
The Self-Sufficiency Standard for Florida

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Preface

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The Self-Sufficiency Standard for Florida

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 a new measure of income adequacy, the Self-Sufficiency Standard.

The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet their basic needs—without public or private assistance. Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for Florida 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 Line

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

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

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

Obviously, we cannot interview *every* person for his or her own assessment of income adequacy, as quoted above. Thus, there is a need for a standard that is consistent in the assumptions made and as objective as possible. Most often we turn to the federal poverty measure 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 measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, "the official poverty measure should be interpreted as a statistical yardstick rather than 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 line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, depending upon the state, Medicaid is extended to families with incomes at or below 30% to 200% of the federal poverty threshold. In Florida, children are eligible for medical assistance through a variety of programs with varying family income eligibilities, up to 200% of the federal poverty threshold for some programs.

Not only government, but the general public also considers the poverty line to be too low. A number of

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

studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.³

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems.

There are several basic methodological problems with the federal poverty measure. The first is that the federal poverty 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. Since the official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for families in which all adults are working—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is,

the poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.⁴

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

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: for example, taxes were very low for low-income families with earned income, and transportation was inexpensive. Most important, because the poverty measure assumed that two-parent families with children had only one worker and that single parent families had no workers, no child care costs were incorporated. Today, for both one and two-parent families, child care costs are often a necessary expense and many families do not have unpaid child care available. Also, taxes today even for low-income families can be substantial and transportation can be costly.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁵ Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.⁶

The Self-Sufficiency Standard—And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analyses of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic

independence begins.”⁷ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

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

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

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

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, for the most part, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time, or forty hours per week,⁸ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important

for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also increase costs. In addition, the lack of public transportation in rural areas, and the long distances people typically travel to places of employment, may mean higher transportation costs as a percent of the family budget.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.
- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined 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 a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. Rather, the Standard includes income sufficient to meet minimum nutrition standards, for example, and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for saving for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses (except possibly under the “miscellaneous” cost category). Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet

one's need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

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

Using the Self-Sufficiency Standard, a given family's income is deemed inadequate if it falls below the appropriate threshold (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., if a family's income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of "wage adequacy," that is, one should ask how close is a given wage to the Standard?

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

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."⁹

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

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

Finally, the Self-Sufficiency Standard is not meant to imply that public work supports are not appropriate for Florida families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price items as child care, health care, and housing is frequently the

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

only viable means for these families to have the necessary resources to secure their basic needs.

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

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

How the Self-Sufficiency Standard is Calculated

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

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

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

For each county or sub-county area in Florida, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each geographic area in Florida in the Appendix to this report. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas are available from the Human Services Coalition of Miami-Dade County).

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

Housing: Housing calculations are based on the Fiscal Year 2002 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census,

the annual American Housing Survey, and telephone surveys.¹⁰ The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR). However, in Florida, due to higher housing costs, the FMRs have been raised to the 50th percentile in four metropolitan housing areas: Fort Lauderdale, FL PMSA (Broward County); Miami, FL PMSA (Miami-Dade County); Tampa-St. Petersburg-Clearwater, FL MSA (Hernando, Hillsborough, Pasco, and Pinellas Counties); and West Palm Beach-Boca Raton, FL MSA (Palm Beach County).

To reflect differences in housing costs within a housing market, HUD rules permit local housing authorities to increase or decrease FMRs using payment standards for part or all of the area covered by the Public Housing Authority (PHA). Each PHA has the authority to vary their payment standards by a range of 90-110% of the FMR, based on the local market, and may do so in specific areas and even by the size of unit. For example, in this report, Alachua County is divided into two different areas, based on differing payment standards within the county. The payment standard for the city of Gainesville is 95% of the FMR and the payment standard for the remainder of Alachua County is 100% of the FMR.

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;¹¹ families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically-specific, and age- and setting-specific. In most states, this is a survey of child care costs which provides the

cost of child care at the 75th percentile, by age of child and setting (family day care home, day care center, etc.).¹² For Florida, the Standard uses data from the Market Rate Survey of full-time child care rates conducted in September, 2001 by the Florida Partnership for School Readiness. The rates given are at the 75th percentile and specified by age and type of care, for each county in Florida.

Because it is more common for very young children to be in child care homes rather than centers,¹³ the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are

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

assumed to go to day care centers full time. School age children are assumed to receive part-time care in before-and-after-school programs.

Food: Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.¹⁴ While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any takeout, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home.¹⁵ Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied according to the number and age of children and the number and

gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout the state of Florida.

Transportation: If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.¹⁶ Only in Miami does the percentage using public transportation exceed 7%: almost 13% of Miami’s workers used public transportation in 1990.¹⁷ As one of the fastest growing urban areas in America, Miami-Dade County has experienced substantial growth, including urban “sprawl” in the past decade.¹⁸ Public transportation has not adequately kept pace with this growth. The rail network in Miami started in the 1970s and has not, as yet, gone beyond its first stage of development (based on the original 20-year regional transportation plan) and bus service, while robust in some areas of Miami, remains limited as a means to access jobs in the county as a whole.¹⁹ For this reason, in Miami-Dade County, as well as elsewhere in the state, it is assumed that adults in Florida require a car to get to and from work; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time).

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

To estimate fixed costs, except insurance, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost for Florida from a survey conducted by the National Association of Insurance Commissioners. To account for regional differences in auto insurance costs within the state, we use the Florida Department of Insurance Online

Interactive Premium Comparison Programs to create a ratio by using auto insurance quotes from the top five market shares in six regions of Florida. For variable costs, we use the AAA *Your Driving Costs 2000* survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one shopping and errands trip per week. (The commuting distance is computed using the statewide average from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that workers have employer-provided health insurance coverage.²⁰ In Florida, employees pay 21% of the premium for coverage for themselves only, or 30% of the premium for family coverage²¹—the individual and family premiums are higher than the national average share of premium costs (which are 18% of employee-only coverage and 24% of family coverage).²² The costs of health insurance are based on the average premiums paid by Florida residents, according to the Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographical differences in costs, we varied the health insurance premiums using a ratio created from the differences in costs by county which were available from online quotes from Florida Blue Cross/Blue Shield.

