ratios for the eight counties within these four MSAs were then applied to the FMRs. *NLIHC Renter Households Data*. Retrieved December 14, 2004, from <http://www.nlihc.org/research/lalihd/renterreport.pdf>

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³⁴ Of federal returns filed in 2001, only 137,685 taxpayers reported having received advanced EITC payments out of

more than 16 million families with children receiving the EITC. Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS Income Tax Section, *Monthly Operational Review of Earned Income Credit*.

³⁵ Some workers may be unaware of the advanced payment option, and others have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

³⁶ U. S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement. *2001 Annual Statistical Report*. (Tables 4, 10, 11 and 52). Retrieved February 24, 2004, from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/

³⁷ U. S. Department of Housing and Urban Development, *Assisted Housing 1999*.

³⁸ Children's Defense Fund, *Section 8 Proposal in the President's FY 2005 Budget* (March 2005). Retrieved December 9, 2004 from http://www.childrensdefense.org/familyincome/housing/section_8_proposal.pdf

³⁹ Food Research and Action Center. (2004, October). *Food Stamp participation increases in July 2004 to nearly 24.4 million persons*. Current News and Analyses. Retrieved October 27, 2004, from http://www.frac.org/html/news/fsp/Latest_FSP.html

⁴⁰ Food and Nutrition Service, U. S. Department of Agriculture. Retrieved February 9, 2005 from <http://www.fns.usda.gov/pd/fslatest.htm>

⁴¹ Zedlewski, Sheila R. & Brauner, Sarah (1999). *Are the steep declines in food stamp participation linked to falling welfare caseloads?* New Federalism: National Survey of America's Families. (Policy Brief #B-3). Retrieved September 29, 2004, from <http://www.urban.org/url.cfm?ID=310311>

⁴² U. S. Department of Health and Human Services. Administration for Children and Families. Child Care Bureau. *Child care and development fund (CCDF) report to Congress – Fiscal year 2001*. Retrieved September 29, 2004 from <http://www.acf.hhs.gov/programs/ccb/policy1/congressreport/index.htm>

⁴³ U. S. Department of Health and Human Services, Administration for Children and Families, Child Care Bureau. Retrieved February 9, 2005 from <http://www.acf.dhhs.gov/programs/ccb/research/01acf800/chldser1.htm>. Also see

National Center for Children in Poverty, Columbia University, Mailman School of Public Health. Retrieved December 8, 2004, from http://nccp.org/state_detail_WV_policy_13.html

⁴⁴ Center for Disease Control, National Center for Health Statistics. (2003, December). *Early Release of Selected Estimates Based on Data from the January-June 2003 National Health Interview Survey*. Retrieved March 23, 2004, from http://www.cdc.gov/nchs/data/nhis/earlyrelease/200312_01.pdf

⁴⁵ Families USA. (2002, December). *Children losing health coverage*. (Special Report, Publication No. 02-106). Retrieved September 9, 2004, from <http://www.familiesusa.org/site/DocServer/SCHIPPreport.pdf?docID=161>

⁴⁶ West Virginia's Children's Health Insurance Program, "Enrollment Information." Retrieved February 9, 2005, from <http://www.wvchip.org/enrollment.shtml>

⁴⁷ Twenty-two thousand children equals 5.3% of West Virginia's children under 19 years of age. U. S. Census Bureau. *Low Income Uninsured Children by State: 2001, 2002, and 2003*. Retrieved December 8, 2004, from <http://www.census.gov/hhes/hlthins/liuc03.html>

⁴⁸ Grall, T. (2003). *Custodial mothers and fathers and their child support: 2001* (U.S. Census Bureau, Current Population Reports, Series P60-225). Washington, DC: U.S. Government Printing Office. <http://www.census.gov/prod/2003pubs/p60-225.pdf>

⁴⁹ This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. U. S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement. (2001). *Annual Statistical Report*. (Tables 4, 10, 11, and 52). Retrieved February 24, 2004, from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/statistical_report/

⁵⁰ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005 from www.consumerfed.org/backpage/savings.cfm

⁵¹ West Virginia Department of Health and Human Resources. WV WORKS. Retrieved January 18, 2005, from http://www.wvdhhr.org/bcf/family_assistance/wvworks.asp. Note that WV Works allows one vehicle regardless of its value.

⁵² Those states are Alaska, California, Connecticut, Delaware, Hawaii, Illinois, Maine, Massachusetts, New York, Oregon, Rhode Island, Vermont, and Washington. In addition, the District of Columbia has a minimum wage higher than the federal minimum. U. S. Department of Labor. Employment Standards Administration, Wage and Hour Division. Retrieved January 26, 2005, from <http://www.dol.gov/esa/minwage/america.htm>

⁵³ In 2003, union workers averaged \$21.45 per hour, compared to \$16.96 for nonunion workers. U. S. Department of Labor, Bureau of Labor Statistics (2004, August). *National compensation survey: Occupational wages in the United States, July 2003*. (Summary 04-03). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ocs/sp/ncbl0635.pdf>

⁵⁴ On average, in 2003, a union employees' share of employer-sponsored health insurance was 12% of the medical care premium for single coverage and 19% for family coverage, compared with a nonunion employee share of 19% and 31% for single and family premiums, respectively. U. S. Department of Labor, Bureau of Labor Statistics. (2004, April). *National compensation survey: Employee benefits in private industry in the United States, March 2003*. (Summary 04-02). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ebs/sp/ebsm0001.pdf>

⁵⁵ State Action.Org. State Issues. (n.d.) *Equal Pay*. Retrieved November 17, 2004, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>

Data Sources

Data Type	Source	Assumptions
Child Care	West Virginia Department of Health and Human Resources, Office of Social Services, Child Care Services: 2001 Market Rate Survey.	Infant: Under 3 years old. Registered Family Day Care. Preschool: 3 - 5 years old. Day Care Center. Schoolage: 6 -12 years old. Registered Family Day Care. Part time.
Food	U.S. Department of Agriculture, Low-Cost Food Plan, June 2004. Retrieved from http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun04.pdf ACCRA. Cost of Living Index. (2004, Second and Third Quarter average). Available at http://www.accra.org/	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Premiums: Kaiser Family Foundation. Average Annual Costs of Employment-Based Health Insurance--Single & Family Coverage, 2002. Retrieved from http://www.statehealthfacts.kff.org/ Out-of-Pocket Costs: Agency for Healthcare Research and Quality. <i>Household Component Analytical Tool (MEPSnet/HC)</i> . August 2003. Rockville, MD. Retrieved from http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp	In addition to health insurance premiums, health costs include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers. All data is updated with the Medical CPI.
Housing	Department of Housing and Urban Development. Fair Market Rents - Fiscal Year 2005. Retrieved from http://www.huduser.org National Low Income Housing Coalition (NLIHC), Median Gross Rent by County, 2000. Retrieved from http://www.nlihc.org/research/lalihd/renterreport.pdf	Fair Market Rents by county. Ratios for FMRs were created for the four Metropolitan Statistical Areas (Charleston, WV; Huntington-Ashland WV-KY-OH; Steubenville-Weirton OH-WV; Wheeling WV-OH) using the NLIHC median gross rent of each county.
Taxes	Federal Income Tax: U.S. Department of Treasury - IRS 1040 Instructions. Retrieved from http://www.irs.gov/individuals/index.html State Income Tax: West Virginia Department Revenue, State Tax Department. Retrieved from http://www.state.wv.us/taxrev/personal.html Sales and Use Tax: West Virginia Department Revenue, State Tax Department. Retrieved from http://www.state.wv.us/taxrev/uploads/in0401.pdf	State sales and use tax is 6% for the entire state. Food is taxed at sales tax rate. There is no state EITC in West Virginia.
Transportation	Insurance Premiums: State Average Premiums and Expenditure 2001/2002. National Association of Insurance Commissioners, September 2004. Regional Ratio: 2004 West Virginia Annual Automobile Survey. West Virginia Insurance Commission. Retrieved from http://www.wvinsurance.gov/consumer/pdf/Auto_Survey.pdf Fixed Costs: U.S. Department of Labor, Bureau of Labor Statistics. Consumer Expenditures in 2002. Retrieved from http://www.bls.gov/cex AAA Driving Costs. Average for 2003 vehicle. Retrieved from http://www.ouraaa.com/news/library/drivingcost/driving.html Mileage: National Household Travel Survey, 2001. Retrieved from http://nhts.ornl.gov/2001/index.shtml	Private transportation figures used in all counties. County ratios are calculated using rates from the top four market share auto insurance companies in West Virginia. These ratios are applied to the state average premium to obtain variation in premium by county.
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.