Data for out-of-pocket health care costs (by age) were obtained from MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical CPI.

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This

percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.²³

Taxes: Taxes include state sales tax, federal income taxes, and payroll taxes. Florida’s retail sales tax is 6%, with variable county surcharges from 0% to 1.5%. Sales taxes are calculated on the cost of “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.

Although the federal income tax rate is higher than the payroll tax rate—15% for most family types — federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for most 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 is a federal tax refund intended to offset the loss of income from payroll taxes owed by working-poor and near-poor families. The EITC is a “refundable” tax credit; that is, working adults may receive the tax credit whether or not they owe any federal taxes.

Child Care Tax Credit (CCTC): The CCTC is a federal tax credit that allows working parents to offset a percentage of their child care costs against their federal income tax liability. Like the EITC, the CCTC reduces 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 partially refundable federal tax credit that provides parents a deduction of up to \$600 (for children less than 17 years old). A family that earns more than \$10,000 in 2002 is able to receive a refund of 10% of their taxable earnings above \$10,000 up to the maximum CTC benefit (\$600 per child). This \$10,000 threshold will be adjusted annually with inflation.

How Much is Enough in Florida?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living for six different areas in Florida: Miami-Dade County, Hillsborough County, Orlando (Orange County), Palm Beach County, Leon County, and Volusia County. These areas represent a number of different

geographic locations with different costs across the state of Florida.

In Table 1, we show costs for Miami-Dade county, excluding the cities of Hialeah and Homestead. A single person with no children living in Miami-Dade County needs to earn **\$9.33** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. A single adult with a preschool age child

Table 1
**The Self-Sufficiency Standard for Selected Family Types
 Miami-Dade County (Excluding Hialeah and Homestead)***
 Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$689	42	\$859	32	\$859	27	\$859	23
Child Care	\$0	0	\$399	15	\$676	21	\$676	18
Food	\$176	11	\$266	10	\$396	13	\$544	15
Transportation	\$252	15	\$257	9	\$257	8	\$498	13
Health Care	\$116	7	\$339	12	\$359	11	\$401	11
Miscellaneous	\$123	8	\$212	8	\$255	8	\$298	8
Taxes**	\$287	17	\$473	17	\$541	17	\$621	17
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$9.33	100	\$15.43	100	\$17.98	100	\$10.56 per adult	100
Monthly	\$1,642		\$2,716		\$3,164		\$3,718	
Annual	\$19,707		\$32,591		\$37,969		\$44,611	

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

** Taxes include federal income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

Table 2
The Self-Sufficiency Standard for Selected Family Types
Hillsborough County (Excluding Plant City)*
 Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$634	42	\$784	31	\$784	26	\$784	22
Child Care	\$0	0	\$442	18	\$736	25	\$736	21
Food	\$176	12	\$266	11	\$396	13	\$544	15
Transportation	\$247	16	\$253	10	\$253	8	\$484	14
Health Care	\$88	6	\$232	9	\$252	8	\$294	8
Miscellaneous	\$114	8	\$198	8	\$242	8	\$284	8
Taxes**	\$259	17	\$427	17	\$501	17	\$578	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$8.63	100	\$14.27	100	\$16.96	100	\$10.02 per adult	100
Monthly	\$1,518		\$2,512		\$2,984		\$3,526	
Annual	\$18,217		\$30,148		\$35,809		\$42,306	

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

** Taxes include federal income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

(column two) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires an increase in wages of over \$6.00 per hour—she needs to earn **\$15.43** per hour to meet her family's needs.²⁴ If she has two children, a preschooler and a schoolage child, she must earn almost twice as much as the single person with no children, **\$17.98** per hour to meet her family's needs. If there are two working adults supporting two children, a preschooler and a schoolage child, costs are increased slightly for additional food, health care, transportation, and miscellaneous costs, but the major costs of housing and child care stay the same. As a

result, the amount *each* adult would need to earn is **\$10.56** per hour.

Costs in Hillsborough County, excluding Plant City, (see Table 2) are slightly less than those in Miami-Dade County. A single adult's Self-Sufficiency Wage is **\$8.63** per hour in Hillsborough County. This is seventy cents less per hour than the single person's wage in Miami-Dade County. A single parent with one preschooler must earn **\$14.27** per hour to be self-sufficient in Hillsborough County. The single parent with two children in Hillsborough County would need to earn **\$16.96** per hour to meet her family's needs. In a

Table 3
The Self-Sufficiency Standard for Selected Family Types
Orange County
Orlando*

Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$659	44	\$785	32	\$785	27	\$785	23
Child Care	\$0	0	\$445	18	\$739	25	\$739	22
Food	\$176	12	\$266	11	\$396	13	\$544	16
Transportation	\$203	14	\$209	8	\$209	7	\$401	12
Health Care	\$93	6	\$251	10	\$271	9	\$313	9
Miscellaneous	\$113	8	\$196	8	\$240	8	\$278	8
Taxes**	\$253	17	\$418	17	\$491	17	\$555	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$8.51		\$14.09		\$16.77		\$9.76 per adult	
Annual	\$1,497		\$2,479		\$2,951		\$3,435	
	\$17,963		\$29,754		\$35,408		\$41,217	

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

** Taxes include federal income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

two-parent family in which both parents support a preschooler and schoolage child, each adult needs to earn **\$10.02** per hour to be self-sufficient in Hillsborough County. (Costs for Plant City are slightly lower than the rest of Hillsborough County and can be found in the Appendix of this report).

In the City of Orlando, located in Orange County, the cost of meeting one's basic needs for a single adult is similar to costs in Hillsborough County. In Orlando a single person with no children has a Self-Sufficiency Wage of **\$8.51** per hour (see Table 3). A single parent

with one preschooler needs to earn **\$14.09** per hour in Orlando to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$16.77** per hour to meet her family's needs. In the two-parent family with a preschooler and schoolage child, each adult needs to earn **\$9.76** per hour in Orlando to attain self-sufficiency. (The costs for Orange County outside the City of Orlando are slightly lower; compare Tables 55 and 56 in the Appendix of this report).

Table 4
The Self-Sufficiency Standard for Selected Family Types
Palm Beach County (Excluding Boca Raton)*
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$646	42	\$800	30	\$800	24	\$800	20
Child Care	\$0	0	\$539	20	\$947	28	\$947	24
Food	\$176	11	\$266	10	\$396	12	\$544	14
Transportation	\$258	17	\$263	10	\$263	8	\$508	13
Health Care	\$92	6	\$247	9	\$267	8	\$309	8
Miscellaneous	\$117	8	\$212	8	\$267	8	\$311	8
Taxes**	\$266	17	\$470	17	\$581	17	\$663	17
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-1	-\$80	-2	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$8.83	100	\$15.39	100	\$18.99	100	\$11.09 per adult	100
Monthly	\$1,555		\$2,708		\$3,342		\$3,903	
Annual	\$18,659		\$32,496		\$40,109		\$46,831	

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

** Taxes include federal income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

Costs in Palm Beach County, excluding the city of Boca Raton, (see Table 4) are higher than in the city of Orlando and Hillsborough County, and higher for most family types than in Miami-Dade County. A single adult in Palm Beach County must earn **\$8.83** per hour to be self-sufficient. This wage is slightly lower than the Self-Sufficiency Wage needed for a single adult in Miami-Dade County and higher than the wages needed in Hillsborough County and Orlando. A single parent with a preschooler must earn **\$15.39** per hour. Due to high child care costs (over \$150 to \$300 more per

month than in the other counties in this comparison), the Self-Sufficiency Wage for a single adult with one preschooler and a schoolage child is more than twice that of the single adult's wage in Palm Beach County. An adult with a preschooler and schoolage child must earn **\$18.99** per hour to be self-sufficient in Palm Beach County. Two adults with a preschooler and schoolage child must each earn **\$11.09** per hour in Palm Beach County to be self-sufficient. The wages for the family types with two children are higher than in any other county analyzed here.

Table 5
The Self-Sufficiency Standard for Selected Family Types
Leon 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	\$482	39	\$634	30	\$634	24	\$634	20
Child Care	\$0	0	\$415	20	\$708	27	\$708	23
Food	\$176	14	\$266	13	\$396	15	\$544	17
Transportation	\$209	17	\$214	10	\$214	8	\$410	13
Health Care	\$81	7	\$203	10	\$223	9	\$265	8
Miscellaneous	\$95	8	\$173	8	\$218	8	\$256	8
Taxes**	\$193	16	\$333	16	\$416	16	\$485	16
Earned Income Tax Credit (-)	\$0	0	-\$41	-2	-\$12	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
<i>Total Percent</i>	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$7.02		\$11.95		\$14.87		\$8.87 per adult	
Monthly	\$1,235		\$2,103		\$2,617		\$3,123	
Annual	\$14,821		\$25,240		\$31,400		\$37,476	

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

** Taxes include federal income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

In Leon County costs are lower than in most areas analyzed here. A single adult must earn **\$7.02** per hour to be self-sufficient (see Table 5) in Leon County. A single parent with a preschooler must earn **\$11.95** per hour in Leon County to be self-sufficient. An adult with two children, a preschooler and schoolage child, must earn **\$14.87** to meet costs—more than twice the amount of the single adult. In a two parent family with a preschooler and schoolage child, each adult must earn **\$8.87** per hour to be self-sufficient.

Volusia County (see Table 6), not including New Smyrna Beach, has costs that are similar to those in Leon County. In order to meet costs, a single adult in Volusia County must earn **\$7.41** per hour to be self-sufficient. A single parent with one preschool age child must earn **\$12.19** per hour to be self-sufficient. An adult with a preschooler and schoolage child to support must earn **\$14.76** per hour to meet costs. This Self-Sufficiency Wage is almost twice that of the single

Table 6
The Self-Sufficiency Standard for Selected Family Types
Volusia County (Excluding New Smyrna Beach)*
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$525	40	\$671	31	\$671	26	\$671	22
Child Care	\$0	0	\$384	18	\$645	25	\$645	21
Food	\$176	13	\$266	12	\$396	15	\$544	17
Transportation	\$211	16	\$216	10	\$216	8	\$415	13
Health Care	\$85	6	\$218	10	\$238	9	\$281	9
Miscellaneous	\$100	8	\$176	8	\$217	8	\$256	8
Taxes**	\$209	16	\$342	16	\$411	16	\$482	15
Earned Income Tax Credit (-)	\$0	0	-\$34	-2	-\$16	-1	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$44	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-4	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$7.41		\$12.19		\$14.76		\$8.84 per adult	
Annual	\$1,305		\$2,146		\$2,599		\$3,113	
	\$15,657		\$25,751		\$31,182		\$37,358	

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

** Taxes include federal income taxes, payroll taxes and sales taxes.

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

Note: Totals may not add exactly due to rounding.

adult in Volusia County. Two parents with a preschooler and schoolage child must each earn **\$8.84** to be self-sufficient in Volusia County.

For Florida families with children, child care and housing account for nearly half of the family budget in households where both parents are working. Among families with one child, child care costs in Florida average about 15% to 20% of the total budget, while housing costs average 30% to 32% of the family budget.

For working families with two children, housing costs exceed child care costs in two-thirds of the

locations, with housing costs ranging from 24% to 27% of the family budget for one adult families with two children and 20% to 23% of the family budget for two adult families with two children. Child care costs account for 21% to 28% for one adult families in Florida. For two adult families with two children, child care accounts for 18% to 24% of the family budget.