About the Author

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

About the Project

Wider Opportunities for Women (WOW) established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. The Self-Sufficiency Standard was developed by Dr. Diana Pearce, who at that time was the Director of the Women and Poverty Project at WOW. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 35 states and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In eight years, the Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the Project, visit the website: <http://www.sixstrategies.org>.

List of West Virginia Metropolitan Statistical Areas and Non-Metropolitan Counties

Metropolitan Statistical Areas

Berkeley County, WV MSA

Berkeley County

Charleston, WV MSA

Kanawha County

Putnam County

Cumberland, MD-WV MSA

Mineral County

Huntington-Ashland, WV-KY-OH MSA

Cabell County

Wayne County

Jefferson County, WV MSA

Jefferson County

Parkersburg-Marietta, WV-OH MSA

Wood County

Steubenville-Weirton, OH-WV MSA

Brooke County

Hancock County

Wheeling, WV-OH MSA

Marshall County

Ohio County

Non-Metropolitan Counties

Barbour County

Boone County

Braxton County

Calhoun County

Clay County

Doddridge County

Fayette County

Gilmer County

Grant County

Greenbrier County

Hampshire County

Hardy County

Harrison County

Jackson County

Lewis County

Lincoln County

Logan County

McDowell County

Marion County

Mason County

Mercer County

Mingo County

Monongalia County

Monroe County

Morgan County

Nicholas County

Pendleton County

Pleasants County

Pocahontas County

Preston County

Raleigh County

Randolph County

Ritchie County

Roane County

Summers County

Taylor County

Tucker County

Tyler County

Upshur County

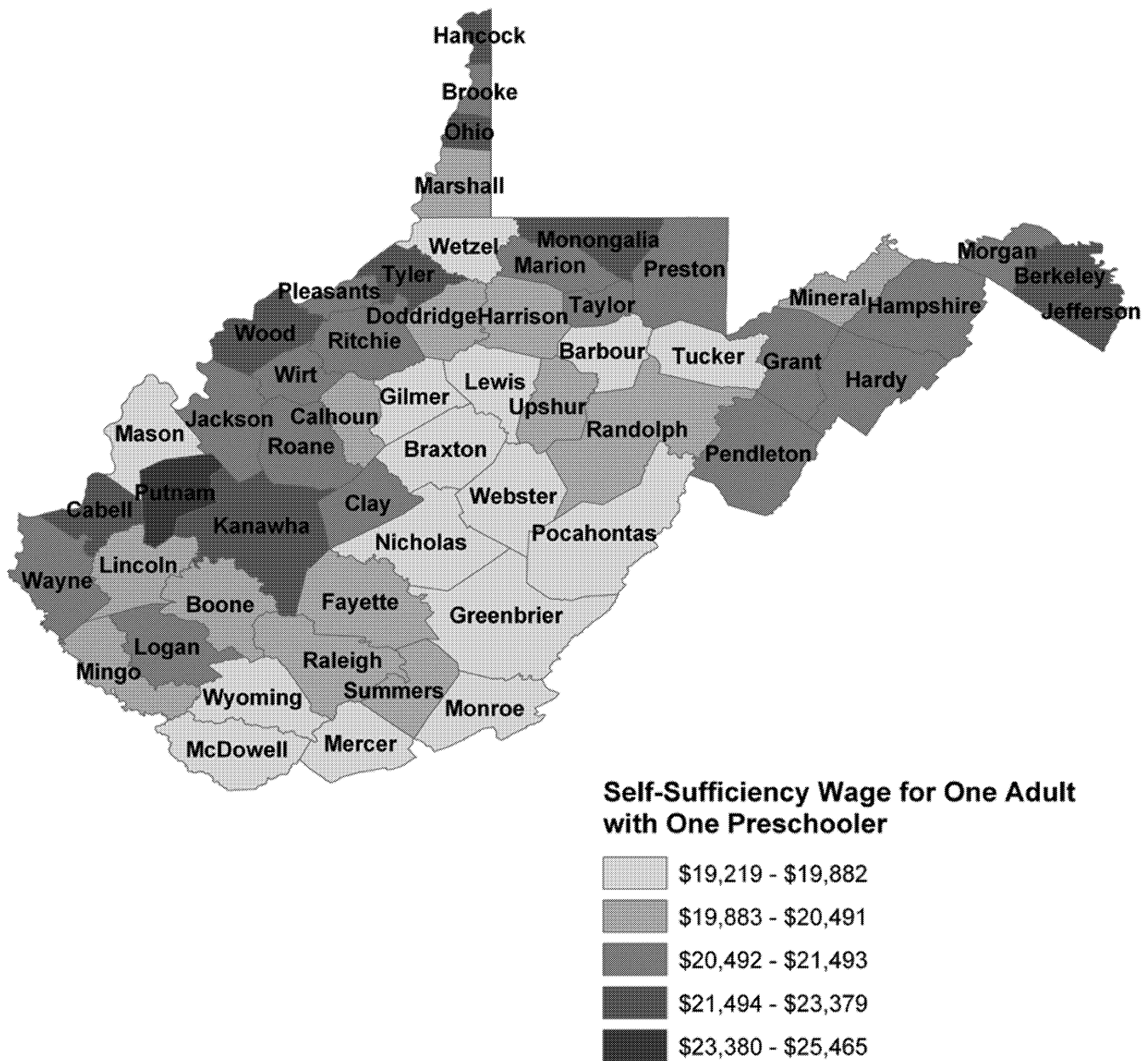
Webster County

Wetzel County

Wirt County

Wyoming County

Map of West Virginia Counties by Level of Annual Self-Sufficiency Wage



Appendix:
The Self-Sufficiency Standard for
Selected Family Types, West Virginia

Table 1
The Self-Sufficiency Standard for Berkeley County, WV MSA, 2005
Berkeley County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	513	619	619	619	619	821	619	619
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	100	170	171	218	180	282	262	253
Taxes	228	313	316	424	290	626	508	481
Earned Income								
Tax Credit (-)	0	-95	-93	-89	-213	0	0	0
Child Care								
Tax Credit (-)	0	-75	-75	-119	-49	-110	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-144	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.58	\$10.99	\$11.07	\$13.91	\$10.56	\$19.11	\$8.83 per adult	\$8.49 per adult
-Monthly	\$1,333	\$1,934	\$1,948	\$2,448	\$1,858	\$3,363	\$3,107 combined	\$2,988 combined
-Annual	\$16,000	\$23,204	\$23,379	\$29,375	\$22,295	\$40,360	\$37,287 combined	\$35,859 combined

Table 2
The Self-Sufficiency Standard for Charleston, WV MSA, 2005
Kanawha County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	421	535	535	535	535	718	535	535
Child Care	0	434	418	852	286	1138	852	704
Food	188	276	285	354	467	525	560	614
Transportation	220	226	226	226	226	226	433	433
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	94	169	168	219	178	285	265	257
Taxes	202	305	303	428	284	642	522	490
Earned Income								
Tax Credit (-)	0	-101	-103	-86	-219	0	0	0
Child Care								
Tax Credit (-)	0	-78	-77	-121	-46	-105	-115	-119
Child Tax Credit (-)	0	-83	-83	-167	-141	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.00	\$10.79	\$10.71	\$14.00	\$10.42	\$19.44	\$8.97 per adult	\$8.60 per adult
-Monthly	\$1,232	\$1,899	\$1,885	\$2,464	\$1,833	\$3,421	\$3,157 combined	\$3,028 combined
-Annual	\$14,780	\$22,783	\$22,623	\$29,563	\$22,002	\$41,053	\$37,883 combined	\$36,340 combined

Table 3
The Self-Sufficiency Standard for Charleston, WV MSA, 2005
Putnam County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	471	598	598	598	598	802	598	598
Child Care	0	347	477	825	233	1058	825	711
Food	188	276	285	354	467	525	560	614
Transportation	220	226	226	226	226	226	433	433
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	99	166	180	223	179	285	269	264
Taxes	221	298	362	444	287	643	537	520
Earned Income								
Tax Credit (-)	0	-106	-65	-74	-216	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-130	-48	-105	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-143	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.41	\$10.58	\$12.06	\$14.33	\$10.49	\$19.47	\$9.12 per adult	\$8.92 per adult
-Monthly	\$1,304	\$1,862	\$2,122	\$2,521	\$1,846	\$3,427	\$3,211 combined	\$3,138 combined
-Annual	\$15,651	\$22,340	\$25,465	\$30,258	\$22,155	\$41,126	\$38,531 combined	\$37,661 combined