The rent for a two-bedroom housing unit varies from a low of **\$634** per month (Leon County) to a high of **\$859** per month (Miami-Dade County). The differential in child care costs in Florida is also large. For example, the cost of child care for two children, a

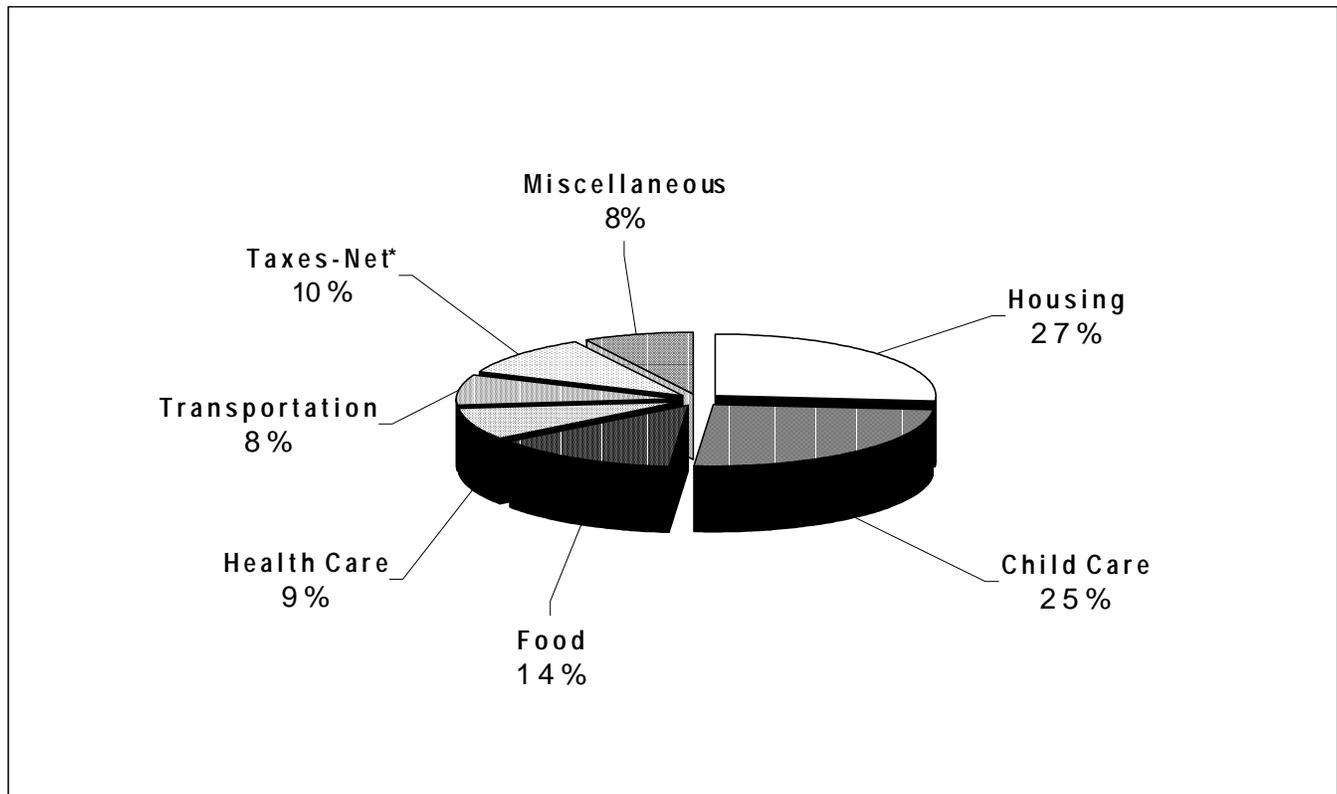
preschooler full-time and a schoolage child part-time, ranges from \$645 in Volusia County to \$947 in Palm Beach County.

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

County, 52% of the budget goes towards housing and child care.

The next largest expenses are food and taxes, accounting for 14% and 10% of the total costs respectively. (It should be noted, however, that the actual month-to-month tax burden for this family is higher—17% of the budget. The percentage shown is lowered with the addition of federal tax credits, which may or may not be received on a monthly basis). Transportation, health care and miscellaneous expenses each account for 8% to 9% of this family’s budget.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2002
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Collier County, FL



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 17% of the budget, but with tax credits, the amount owed in taxes is reduced to 10%. Also, percentage total may not equal 100% due to rounding.

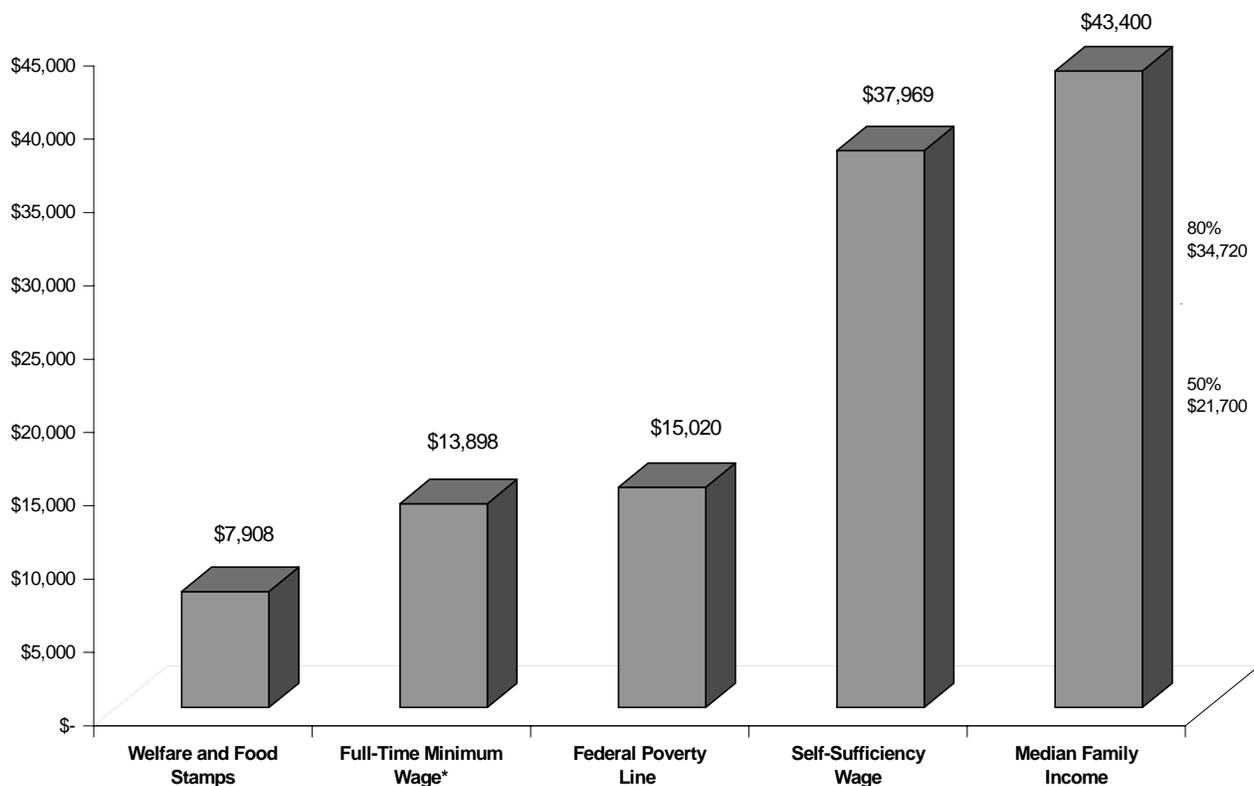
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 below, we have compared the Standard for Miami-Dade County (excluding Hialeah and Homestead) to four other benchmarks: the combined welfare cash assistance and food stamps benefit, the federal minimum wage, the federal poverty measure, and the median income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency, rather the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see