Table 4
The Self-Sufficiency Standard for Cumberland, MD-WV MSA, 2005
Mineral County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	374	439	439	439	439	592	439	439
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	87	152	153	200	162	259	244	235
Taxes	180	251	255	335	235	526	447	431
Earned Income								
Tax Credit (-)	0	-140	-138	-154	-265	0	-24	-50
Child Care								
Tax Credit (-)	0	-54	-55	-77	-24	-120	-100	-88
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.43	\$9.38	\$9.45	\$12.15	\$9.18	\$17.06	\$8.07 per adult	\$7.72 per adult
-Monthly	\$1,132	\$1,650	\$1,663	\$2,138	\$1,615	\$3,002	\$2,839 combined	\$2,717 combined
-Annual	\$13,588	\$19,805	\$19,957	\$25,659	\$19,378	\$36,024	\$34,071 combined	\$32,604 combined

Table 5
The Self-Sufficiency Standard for Huntington-Ashland, WV-KY-OH MSA, 2005
Cabell County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	413	494	494	494	494	610	494	494
Child Care	0	347	477	825	233	1058	825	711
Food	188	276	285	354	467	525	560	614
Transportation	216	222	222	222	222	222	425	425
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	92	155	169	212	168	266	257	252
Taxes	198	262	308	397	251	558	488	479
Earned Income								
Tax Credit (-)	0	-133	-99	-111	-247	0	0	0
Child Care								
Tax Credit (-)	0	-58	-78	-104	-33	-115	-119	-113
Child Tax Credit (-)	0	-83	-83	-167	-120	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.90	\$9.64	\$10.85	\$13.33	\$9.64	\$17.70	\$8.62 per adult	\$8.45 per adult
-Monthly	\$1,214	\$1,697	\$1,910	\$2,345	\$1,697	\$3,116	\$3,034 combined	\$2,975 combined
-Annual	\$14,569	\$20,363	\$22,914	\$28,145	\$20,365	\$37,390	\$36,413 combined	\$35,703 combined

Table 6
The Self-Sufficiency Standard for Huntington-Ashland, WV-KY-OH MSA, 2005
Wayne County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	449	449	449	449	555	449	449
Child Care	0	326	401	727	215	942	727	616
Food	188	276	285	354	467	525	560	614
Transportation	216	222	222	222	222	222	425	425
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	89	149	157	198	162	249	243	238
Taxes	187	239	269	326	234	479	445	431
Earned Income								
Tax Credit (-)	0	-149	-128	-163	-265	-9	-27	-42
Child Care								
Tax Credit (-)	0	-48	-61	-73	-24	-125	-99	-91
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.60	\$9.06	\$9.80	\$11.91	\$9.17	\$16.08	\$8.04 per adult	\$7.83 per adult
-Monthly	\$1,161	\$1,595	\$1,724	\$2,097	\$1,614	\$2,830	\$2,829 combined	\$2,755 combined
-Annual	\$13,936	\$19,138	\$20,692	\$25,162	\$19,369	\$33,957	\$33,947 combined	\$33,055 combined

Table 7
The Self-Sufficiency Standard for Jefferson, WV MSA, 2005
Jefferson County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	525	598	598	598	598	873	598	598
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	102	168	169	216	177	287	260	251
Taxes	233	303	307	415	274	650	498	476
Earned Income								
Tax Credit (-)	0	-102	-99	-96	-221	0	0	0
Child Care								
Tax Credit (-)	0	-78	-78	-114	-45	-105	-120	-112
Child Tax Credit (-)	0	-83	-83	-167	-139	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.68	\$10.75	\$10.84	\$13.71	\$10.35	\$19.60	\$8.72 per adult	\$8.42 per adult
-Monthly	\$1,351	\$1,892	\$1,907	\$2,414	\$1,821	\$3,449	\$3,068 combined	\$2,963 combined
-Annual	\$16,218	\$22,709	\$22,884	\$28,965	\$21,849	\$41,390	\$36,822 combined	\$35,551 combined

Table 8
The Self-Sufficiency Standard for Parkersburg, WV MSA, 2005
Wood County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	379	488	488	488	488	644	488	488
Child Care	0	407	434	841	258	1099	841	692
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	89	161	165	213	170	273	259	250
Taxes	189	281	292	403	256	590	495	475
Earned Income								
Tax Credit (-)	0	-119	-110	-106	-241	0	0	-1
Child Care								
Tax Credit (-)	0	-67	-72	-107	-35	-115	-120	-111
Child Tax Credit (-)	0	-83	-83	-167	-124	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.65	\$10.14	\$10.43	\$13.45	\$9.80	\$18.37	\$8.69 per adult	\$8.39 per adult
-Monthly	\$1,170	\$1,784	\$1,836	\$2,367	\$1,725	\$3,233	\$3,058 combined	\$2,952 combined
-Annual	\$14,042	\$21,412	\$22,038	\$28,407	\$20,704	\$38,798	\$36,698 combined	\$35,421 combined

Table 9
The Self-Sufficiency Standard for Steubenville-Weirton, OH-WV MSA, 2005
Brooke County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	417	417	417	417	521	417	417
Child Care	0	391	443	834	258	1091	834	701
Food	188	276	285	354	467	525	560	614
Transportation	213	219	219	219	219	219	420	420
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	85	152	158	205	162	260	250	243
Taxes	174	249	271	353	238	531	470	449
Earned Income								
Tax Credit (-)	0	-142	-127	-138	-262	0	-3	-26
Child Care								
Tax Credit (-)	0	-53	-62	-85	-26	-120	-110	-99
Child Tax Credit (-)	0	-83	-83	-167	-110	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.28	\$9.33	\$9.86	\$12.59	\$9.24	\$17.16	\$8.36 per adult	\$8.05 per adult
-Monthly	\$1,105	\$1,642	\$1,735	\$2,216	\$1,627	\$3,020	\$2,942 combined	\$2,833 combined
-Annual	\$13,260	\$19,700	\$20,820	\$26,594	\$19,520	\$36,243	\$35,306 combined	\$33,996 combined

Table 10
The Self-Sufficiency Standard for Steubenville-Weirton, OH-WV MSA, 2005
Hancock County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	403	496	496	496	496	620	496	496
Child Care	0	391	443	834	258	1091	834	701
Food	188	276	285	354	467	525	560	614
Transportation	213	219	219	219	219	219	420	420
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	91	160	166	213	170	270	258	251
Taxes	194	277	297	401	257	575	491	476
Earned Income								
Tax Credit (-)	0	-122	-107	-108	-241	0	0	0
Child Care								
Tax Credit (-)	0	-65	-74	-106	-36	-115	-120	-112
Child Tax Credit (-)	0	-83	-83	-167	-125	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.79	\$10.02	\$10.54	\$13.41	\$9.82	\$18.05	\$8.65 per adult	\$8.41 per adult
-Monthly	\$1,196	\$1,764	\$1,856	\$2,360	\$1,729	\$3,177	\$3,043 combined	\$2,960 combined
-Annual	\$14,349	\$21,162	\$22,266	\$28,319	\$20,747	\$38,129	\$36,517 combined	\$35,518 combined

Table 11
The Self-Sufficiency Standard for Wheeling, WV-OH MSA, 2005
Marshall County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	342	437	437	437	437	549	437	437
Child Care	0	412	381	793	258	1051	793	639
Food	188	276	285	354	467	525	560	614
Transportation	213	219	219	219	219	219	420	420
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	85	156	154	203	164	259	248	239
Taxes	176	264	256	346	243	526	465	433
Earned Income								
Tax Credit (-)	0	-131	-137	-145	-257	0	-9	-40
Child Care								
Tax Credit (-)	0	-59	-56	-81	-28	-120	-107	-92
Child Tax Credit (-)	0	-83	-83	-167	-114	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.31	\$9.69	\$9.49	\$12.40	\$9.39	\$17.06	\$8.27 per adult	\$7.85 per adult
-Monthly	\$1,111	\$1,706	\$1,671	\$2,182	\$1,653	\$3,002	\$2,912 combined	\$2,763 combined
-Annual	\$13,327	\$20,476	\$20,046	\$26,190	\$19,836	\$36,024	\$34,946 combined	\$33,160 combined

Table 12
The Self-Sufficiency Standard for Wheeling, WV-OH MSA, 2005
Ohio County

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	369	471	471	471	471	592	471	471
Child Care	0	391	443	834	258	1091	834	701
Food	188	276	285	354	467	525	560	614
Transportation	213	219	219	219	219	219	420	420
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	88	157	163	210	168	267	256	249
Taxes	184	268	288	371	251	563	483	471
Earned Income								
Tax Credit (-)	0	-128	-114	-121	-247	0	0	-6
Child Care								
Tax Credit (-)	0	-61	-70	-97	-33	-115	-117	-108
Child Tax Credit (-)	0	-83	-83	-167	-120	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.52	\$9.80	\$10.32	\$13.06	\$9.64	\$17.81	\$8.55 per adult	\$8.31 per adult
-Monthly	\$1,148	\$1,725	\$1,817	\$2,299	\$1,697	\$3,135	\$3,011 combined	\$2,924 combined
-Annual	\$13,778	\$20,703	\$21,804	\$27,591	\$20,365	\$37,623	\$36,131 combined	\$35,092 combined

Table 13
The Self-Sufficiency Standard for Barbour County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	339	422	422	422	422	553	422	422
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	84	152	153	200	161	256	245	236
Taxes	173	250	253	334	234	516	451	421
Earned Income								
Tax Credit (-)	0	-141	-139	-156	-266	0	-21	-50
Child Care								
Tax Credit (-)	0	-53	-54	-76	-24	-120	-101	-87
Child Tax Credit (-)	0	-83	-83	-167	-107	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.26	\$9.34	\$9.41	\$12.11	\$9.15	\$16.83	\$8.11 per adult	\$7.72 per adult
-Monthly	\$1,101	\$1,644	\$1,657	\$2,132	\$1,610	\$2,962	\$2,854 combined	\$2,716 combined
-Annual	\$13,214	\$19,730	\$19,882	\$25,579	\$19,315	\$35,548	\$34,247 combined	\$32,595 combined

Table 14
The Self-Sufficiency Standard for Boone County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	346	410	410	410	410	507	410	410
Child Care	0	326	401	727	215	942	727	616
Food	188	276	285	354	467	525	560	614
Transportation	215	220	220	220	220	220	423	423
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	86	145	153	194	158	244	239	234
Taxes	177	224	255	312	215	475	429	427
Earned Income								
Tax Credit (-)	0	-159	-138	-177	-278	-24	-41	-54
Child Care								
Tax Credit (-)	0	-42	-55	-66	-18	-125	-92	-86
Child Tax Credit (-)	0	-83	-83	-167	-99	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.35	\$8.71	\$9.45	\$11.54	\$8.83	\$15.66	\$7.84 per adult	\$7.66 per adult
-Monthly	\$1,118	\$1,532	\$1,662	\$2,031	\$1,553	\$2,756	\$2,760 combined	\$2,698 combined
-Annual	\$13,414	\$18,386	\$19,949	\$24,366	\$18,639	\$33,070	\$33,116 combined	\$32,377 combined

Table 15
The Self-Sufficiency Standard for Braxton County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	339	422	422	422	422	553	422	422
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	84	150	151	196	160	251	241	233
Taxes	173	242	248	318	229	492	437	423
Earned Income								
Tax Credit (-)	0	-147	-143	-169	-270	0	-34	-58
Child Care								
Tax Credit (-)	0	-50	-52	-70	-22	-125	-95	-84
Child Tax Credit (-)	0	-83	-83	-167	-104	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.26	\$9.15	\$9.27	\$11.74	\$9.03	\$16.34	\$7.93 <i>per adult</i>	\$7.62 <i>per adult</i>
-Monthly	\$1,101	\$1,611	\$1,632	\$2,067	\$1,590	\$2,876	\$2,791 <i>combined</i>	\$2,681 <i>combined</i>
-Annual	\$13,214	\$19,329	\$19,582	\$24,800	\$19,080	\$34,513	\$33,493 <i>combined</i>	\$32,171 <i>combined</i>

Table 16
The Self-Sufficiency Standard for Calhoun County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	471	471	471	471	619	471	471
Child Care	0	412	369	781	258	1039	781	627
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	89	159	156	205	167	264	250	241
Taxes	189	274	263	353	250	551	470	439
Earned Income								
Tax Credit (-)	0	-124	-132	-139	-248	0	-4	-35
Child Care								
Tax Credit (-)	0	-64	-59	-84	-32	-115	-109	-95
Child Tax Credit (-)	0	-83	-83	-167	-119	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.65	\$9.96	\$9.65	\$12.57	\$9.61	\$17.56	\$8.34 <i>per adult</i>	\$7.92 <i>per adult</i>
-Monthly	\$1,170	\$1,753	\$1,699	\$2,213	\$1,692	\$3,091	\$2,936 <i>combined</i>	\$2,788 <i>combined</i>
-Annual	\$14,044	\$21,035	\$20,386	\$26,558	\$20,306	\$37,094	\$35,229 <i>combined</i>	\$33,462 <i>combined</i>

Table 17
The Self-Sufficiency Standard for Clay County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	421	531	531	531	531	695	531	531
<i>Child Care</i>	0	434	369	803	286	1089	803	655
<i>Food</i>	188	276	285	354	467	525	560	614
<i>Transportation</i>	210	216	216	216	216	216	413	413
<i>Health Care</i>	107	216	214	224	263	242	271	280
<i>Miscellaneous</i>	93	167	162	213	176	277	258	249
<i>Taxes</i>	199	301	283	401	272	606	490	473
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-104	-118	-108	-224	0	0	-4
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-76	-68	-106	-44	-110	-120	-109
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-137	-250	-167	-167
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.91	\$10.66	\$10.18	\$13.41	\$10.27	\$18.69	\$8.63 per adult	\$8.34 per adult
<i>-Monthly</i>	\$1,217	\$1,876	\$1,791	\$2,361	\$1,807	\$3,290	\$3,039 combined	\$2,936 combined
<i>-Annual</i>	\$14,603	\$22,515	\$21,493	\$28,332	\$21,680	\$39,478	\$36,467 combined	\$35,231 combined

Table 18
The Self-Sufficiency Standard for Doddridge County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	394	465	465	465	465	557	465	465
<i>Child Care</i>	0	412	369	781	258	1039	781	627
<i>Food</i>	188	276	285	354	467	525	560	614
<i>Transportation</i>	210	216	216	216	216	216	413	413
<i>Health Care</i>	107	216	214	224	263	242	271	280
<i>Miscellaneous</i>	90	158	155	204	167	258	249	240
<i>Taxes</i>	191	272	261	350	249	523	468	437
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-125	-134	-141	-250	0	-6	-37
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-63	-58	-83	-31	-120	-108	-94
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-118	-250	-167	-167
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.70	\$9.91	\$9.60	\$12.52	\$9.57	\$16.99	\$8.31 per adult	\$7.89 per adult
<i>-Monthly</i>	\$1,179	\$1,744	\$1,690	\$2,203	\$1,684	\$2,990	\$2,926 combined	\$2,778 combined
<i>-Annual</i>	\$14,146	\$20,924	\$20,275	\$26,438	\$20,213	\$35,882	\$35,115 combined	\$33,339 combined

Table 19
The Self-Sufficiency Standard for Fayette County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	370	443	443	443	443	548	443	443
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	215	220	220	220	220	220	423	423
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	88	152	154	198	162	251	244	236
Taxes	185	251	257	330	236	492	448	421
Earned Income								
Tax Credit (-)	0	-140	-137	-160	-263	0	-24	-50
Child Care								
Tax Credit (-)	0	-54	-56	-74	-25	-125	-100	-87
Child Tax Credit (-)	0	-83	-83	-167	-109	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.54	\$9.38	\$9.50	\$12.00	\$9.23	\$16.34	\$8.07 per adult	\$7.72 per adult
-Monthly	\$1,152	\$1,650	\$1,671	\$2,112	\$1,624	\$2,876	\$2,842 combined	\$2,716 combined
-Annual	\$13,820	\$19,805	\$20,057	\$25,339	\$19,488	\$34,509	\$34,099 combined	\$32,594 combined

Table 20
The Self-Sufficiency Standard for Gilmer County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	339	422	422	422	422	553	422	422
Child Care	0	412	369	781	258	1039	781	627
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	84	154	151	200	163	258	245	236
Taxes	173	257	246	334	238	522	451	432
Earned Income								
Tax Credit (-)	0	-136	-145	-156	-262	0	-21	-50
Child Care								
Tax Credit (-)	0	-57	-51	-76	-26	-120	-101	-88
Child Tax Credit (-)	0	-83	-83	-167	-110	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.26	\$9.53	\$9.22	\$12.11	\$9.25	\$16.96	\$8.11 per adult	\$7.73 per adult
-Monthly	\$1,101	\$1,678	\$1,623	\$2,132	\$1,629	\$2,984	\$2,854 combined	\$2,719 combined
-Annual	\$13,214	\$20,130	\$19,481	\$25,579	\$19,545	\$35,809	\$34,247 combined	\$32,633 combined