the sections entitled “Closing the Gap Between Incomes and the Self-Sufficiency Standard” and “Modeling the Impact of Supports on Wages Required to Meet Basic Needs” for a more detailed discussion of how Florida families can achieve Self-Sufficiency Wages).

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Miami-Dade County. The Standard for this family type in Miami-Dade County is **\$37,969**. (The other bench-

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2002
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Miami-Dade County, FL



*Note: Full-time minimum wage is the year 2002 federal minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

marks presented are also for three-person families, where relevant; however none is as specific as the Standard in terms of age and number of children).

The Welfare (TANF) Grant and Food Stamps:

Assuming no other wage or income and including the cash value of Food Stamps as well as the TANF cash grant, the maximum possible “cash” assistance package for a family of three in Florida is **\$659** per month in Miami-Dade County or **\$7,908** per year. This amount is just over one-fifth (**20.8%**) of the Self-Sufficiency Standard for a three-person family in Miami-Dade County.

Minimum Wage: A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$819** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security), and federal income taxes—and adding tax credits—this worker would have a cash income of **\$1,158** per month, or **\$13,898** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum. This is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she is ineligible for the Child Care Tax Credit).

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides just over one-third (**36.6%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9,893** during the year, which is just over one-fourth of the Self-Sufficiency Standard (**26.1%**).

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty

level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,252** (**\$15,020** 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 Miami-Dade County is not even two-fifths (**39.6%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive jurisdictions in Florida, such as Jefferson County, the official poverty guideline is only about 65% of the amount needed to meet family needs according to the Standard.

Median Family Income: Median family income is defined as the income level at which half of an area’s families have incomes above this amount and half have incomes below this amount. The median income for a three-person family in Miami-Dade County is **\$43,400**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **87.5%** of the median family income for Miami-Dade 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 below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance). Thus, the Self-Sufficiency Standard for a Miami-Dade family, at 87.5% of the area median income, falls just above the HUD definition of “Low Income.”

Comparing the Standard for Miami to Other Major Cities

The Self-Sufficiency Standard has now been completed for 27 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, some numbers have been updated to the year 2002. While over a long period of time costs are likely to increase at different rates, for our purposes here it is acceptable to use the overall Consumer Price Index (CPI) to update the Standards to make them comparable.

As can be seen in Table 7, we have chosen to compare the Standard for Miami to ten other cities. For a single adult, the costs in Miami require a Self-Sufficiency Wage of **\$9.33**. This is the *second highest* wage in this comparison, lower only than San Francisco. For a single adult with a preschooler, the costs in Miami require a Self-Sufficiency Wage of **\$15.43** per hour. This wage is the *fifth highest* wage in this comparison, lower only than Boston, Milwaukee, San Francisco, and Washington, DC.

The Self-Sufficiency Wage for a single parent, two-child family in Miami is the *eighth highest* in this comparison—more than the wages for the same family type in Baltimore, Las Vegas, and Seattle. For two-parent families with two children, the Self-Sufficiency Wage in Miami is *seventh highest* in this comparison, higher than Atlanta, Indianapolis, Las Vegas, and Seattle.

The median hourly wage (50th percentile) for workers in Florida is \$10.64.²⁵ This is \$1.31 per hour higher than the Self-Sufficiency Wage needed for the single adult and eight cents higher for a two-parent family with two children. However, the median wage is much less than the Self-Sufficiency Wage needed for a single adult with a preschooler and a single parent with two children.

In conclusion, Miami's Self-Sufficiency Wages fall in the mid-to-high range for most family types, when compared to other American cities. While Miami is not the most expensive city to live in, it still requires substantial resources to meet basic family needs at an adequate level, particularly for single adults with children.