Table 21
The Self-Sufficiency Standard for Grant County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	451	507	507	507	507	664	507	507
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	94	159	160	207	168	266	251	242
Taxes	204	275	278	363	252	558	471	446
Earned Income								
Tax Credit (-)	0	-124	-121	-131	-246	0	-1	-29
Child Care								
Tax Credit (-)	0	-64	-66	-90	-33	-115	-111	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.05	\$9.97	\$10.04	\$12.79	\$9.68	\$17.72	\$8.38 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,241	\$1,755	\$1,768	\$2,252	\$1,703	\$3,118	\$2,950 <i>combined</i>	\$2,818 <i>combined</i>
-Annual	\$14,893	\$21,060	\$21,213	\$27,020	\$20,439	\$37,418	\$35,400 <i>combined</i>	\$33,811 <i>combined</i>

Table 22
The Self-Sufficiency Standard for Greenbrier County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	403	446	446	446	446	536	446	446
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	89	151	152	197	161	248	241	233
Taxes	189	246	252	322	232	475	436	422
Earned Income								
Tax Credit (-)	0	-144	-140	-166	-267	-12	-35	-58
Child Care								
Tax Credit (-)	0	-52	-54	-71	-23	-125	-95	-84
Child Tax Credit (-)	0	-83	-83	-167	-106	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.67	\$9.25	\$9.37	\$11.85	\$9.12	\$15.99	\$7.92 <i>per adult</i>	\$7.61 <i>per adult</i>
-Monthly	\$1,173	\$1,628	\$1,649	\$2,085	\$1,605	\$2,814	\$2,788 <i>combined</i>	\$2,678 <i>combined</i>
-Annual	\$14,080	\$19,534	\$19,786	\$25,017	\$19,256	\$33,769	\$33,456 <i>combined</i>	\$32,135 <i>combined</i>

Table 23
The Self-Sufficiency Standard for Hampshire County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	451	507	507	507	507	664	507	507
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	94	159	160	207	168	266	251	242
Taxes	204	275	278	363	252	558	471	446
Earned Income								
Tax Credit (-)	0	-124	-121	-131	-246	0	-1	-29
Child Care								
Tax Credit (-)	0	-64	-66	-90	-33	-115	-111	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.05	\$9.97	\$10.04	\$12.79	\$9.68	\$17.72	\$8.38 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,241	\$1,755	\$1,768	\$2,252	\$1,703	\$3,118	\$2,950 <i>combined</i>	\$2,818 <i>combined</i>
-Annual	\$14,893	\$21,060	\$21,213	\$27,020	\$20,439	\$37,418	\$35,400 <i>combined</i>	\$33,811 <i>combined</i>

Table 24
The Self-Sufficiency Standard for Hardy County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	451	507	507	507	507	664	507	507
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	94	159	160	207	168	266	251	242
Taxes	204	275	278	363	252	558	471	446
Earned Income								
Tax Credit (-)	0	-124	-121	-131	-246	0	-1	-29
Child Care								
Tax Credit (-)	0	-64	-66	-90	-33	-115	-111	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.05	\$9.97	\$10.04	\$12.79	\$9.68	\$17.72	\$8.38 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,241	\$1,755	\$1,768	\$2,252	\$1,703	\$3,118	\$2,950 <i>combined</i>	\$2,818 <i>combined</i>
-Annual	\$14,893	\$21,060	\$21,213	\$27,020	\$20,439	\$37,418	\$35,400 <i>combined</i>	\$33,811 <i>combined</i>

Table 25
The Self-Sufficiency Standard for Harrison County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	385	462	462	462	462	579	462	462
Child Care	0	412	369	781	258	1039	781	627
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	89	158	155	204	167	260	249	240
Taxes	188	271	260	349	248	532	467	436
Earned Income								
Tax Credit (-)	0	-126	-135	-142	-251	0	-7	-38
Child Care								
Tax Credit (-)	0	-63	-57	-83	-31	-120	-108	-93
Child Tax Credit (-)	0	-83	-83	-167	-118	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.63	\$9.88	\$9.57	\$12.49	\$9.55	\$17.18	\$8.30 per adult	\$7.88 per adult
-Monthly	\$1,166	\$1,739	\$1,685	\$2,198	\$1,681	\$3,024	\$2,922 combined	\$2,773 combined
-Annual	\$13,994	\$20,869	\$20,220	\$26,378	\$20,166	\$36,283	\$35,059 combined	\$33,279 combined

Table 26
The Self-Sufficiency Standard for Jackson County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	471	471	471	471	619	471	471
Child Care	0	434	369	803	286	1089	803	655
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	162	156	208	171	270	254	245
Taxes	191	285	266	366	259	576	478	456
Earned Income								
Tax Credit (-)	0	-116	-130	-128	-238	0	0	-19
Child Care								
Tax Credit (-)	0	-69	-60	-91	-37	-115	-114	-102
Child Tax Credit (-)	0	-83	-83	-167	-127	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.22	\$9.73	\$12.86	\$9.89	\$18.07	\$8.48 per adult	\$8.14 per adult
-Monthly	\$1,183	\$1,800	\$1,712	\$2,264	\$1,740	\$3,181	\$2,986 combined	\$2,865 combined
-Annual	\$14,194	\$21,594	\$20,549	\$27,169	\$20,885	\$38,172	\$35,834 combined	\$34,382 combined

Table 27
The Self-Sufficiency Standard for Lewis County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	350	410	410	410	410	514	410	410
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	85	151	152	198	160	252	244	235
Taxes	177	246	249	330	231	497	446	430
Earned Income								
Tax Credit (-)	0	-144	-142	-160	-269	0	-25	-51
Child Care								
Tax Credit (-)	0	-51	-53	-74	-22	-125	-99	-87
Child Tax Credit (-)	0	-83	-83	-167	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.35	\$9.24	\$9.31	\$12.00	\$9.06	\$16.46	\$8.05 <i>per adult</i>	\$7.70 <i>per adult</i>
-Monthly	\$1,117	\$1,626	\$1,638	\$2,112	\$1,594	\$2,896	\$2,834 <i>combined</i>	\$2,712 <i>combined</i>
-Annual	\$13,401	\$19,508	\$19,660	\$25,343	\$19,124	\$34,756	\$34,009 <i>combined</i>	\$32,541 <i>combined</i>

Table 28
The Self-Sufficiency Standard for Lincoln County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	380	421	421	421	421	516	421	421
Child Care	0	326	401	727	215	942	727	616
Food	188	276	285	354	467	525	560	614
Transportation	233	239	239	239	239	239	459	459
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	91	148	156	196	160	246	244	239
Taxes	193	235	265	320	231	466	447	434
Earned Income								
Tax Credit (-)	0	-152	-131	-167	-268	-19	-24	-40
Child Care								
Tax Credit (-)	0	-47	-60	-71	-23	-125	-100	-92
Child Tax Credit (-)	0	-83	-83	-167	-106	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.77	\$8.97	\$9.70	\$11.80	\$9.09	\$15.81	\$8.07 <i>per adult</i>	\$7.85 <i>per adult</i>
-Monthly	\$1,192	\$1,578	\$1,708	\$2,076	\$1,600	\$2,783	\$2,839 <i>combined</i>	\$2,765 <i>combined</i>
-Annual	\$14,300	\$18,936	\$20,491	\$24,915	\$19,196	\$33,396	\$34,068 <i>combined</i>	\$33,176 <i>combined</i>

Table 29
The Self-Sufficiency Standard for Logan County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	370	437	437	437	437	537	437	437
Child Care	0	326	401	727	215	942	727	616
Food	188	276	285	354	467	525	560	614
Transportation	233	239	239	239	239	239	459	459
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	149	158	198	162	248	245	241
Taxes	190	241	270	328	235	479	453	440
Earned Income								
Tax Credit (-)	0	-148	-127	-161	-263	-9	-19	-34
Child Care								
Tax Credit (-)	0	-49	-62	-73	-25	-125	-102	-95
Child Tax Credit (-)	0	-83	-83	-167	-109	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.69	\$9.11	\$9.84	\$11.96	\$9.21	\$16.07	\$8.14 <i>per adult</i>	\$7.93 <i>per adult</i>
-Monthly	\$1,178	\$1,603	\$1,732	\$2,105	\$1,621	\$2,828	\$2,865 <i>combined</i>	\$2,792 <i>combined</i>
-Annual	\$14,131	\$19,231	\$20,786	\$25,262	\$19,450	\$33,934	\$34,385 <i>combined</i>	\$33,499 <i>combined</i>

Table 30
The Self-Sufficiency Standard for McDowell County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	353	409	409	409	409	558	409	409
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	233	239	239	239	239	239	459	459
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	88	151	152	197	161	254	244	237
Taxes	185	246	251	322	232	505	449	422
Earned Income								
Tax Credit (-)	0	-144	-141	-166	-267	0	-23	-49
Child Care								
Tax Credit (-)	0	-51	-53	-71	-23	-120	-100	-88
Child Tax Credit (-)	0	-83	-83	-167	-106	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.55	\$9.24	\$9.36	\$11.84	\$9.11	\$16.62	\$8.09 <i>per adult</i>	\$7.73 <i>per adult</i>
-Monthly	\$1,154	\$1,626	\$1,647	\$2,083	\$1,603	\$2,926	\$2,846 <i>combined</i>	\$2,721 <i>combined</i>
-Annual	\$13,843	\$19,516	\$19,768	\$24,999	\$19,240	\$35,108	\$34,153 <i>combined</i>	\$32,648 <i>combined</i>

Table 31
The Self-Sufficiency Standard for Marion County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	408	490	490	490	490	586	490	490
Child Care	0	412	381	793	258	1051	793	639
Food	188	276	285	354	467	525	560	614
Transportation	206	212	212	212	212	212	405	405
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	91	161	158	207	169	262	252	243
Taxes	194	280	272	365	253	539	474	448
Earned Income								
Tax Credit (-)	0	-120	-126	-129	-244	0	0	-27
Child Care								
Tax Credit (-)	0	-66	-63	-91	-34	-120	-112	-98
Child Tax Credit (-)	0	-83	-83	-167	-122	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.78	\$10.09	\$9.89	\$12.83	\$9.72	\$17.31	\$8.43 <i>per adult</i>	\$8.03 <i>per adult</i>
-Monthly	\$1,193	\$1,776	\$1,740	\$2,258	\$1,711	\$3,046	\$2,966 <i>combined</i>	\$2,826 <i>combined</i>
-Annual	\$14,314	\$21,310	\$20,881	\$27,094	\$20,534	\$36,553	\$35,589 <i>combined</i>	\$33,914 <i>combined</i>

Table 32
The Self-Sufficiency Standard for Mason County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	324	382	382	382	382	484	382	382
Child Care	0	326	401	727	215	942	727	616
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	84	142	151	191	155	242	237	232
Taxes	172	216	246	312	201	468	419	420
Earned Income								
Tax Credit (-)	0	-165	-144	-183	-286	-31	-49	-61
Child Care								
Tax Credit (-)	0	-38	-51	-63	-14	-122	-88	-82
Child Tax Credit (-)	0	-83	-83	-166	-93	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.21	\$8.50	\$9.24	\$11.37	\$8.60	\$15.48	\$7.74 <i>per adult</i>	\$7.57 <i>per adult</i>
-Monthly	\$1,092	\$1,496	\$1,626	\$2,002	\$1,514	\$2,725	\$2,724 <i>combined</i>	\$2,665 <i>combined</i>
-Annual	\$13,110	\$17,949	\$19,507	\$24,021	\$18,172	\$32,699	\$32,686 <i>combined</i>	\$31,982 <i>combined</i>

Table 33
The Self-Sufficiency Standard for Mercer County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	362	420	420	420	420	568	420	420
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	88	151	152	197	160	253	243	235
Taxes	183	245	250	320	231	502	443	429
Earned Income								
Tax Credit (-)	0	-145	-142	-167	-268	0	-29	-52
Child Care								
Tax Credit (-)	0	-51	-53	-71	-23	-125	-98	-87
Child Tax Credit (-)	0	-83	-83	-167	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.51	\$9.21	\$9.33	\$11.81	\$9.09	\$16.55	\$8.00 <i>per adult</i>	\$7.69 <i>per adult</i>
-Monthly	\$1,146	\$1,621	\$1,642	\$2,078	\$1,599	\$2,912	\$2,817 <i>combined</i>	\$2,707 <i>combined</i>
-Annual	\$13,754	\$19,455	\$19,708	\$24,935	\$19,188	\$34,948	\$33,805 <i>combined</i>	\$32,483 <i>combined</i>

Table 34
The Self-Sufficiency Standard for Mingo County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	357	407	407	407	407	513	407	407
Child Care	0	326	401	727	215	942	727	616
Food	188	276	285	354	467	525	560	614
Transportation	233	239	239	239	239	239	459	459
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	88	146	155	195	159	246	242	238
Taxes	186	229	260	315	227	465	442	426
Earned Income								
Tax Credit (-)	0	-155	-135	-172	-272	-20	-29	-46
Child Care								
Tax Credit (-)	0	-44	-57	-68	-21	-125	-97	-90
Child Tax Credit (-)	0	-83	-83	-167	-103	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.59	\$8.84	\$9.58	\$11.67	\$8.98	\$15.78	\$8.00 <i>per adult</i>	\$7.78 <i>per adult</i>
-Monthly	\$1,159	\$1,556	\$1,686	\$2,053	\$1,581	\$2,777	\$2,816 <i>combined</i>	\$2,739 <i>combined</i>
-Annual	\$13,911	\$18,667	\$20,232	\$24,640	\$18,974	\$33,319	\$33,790 <i>combined</i>	\$32,862 <i>combined</i>

Table 35
The Self-Sufficiency Standard for Monongalia County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	513	513	513	513	672	513	513
Child Care	0	391	443	834	258	1091	834	701
Food	188	276	285	354	467	525	560	614
Transportation	206	212	212	212	212	212	405	405
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	93	161	167	214	171	274	258	251
Taxes	200	280	300	405	259	595	491	476
Earned Income								
Tax Credit (-)	0	-120	-105	-105	-238	0	0	0
Child Care Tax Credit (-)	0	-67	-76	-108	-37	-110	-120	-112
Child Tax Credit (-)	0	-83	-83	-167	-127	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.95	\$10.10	\$10.62	\$13.49	\$9.89	\$18.48	\$8.65 <i>per adult</i>	\$8.41 <i>per adult</i>
-Monthly	\$1,222	\$1,778	\$1,869	\$2,375	\$1,741	\$3,252	\$3,046 <i>combined</i>	\$2,962 <i>combined</i>
-Annual	\$14,670	\$21,334	\$22,430	\$28,501	\$20,891	\$39,022	\$36,550 <i>combined</i>	\$35,543 <i>combined</i>

Table 36
The Self-Sufficiency Standard for Monroe County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	396	439	439	439	439	547	439	439
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	89	150	152	196	160	249	240	232
Taxes	187	244	249	319	230	481	433	420
Earned Income								
Tax Credit (-)	0	-146	-142	-168	-269	-7	-38	-61
Child Care Tax Credit (-)	0	-50	-53	-70	-22	-125	-93	-82
Child Tax Credit (-)	0	-83	-83	-167	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.61	\$9.19	\$9.31	\$11.78	\$9.06	\$16.12	\$7.89 <i>per adult</i>	\$7.57 <i>per adult</i>
-Monthly	\$1,163	\$1,617	\$1,638	\$2,073	\$1,595	\$2,838	\$2,776 <i>combined</i>	\$2,666 <i>combined</i>
-Annual	\$13,961	\$19,404	\$19,657	\$24,881	\$19,145	\$34,051	\$33,313 <i>combined</i>	\$31,996 <i>combined</i>

Table 37
The Self-Sufficiency Standard for Morgan County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	451	507	507	507	507	664	507	507
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	94	159	160	207	168	266	251	242
Taxes	204	275	278	363	252	558	471	446
Earned Income								
Tax Credit (-)	0	-124	-121	-131	-246	0	-1	-29
Child Care								
Tax Credit (-)	0	-64	-66	-90	-33	-115	-111	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.05	\$9.97	\$10.04	\$12.79	\$9.68	\$17.72	\$8.38 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,241	\$1,755	\$1,768	\$2,252	\$1,703	\$3,118	\$2,950 <i>combined</i>	\$2,818 <i>combined</i>
-Annual	\$14,893	\$21,060	\$21,213	\$27,020	\$20,439	\$37,418	\$35,400 <i>combined</i>	\$33,811 <i>combined</i>

Table 38
The Self-Sufficiency Standard for Nicholas County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	384	426	426	426	426	542	426	426
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	88	149	150	195	159	248	239	231
Taxes	183	239	245	315	227	478	428	415
Earned Income								
Tax Credit (-)	0	-149	-145	-173	-272	-9	-42	-65
Child Care								
Tax Credit (-)	0	-48	-51	-68	-21	-125	-91	-80
Child Tax Credit (-)	0	-83	-83	-167	-102	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.51	\$9.07	\$9.19	\$11.66	\$8.97	\$16.06	\$7.83 <i>per adult</i>	\$7.51 <i>per adult</i>
-Monthly	\$1,146	\$1,597	\$1,618	\$2,052	\$1,578	\$2,827	\$2,755 <i>combined</i>	\$2,645 <i>combined</i>
-Annual	\$13,758	\$19,164	\$19,417	\$24,625	\$18,938	\$33,923	\$33,054 <i>combined</i>	\$31,737 <i>combined</i>