Table 7
The Self-Sufficiency Standard for the City of Miami
Compared to Other Major Cities, 2002*

City	Single Adult	City	Single Adult, Preschooler	City	Single Adult, Preschooler, Schoolage	City	Two Adults, Preschooler, Schoolage**
Seattle***	\$6.77	Indianapolis	\$11.96	Las Vegas	\$15.78	Indianapolis	\$9.00
Indianapolis	\$7.01	Las Vegas	\$13.78	Baltimore	\$17.45	Las Vegas	\$9.48
Milwaukee	\$7.33	Seattle***	\$14.12	Seattle***	\$17.47	Seattle***	\$9.54
Denver	\$7.97	Baltimore	\$14.50	Miami	\$17.98	Atlanta***	\$9.81
Boston***	\$8.30	Denver	\$14.73	Atlanta***	\$17.98	Miami	\$10.56
Las Vegas	\$8.68	Atlanta***	\$15.36	Denver	\$18.86	Baltimore	\$10.59
Washington,DC***	\$8.68	Miami	\$15.43	Indianapolis	\$19.75	Denver	\$10.70
Atlanta***	\$9.12	Milwaukee	\$16.33	Boston***	\$20.46	Boston***	\$11.12
Baltimore	\$9.15	Boston***	\$16.86	Milwaukee	\$21.22	Milwaukee	\$11.83
Miami	\$9.33	Washington,DC***	\$17.45	Washington,DC***	\$24.65	San Francisco***	\$13.22
San Francisco***	\$10.97	San Francisco***	\$21.15	San Francisco***	\$25.06	Washington,DC***	\$13.56

*All wages are updated to 2002 using the Consumer Price Index

**Wages shown are per adult

***Wage calculated assuming family uses public transportation

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 reentered) the workforce, live in high-cost areas, or live in low wage areas. They therefore cannot afford their housing *and* food *and* child care—much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by an expanding economy during the late nineteen-nineties, helping families achieve self-sufficiency will be an even greater challenge during economic downturns. Additionally, timelimits for TANF cash assistance are limiting support available.

The two basic approaches for individuals to close this income gap are to: (1) reduce costs through supports—public or private, in cash or “in kind,” and (2) raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance. This approach will be discussed in more detail in the next section, “Modeling the Impact of Supports on Wages Required to Meet Basic Needs.”

The other approach, raising incomes, can be done at either the “micro” or individual level, or at the “macro” level. “Micro” strategies that raise individuals’ incomes include training and education, context literacy, nontraditional employment for women, micro-enterprise, and individual development accounts. “Macro” strategies address labor market structures, and include labor market reforms, removing artificial barriers to employment for women and/or persons of color, and sectoral employment initiatives. Below we will discuss each of these strategies in more detail.

These two approaches—reducing costs and raising incomes—are not mutually exclusive, but in fact can and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices 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

Targeting Higher-Wage Employment: Increasing Access to Higher Education: Adults who have language difficulties, inadequate education, or who lack job skills or experience cannot achieve Self-Sufficiency Wages without first addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see chart on following page). For some, this may mean 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.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income parents’ access to higher education. Thus, students enrolled in college must meet the strict work requirements of the welfare reform law and take approved courses that qualify as “vocational education training.” Currently, states can count only twelve months of vocational education as a work activity for TANF recipients. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing supports for low-

income parents in college, including child care, tuition waivers, transportation, etc. In addition, in some states, policy changes at the local, state, as well as federal levels is necessary.

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 benefitting the employer as well as the employee by increasing wages.

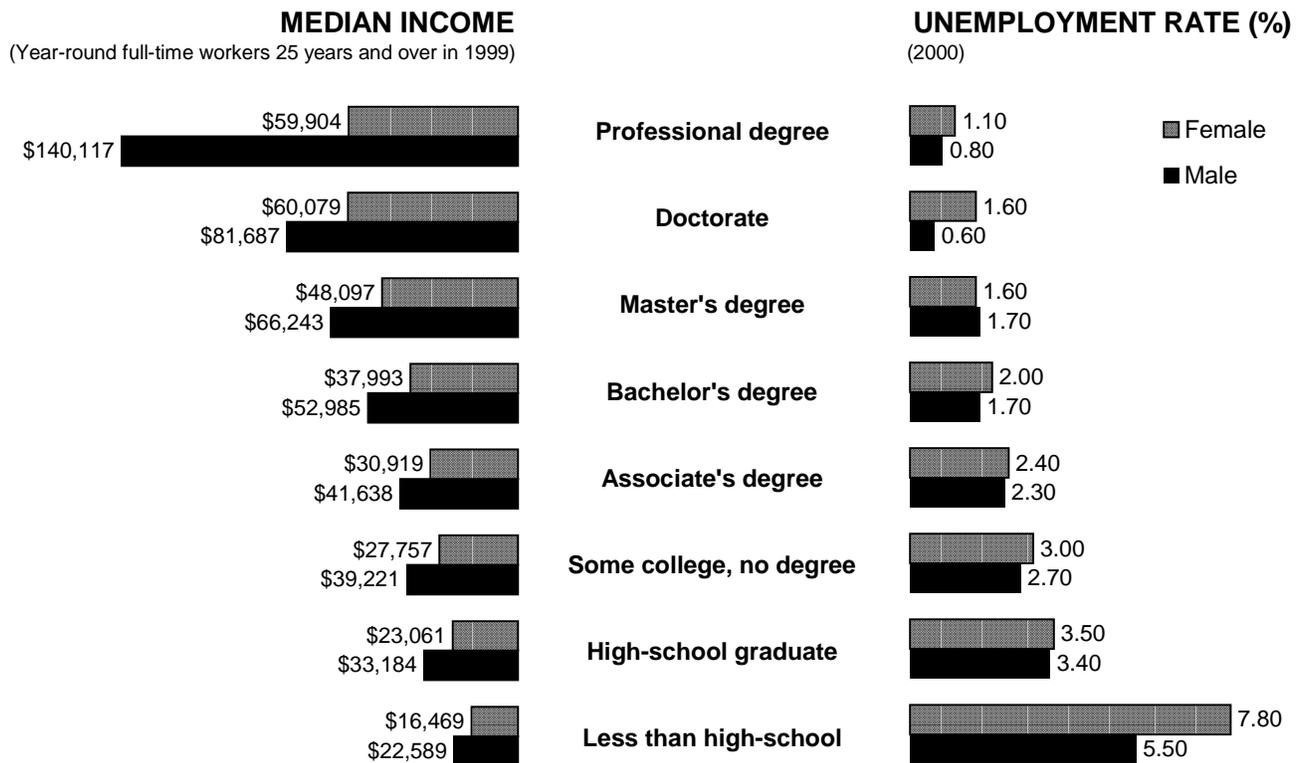
Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective 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. Functional Context Education programs address this problem by using content related to adult goals to teach basic skills. This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, 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: For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs that are often thought of as “men’s jobs.” According to the U.S. Department of Labor,

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



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

they include any occupation in which less than 25 percent of the workforce is female.

Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women's access to these jobs—or training leading to these jobs—requires addressing a range of economic, political, and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations.

The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business and produces positive results for employers.

Recognizing the significant benefits to 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 higher-wage, nontraditional jobs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

Targeting Higher-Wage Employment:
Microenterprise Training and Development:
Microenterprise development is an income-generating strategy that helps low-income people start or expand 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) 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 on-going transfer of skills, and expand networks.

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, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.²⁶ 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 prices just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Florida, recipients must have countable assets below \$2,000 in order to qualify for TANF cash assistance.²⁷

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). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. 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 of 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 towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in Tables 1 through 6, 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. Ten states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$6.90 per hour. In all, 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.²⁸ Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are the Living Wage laws that mandate 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 wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.²⁹

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 together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race-and gender-based discrimination.³⁰

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 these individuals into these jobs. Key components include engaging industry representatives, 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 will improve a region’s ability to attract and keep industries and to support a thriving business climate.

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

Reducing Costs and Meeting Basic Needs Through Supports

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and then we model the effects on a family of adding these resources to their wages.

- **Health Care Coverage:** Affordable health care coverage is essential to families working towards self-sufficiency. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. When families have affordable health care coverage, health care expenses are a relatively small cost item on their budgets (less than 10% for most family types). However, it should be noted that many families cannot afford the health-care coverage available through their employers. Some employers do not offer health care benefits at all. When health care benefits are not available or affordable, parents have to make difficult choices in order to meet their families' needs. Without health care coverage, an illness or injury in a family can have serious financial consequences. For example, families may need to risk eviction by using income budgeted for housing in order to pay for needed healthcare.

However, with the expansions in Medicaid and the state-supported Child Health Insurance Program—known in Florida as a variety of programs under Florida KidCare—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year.³¹ After that, and for those families not transitioning from welfare, children can be covered by programs under Florida KidCare, depending upon each child's age, family income and household size.³²

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.
- **Work Supports:** In addition to assistance with health care coverage, there are other work supports to further assist families in meeting their basic needs. While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF), housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or other plan), and/or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

However, work supports are limited. They are not available to all families whose incomes are insufficient to meet their needs and often work support benefits are low. In addition, though many families do not have income adequate to meet their needs, their incomes are too high to meet eligibility guidelines for work supports that would help them reach self-sufficiency.

Modeling the Impact of Supports

In Table 8, we examine the effect of adding work supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Duval

Table 8
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
Duval County

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	Child Care & Health Care [Medicaid]*	Child Care & Health Care [Florida KidCare]*	Housing, Child Care, Food Stamps & Health Care [Florida KidCare]
Housing	\$657	\$657	\$657	\$657	\$657	\$455
Child Care	\$856	\$856	\$326	\$195	\$260	\$130
Food	\$345	\$345	\$345	\$345	\$345	\$277
Transportation	\$216	\$216	\$216	\$216	\$216	\$216
Health Care	\$266	\$266	\$266	\$0	\$91	\$91
Miscellaneous	\$234	\$234	\$234	\$234	\$234	\$234
Taxes	\$474	\$414	\$330	\$233	\$271	\$173
Earned Income	\$0	#	#	#	#	#
Tax Credit						
Child Care Tax Credit (-)	-\$80	-\$80	-\$68	-\$47	-\$60	-\$33
Child Tax Credit (-)	-\$100	-\$100	-\$75	-\$32	-\$44	-\$6
Child Support		-\$205	\$0	\$0	\$0	\$0
Self-Sufficiency Wage:						
Hourly	\$16.30	\$14.80	\$12.68	\$10.24	\$11.20	\$8.74
Monthly	\$2,869	\$2,604	\$2,232	\$1,803	\$1,972	\$1,538
Annual	\$34,431	\$31,247	\$26,784	\$21,630	\$23,658	\$18,460
Annual EITC (federal)	\$0	\$181	\$1,121	\$2,206	\$1,779	\$2,874
Child Tax Credit (annual refundable)	\$0	\$0	\$305	\$783	\$672	\$770

*We attempted to model Food Stamps but if the income is sufficient to meet the costs of unsubsidized needs, it is too high to qualify for Food Stamps.

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

County in the Jacksonville MSA. These tables illustrate the impact of work supports in different combinations and under different cost of living conditions. The basis for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

Treatment of Tax Credits: Although we include the Earned Income Tax Credit and/or the Child Tax Credit (when the family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to

show only income that is in fact likely to be available to families each month to meet their needs. Although by law a family can receive part of the federal EITC and/or the CTC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC and the CTC as a lump sum payment the following year when they file their tax returns.³³

While this money is frequently used, according to research, to meet important family needs such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.³⁴ Moreover, because of fluctuating hours and wages over the year, many workers find it difficult to gauge how much EITC or CTC they will be receiving when they file their taxes at the beginning of the next year.

We show the federal EITC and the refundable CTC as the annual amount for which this family would qualify when they file their taxes the following year—if they worked at this wage for the entire year. (See the two shaded lines, at the bottom of Table 8.) Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

Table 8 - The Impact of Work Supports

The Self-Sufficiency Standard (Column #1): In the first column of Table 8, the Standard provides the full amount of each of the family’s expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). With child care expenses of \$856 per month and housing costs of \$657 per month, it is not surprising that for this single parent the Self-Sufficiency Wage is **\$16.30** per hour in Duval County.