Table 39
The Self-Sufficiency Standard for Pendleton County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	451	507	507	507	507	664	507	507
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	94	159	160	207	168	266	251	242
Taxes	204	275	278	363	252	558	471	446
Earned Income								
Tax Credit (-)	0	-124	-121	-131	-246	0	-1	-29
Child Care								
Tax Credit (-)	0	-64	-66	-90	-33	-115	-111	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.05	\$9.97	\$10.04	\$12.79	\$9.68	\$17.72	\$8.38 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,241	\$1,755	\$1,768	\$2,252	\$1,703	\$3,118	\$2,950 <i>combined</i>	\$2,818 <i>combined</i>
-Annual	\$14,893	\$21,060	\$21,213	\$27,020	\$20,439	\$37,418	\$35,400 <i>combined</i>	\$33,811 <i>combined</i>

Table 40
The Self-Sufficiency Standard for Pleasants County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	471	471	471	471	619	471	471
Child Care	0	412	369	781	258	1039	781	627
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	160	156	205	168	265	251	242
Taxes	191	277	266	356	252	555	473	446
Earned Income								
Tax Credit (-)	0	-122	-130	-136	-246	0	0	-29
Child Care								
Tax Credit (-)	0	-65	-60	-86	-33	-115	-112	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.04	\$9.73	\$12.66	\$9.68	\$17.64	\$8.41 <i>per adult</i>	\$8.01 <i>per adult</i>
-Monthly	\$1,183	\$1,767	\$1,712	\$2,228	\$1,704	\$3,105	\$2,960 <i>combined</i>	\$2,818 <i>combined</i>
-Annual	\$14,194	\$21,198	\$20,549	\$26,735	\$20,444	\$37,255	\$35,519 <i>combined</i>	\$33,814 <i>combined</i>

Table 41
The Self-Sufficiency Standard for Pocahontas County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	378	438	438	438	438	536	438	438
<i>Child Care</i>	0	369	374	743	229	972	743	603
<i>Food</i>	188	276	285	354	467	525	560	614
<i>Transportation</i>	197	203	203	203	203	203	387	387
<i>Health Care</i>	107	216	214	224	263	242	271	280
<i>Miscellaneous</i>	87	150	151	196	160	248	240	232
<i>Taxes</i>	182	243	249	319	230	475	433	419
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-146	-142	-168	-269	-12	-38	-61
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-50	-52	-70	-22	-125	-93	-82
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-105	-250	-167	-167
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.47	\$9.18	\$9.30	\$11.77	\$9.06	\$15.99	\$7.88 <i>per adult</i>	\$7.57 <i>per adult</i>
<i>-Monthly</i>	\$1,138	\$1,615	\$1,637	\$2,072	\$1,594	\$2,814	\$2,774 <i>combined</i>	\$2,665 <i>combined</i>
<i>-Annual</i>	\$13,656	\$19,386	\$19,638	\$24,861	\$19,129	\$33,769	\$33,293 <i>combined</i>	\$31,976 <i>combined</i>

Table 42
The Self-Sufficiency Standard for Preston County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	422	499	499	499	499	647	499	499
<i>Child Care</i>	0	391	391	781	243	1025	781	634
<i>Food</i>	188	276	285	354	467	525	560	614
<i>Transportation</i>	206	212	212	212	212	212	405	405
<i>Health Care</i>	107	216	214	224	263	242	271	280
<i>Miscellaneous</i>	92	159	160	207	168	265	252	243
<i>Taxes</i>	198	275	279	363	252	555	473	449
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-123	-121	-130	-246	0	0	-26
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-64	-66	-90	-33	-115	-112	-99
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-121	-250	-167	-167
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.89	\$9.98	\$10.05	\$12.80	\$9.68	\$17.65	\$8.42 <i>per adult</i>	\$8.05 <i>per adult</i>
<i>-Monthly</i>	\$1,213	\$1,756	\$1,769	\$2,253	\$1,704	\$3,106	\$2,962 <i>combined</i>	\$2,834 <i>combined</i>
<i>-Annual</i>	\$14,551	\$21,076	\$21,228	\$27,037	\$20,452	\$37,269	\$35,549 <i>combined</i>	\$34,003 <i>combined</i>

Table 43
The Self-Sufficiency Standard for Raleigh County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	400	451	451	451	451	576	451	451
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	215	220	220	220	220	220	423	423
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	91	153	155	199	163	254	245	237
Taxes	194	254	259	332	238	505	451	424
Earned Income								
Tax Credit (-)	0	-138	-135	-157	-261	0	-21	-47
Child Care								
Tax Credit (-)	0	-55	-57	-75	-26	-120	-101	-89
Child Tax Credit (-)	0	-83	-83	-167	-111	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.78	\$9.45	\$9.57	\$12.07	\$9.29	\$16.62	\$8.11 per adult	\$7.75 per adult
-Monthly	\$1,194	\$1,663	\$1,684	\$2,125	\$1,634	\$2,925	\$2,855 combined	\$2,729 combined
-Annual	\$14,328	\$19,952	\$20,205	\$25,496	\$19,613	\$35,101	\$34,257 combined	\$32,753 combined

Table 44
The Self-Sufficiency Standard for Randolph County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	353	455	455	455	455	587	455	455
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	84	154	155	202	163	258	245	237
Taxes	174	257	260	342	239	524	453	424
Earned Income								
Tax Credit (-)	0	-136	-134	-149	-260	0	-19	-48
Child Care								
Tax Credit (-)	0	-56	-58	-79	-27	-120	-102	-89
Child Tax Credit (-)	0	-83	-83	-167	-111	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.27	\$9.52	\$9.59	\$12.30	\$9.29	\$17.01	\$8.14 per adult	\$7.75 per adult
-Monthly	\$1,103	\$1,675	\$1,688	\$2,165	\$1,636	\$2,994	\$2,866 combined	\$2,728 combined
-Annual	\$13,233	\$20,100	\$20,253	\$25,980	\$19,631	\$35,933	\$34,388 combined	\$32,737 combined

Table 45
The Self-Sufficiency Standard for Ritchie County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	471	471	471	471	619	471	471
Child Care	0	412	369	781	258	1039	781	627
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	160	156	205	168	265	251	242
Taxes	191	277	266	356	252	555	473	446
Earned Income								
Tax Credit (-)	0	-122	-130	-136	-246	0	0	-29
Child Care								
Tax Credit (-)	0	-65	-60	-86	-33	-115	-112	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.04	\$9.73	\$12.66	\$9.68	\$17.64	\$8.41 <i>per adult</i>	\$8.01 <i>per adult</i>
-Monthly	\$1,183	\$1,767	\$1,712	\$2,228	\$1,704	\$3,105	\$2,960 <i>combined</i>	\$2,818 <i>combined</i>
-Annual	\$14,194	\$21,198	\$20,549	\$26,735	\$20,444	\$37,255	\$35,519 <i>combined</i>	\$33,814 <i>combined</i>

Table 46
The Self-Sufficiency Standard for Roane County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	471	471	471	471	619	471	471
Child Care	0	434	369	803	286	1089	803	655
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	162	156	208	171	270	254	245
Taxes	191	285	266	366	259	576	478	456
Earned Income								
Tax Credit (-)	0	-116	-130	-128	-238	0	0	-19
Child Care								
Tax Credit (-)	0	-69	-60	-91	-37	-115	-114	-102
Child Tax Credit (-)	0	-83	-83	-167	-127	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.22	\$9.73	\$12.86	\$9.89	\$18.07	\$8.48 <i>per adult</i>	\$8.14 <i>per adult</i>
-Monthly	\$1,183	\$1,800	\$1,712	\$2,264	\$1,740	\$3,181	\$2,986 <i>combined</i>	\$2,865 <i>combined</i>
-Annual	\$14,194	\$21,594	\$20,549	\$27,169	\$20,885	\$38,172	\$35,834 <i>combined</i>	\$34,382 <i>combined</i>

Table 47
The Self-Sufficiency Standard for Summers County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	396	439	439	439	439	547	439	439
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	215	220	220	220	220	220	423	423
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	91	152	153	198	162	251	244	236
Taxes	193	250	255	328	235	491	447	433
Earned Income								
Tax Credit (-)	0	-141	-138	-161	-264	0	-25	-48
Child Care								
Tax Credit (-)	0	-53	-55	-73	-25	-125	-99	-88
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.75	\$9.34	\$9.46	\$11.96	\$9.20	\$16.33	\$8.05 <i>per adult</i>	\$7.74 <i>per adult</i>
-Monthly	\$1,188	\$1,644	\$1,665	\$2,105	\$1,619	\$2,874	\$2,835 <i>combined</i>	\$2,725 <i>combined</i>
-Annual	\$14,260	\$19,731	\$19,983	\$25,260	\$19,425	\$34,491	\$34,019 <i>combined</i>	\$32,699 <i>combined</i>

Table 48
The Self-Sufficiency Standard for Taylor County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	394	465	465	465	465	557	465	465
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	156	157	204	165	256	249	241
Taxes	191	265	268	350	245	517	468	440
Earned Income								
Tax Credit (-)	0	-131	-129	-141	-254	0	-6	-35
Child Care								
Tax Credit (-)	0	-60	-61	-83	-29	-120	-108	-95
Child Tax Credit (-)	0	-83	-83	-167	-115	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.70	\$9.72	\$9.79	\$12.52	\$9.46	\$16.87	\$8.31 <i>per adult</i>	\$7.93 <i>per adult</i>
-Monthly	\$1,179	\$1,710	\$1,723	\$2,203	\$1,666	\$2,968	\$2,926 <i>combined</i>	\$2,791 <i>combined</i>
-Annual	\$14,146	\$20,523	\$20,676	\$26,438	\$19,987	\$35,621	\$35,115 <i>combined</i>	\$33,490 <i>combined</i>

Table 49
The Self-Sufficiency Standard for Tucker County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	339	422	422	422	422	553	422	422
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	83	151	151	198	160	255	242	234
Taxes	169	245	249	329	230	510	441	425
Earned Income								
Tax Credit (-)	0	-144	-142	-160	-269	0	-30	-56
Child Care								
Tax Credit (-)	0	-51	-52	-74	-22	-120	-97	-85
Child Tax Credit (-)	0	-83	-83	-167	-104	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.15	\$9.23	\$9.30	\$11.99	\$9.05	\$16.72	\$7.99 <i>per adult</i>	\$7.64 <i>per adult</i>
-Monthly	\$1,083	\$1,624	\$1,637	\$2,110	\$1,592	\$2,943	\$2,811 <i>combined</i>	\$2,689 <i>combined</i>
-Annual	\$12,995	\$19,491	\$19,643	\$25,325	\$19,110	\$35,313	\$33,734 <i>combined</i>	\$32,266 <i>combined</i>

Table 50
The Self-Sufficiency Standard for Tyler County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	471	471	471	471	619	471	471
Child Care	0	391	443	834	258	1091	834	701
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	158	164	211	168	270	257	250
Taxes	191	270	290	392	252	577	486	472
Earned Income								
Tax Credit (-)	0	-127	-112	-115	-246	0	0	-3
Child Care								
Tax Credit (-)	0	-62	-71	-101	-33	-115	-118	-110
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.72	\$9.85	\$10.37	\$13.23	\$9.68	\$18.09	\$8.59 <i>per adult</i>	\$8.35 <i>per adult</i>
-Monthly	\$1,183	\$1,733	\$1,825	\$2,328	\$1,704	\$3,184	\$3,024 <i>combined</i>	\$2,939 <i>combined</i>
-Annual	\$14,194	\$20,797	\$21,895	\$27,932	\$20,444	\$38,210	\$36,291 <i>combined</i>	\$35,270 <i>combined</i>

Table 51
The Self-Sufficiency Standard for Upshur County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	362	446	446	446	446	599	446	446
Child Care	0	391	391	781	243	1025	781	634
Food	188	276	285	354	467	525	560	614
Transportation	210	216	216	216	216	216	413	413
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	87	154	155	202	164	261	247	239
Taxes	181	258	262	343	240	535	462	432
Earned Income								
Tax Credit (-)	0	-135	-133	-147	-259	0	-12	-41
Child Care								
Tax Credit (-)	0	-57	-58	-80	-27	-120	-105	-92
Child Tax Credit (-)	0	-83	-83	-167	-112	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.44	\$9.55	\$9.62	\$12.34	\$9.32	\$17.23	\$8.23 <i>per adult</i>	\$7.84 <i>per adult</i>
-Monthly	\$1,134	\$1,681	\$1,694	\$2,171	\$1,641	\$3,032	\$2,896 <i>combined</i>	\$2,759 <i>combined</i>
-Annual	\$13,604	\$20,173	\$20,325	\$26,058	\$19,692	\$36,387	\$34,757 <i>combined</i>	\$33,108 <i>combined</i>

Table 52
The Self-Sufficiency Standard for Webster County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	378	438	438	438	438	536	438	438
Child Care	0	369	374	743	229	972	743	603
Food	188	276	285	354	467	525	560	614
Transportation	197	203	203	203	203	203	387	387
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	87	150	151	196	160	248	240	232
Taxes	182	243	249	319	230	475	433	419
Earned Income								
Tax Credit (-)	0	-146	-142	-168	-269	-12	-38	-61
Child Care								
Tax Credit (-)	0	-50	-52	-70	-22	-125	-93	-82
Child Tax Credit (-)	0	-83	-83	-167	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.47	\$9.18	\$9.30	\$11.77	\$9.06	\$15.99	\$7.88 <i>per adult</i>	\$7.57 <i>per adult</i>
-Monthly	\$1,138	\$1,615	\$1,637	\$2,072	\$1,594	\$2,814	\$2,774 <i>combined</i>	\$2,665 <i>combined</i>
-Annual	\$13,656	\$19,386	\$19,638	\$24,861	\$19,129	\$33,769	\$33,293 <i>combined</i>	\$31,976 <i>combined</i>

Table 53
The Self-Sufficiency Standard for Wetzel County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	356	400	400	400	400	509	400	400
Child Care	0	412	381	793	258	1051	793	639
Food	188	276	285	354	467	525	560	614
Transportation	206	212	212	212	212	212	405	405
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	86	152	149	198	160	254	243	234
Taxes	177	248	241	329	231	506	444	425
Earned Income								
Tax Credit (-)	0	-142	-148	-161	-269	0	-28	-56
Child Care								
Tax Credit (-)	0	-52	-49	-74	-22	-120	-98	-85
Child Tax Credit (-)	0	-83	-83	-167	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.36	\$9.30	\$9.10	\$11.98	\$9.06	\$16.64	\$8.02 per adult	\$7.64 per adult
-Monthly	\$1,119	\$1,637	\$1,602	\$2,108	\$1,594	\$2,929	\$2,824 combined	\$2,689 combined
-Annual	\$13,433	\$19,649	\$19,219	\$25,300	\$19,131	\$35,150	\$33,884 combined	\$32,270 combined

Table 54
The Self-Sufficiency Standard for Wirt County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	471	471	471	471	619	471	471
Child Care	0	412	369	781	258	1039	781	627
Food	188	276	285	354	467	525	560	614
Transportation	219	225	225	225	225	225	431	431
Health Care	107	216	214	224	263	242	271	280
Miscellaneous	90	160	156	205	168	265	251	242
Taxes	191	277	266	356	252	555	473	446
Earned Income								
Tax Credit (-)	0	-122	-130	-136	-246	0	0	-29
Child Care								
Tax Credit (-)	0	-65	-60	-86	-33	-115	-112	-98
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.72	\$10.04	\$9.73	\$12.66	\$9.68	\$17.64	\$8.41 per adult	\$8.01 per adult
-Monthly	\$1,183	\$1,767	\$1,712	\$2,228	\$1,704	\$3,105	\$2,960 combined	\$2,818 combined
-Annual	\$14,194	\$21,198	\$20,549	\$26,735	\$20,444	\$37,255	\$35,519 combined	\$33,814 combined

Table 55
The Self-Sufficiency Standard for Wyoming County, WV, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	353	409	409	409	409	558	409	409
<i>Child Care</i>	0	369	374	743	229	972	743	603
<i>Food</i>	188	276	285	354	467	525	560	614
<i>Transportation</i>	233	239	239	239	239	239	459	459
<i>Health Care</i>	107	216	214	224	263	242	271	280
<i>Miscellaneous</i>	88	151	152	197	161	254	244	237
<i>Taxes</i>	185	246	251	322	232	505	449	422
<i>Earned Income Tax Credit (-)</i>	0	-144	-141	-166	-267	0	-23	-49
<i>Child Care Tax Credit (-)</i>	0	-51	-53	-71	-23	-120	-100	-88
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-106	-250	-167	-167
Self-Sufficiency Wage								
<i>-Hourly</i>	\$6.55	\$9.24	\$9.36	\$11.84	\$9.11	\$16.62	\$8.09 <i>per adult</i>	\$7.73 <i>per adult</i>
<i>-Monthly</i>	\$1,154	\$1,626	\$1,647	\$2,083	\$1,603	\$2,926	\$2,846 <i>combined</i>	\$2,721 <i>combined</i>
<i>-Annual</i>	\$13,843	\$19,516	\$19,768	\$24,999	\$19,240	\$35,108	\$34,153 <i>combined</i>	\$32,648 <i>combined</i>