Private Support:

Child Support (Column #2): In the second column of Table 8, the private “subsidy” of child support is added. The amount of \$205 shown is the average child support payment per family per month in Florida (for families receiving support), as reported by the state.³⁵ Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$474 per month in Duval County in Column #1, when all income is earned, to \$414 per month when some income is received as child support. She also now qualifies for a small EITC at the end of the year. Note that altogether, these changes reduce the amount this single parent must earn to meet her family’s needs from \$16.30 to **\$14.80** per hour.

Public Work Supports:

Child Care (Column #3): In the third column, we show the effect of a child care work support or subsidy

available to income-eligible families in Florida. In Table 8, we have modeled the child care assistance available in Duval County for her income level. With this assistance, her monthly child care costs are reduced from \$856 to \$326. The amount of taxes she pays is also reduced, from \$474 per month, with no assistance, to \$330 per month, with the addition of child care assistance. Her monthly income now needs to be almost one-fourth less, or **\$12.68** per hour to meet her basic needs. She also now qualifies to receive a large federal EITC and CTC at the end of the year.

Child Care & Health Care [Medicaid] (Column #4): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fourth column of Table 8, we assume that this single parent is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes Child Care, Food Stamps, and Medicaid.

With this assistance package, child care costs are reduced to \$195 per month in Duval County. Medicaid reduces health care costs to zero. However, even with these work supports, this parent does not qualify for Food Stamps assistance. If her wage was low enough to qualify for Food Stamps, she would not be making enough to meet the other needs of her family. Still, with child care assistance and Medicaid, the income that must be earned is lowered from \$16.30 per hour to **\$10.24** per hour. In reducing her wage, the monthly tax burden is also reduced; with this assistance she pays only \$233 per month in taxes. She also receives a substantial EITC and CTC at the end of the year.

It should be noted that we also attempted to model these work supports together with a partial TANF cash grant; however, we found that Florida families would lose all cash benefits before their combined income was enough to meet their needs, *even with the help of work supports (child care and Medicaid)*. Earned income disregards allow families to enter the work force and continue to receive a partial TANF cash grant. In Florida, as families leave welfare for work, the first \$200 plus one-half of the remainder of earned income may be disregarded. As earnings increase their cash grants decrease until they are no longer eligible for temporary cash assistance. However, in order to meet their basic needs, their earnings must be considerably above the maximum level at which they could still receive a cash grant.

Earlier research showing that parents could combine work and cash assistance was based on the experience of families under Aid to Families with Dependent Children (AFDC), prior to TANF. At that time, there were different rules regarding earnings, especially in the first few months.³⁶ Also, some families combined welfare and work as sources of income, but not at the same time. They did so by alternating between periods of work and welfare. Of course, families may use this strategy today, although this may not be as viable a strategy under TANF as it was under AFDC. Under TANF, each month on welfare, no matter how small the cash grant, counts against their lifetime limit of 48 months in Florida. Using such a strategy also creates other problems such as securing adequate child care for short periods of employment.

Child Care & Health Care [Florida KidCare] (Column #5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although her children remain eligible for Florida KidCare. In the fifth column of Table 8, we model this change by assuming that the children's health care costs are covered by Florida KidCare. The parent's cost is not covered at all, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. Thus her health care expenses rise to \$91 per month.

Although this amount is not large, the loss of Medicaid coverage for herself means that she must increase her earnings to pay for her health care costs, which in turn means that she loses some of her child care assistance. Her child care co-payment increases to \$260 per month. The increased income needed to meet these expenditures also causes her taxes to increase. Altogether, she must now earn **\$11.20** per hour in Duval County—almost a dollar per hour more—just to be able to meet her needs at the same level as when Medicaid covered all of her family's health care costs.

Housing, Child Care, Food Stamps & Health Care [Florida KidCare] (Column #6): In the sixth column we have modeled the combination of housing assistance, child care, Food Stamps and health care (Florida KidCare). For families who qualify, and who are able to get it, housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. This aid reduces housing costs by over \$200 per month in Duval County.

The combination of these work supports reduces the income needed to meet other needs, lowering the co-payments for child care and qualifying this family for Food Stamps as well. Altogether, these reduce the income needed to meet this family's needs to **\$8.74** per hour. It should be noted, however that very few families actually receive all of the supports modeled in Column #6. Due to long waiting lists, and a scarcity of space, in many areas housing assistance in particular can be hard to obtain. Hialeah Housing Authority, for example, has one of the longest waiting lists in Florida with over 1,000 applicants, some of whom have been on the waiting list for years.³⁷

Figure 4 - County Comparisons of Child Care Co-Payments

In Figure 4 we have compared Florida's monthly child care co-payment schedules for two different Florida counties. These child care co-payment rates are current as of April 2002.

The Florida Partnership for School Readiness has allotted four different co-pay schedule structures for Florida's 2002 child care subsidy distribution. Each county or multi-county coalition chooses the structure and co-payment amounts for its child care assistance jurisdiction. Below, we show the co-pay schedules for Hillsborough and Alachua Counties.

Hillsborough County School Readiness Coalition has chosen the "A" or "Short Fee Schedule" for its payment structure. With this co-payment structure, families whose incomes are 50% of poverty or below pay a small co-payment. At 50-100% of poverty the co-payment increases, at 100-130% of poverty the family pays a larger amount towards child care, and so on. In total, there are seven payment thresholds in this schedule. Families are eligible for child care assistance up to 200% of poverty, at which the family is no longer eligible for assistance and benefits cease.

Alachua County has chosen the "B" payment structure for their copayment schedule. As with the "A" structure, parents are expected to contribute co-payments towards their family's child care on a sliding scale, depending on their income. However, rather than seven, the "B" co-payment schedule has fourteen thresholds for co-payment raises, allowing for a more gradual increase in child care co-payments.

As can be seen in Figure 4, a parent with one preschooler and one schoolage child, making \$5.50 per hour in Alachua County, has a monthly child care co-

payment of \$79.20. In Hillsborough County, the same parent making the same amount pays \$66.00 per month for child care. In Alachua County, if the parent receives a raise, or finds a higher-paying job at \$7.50 per hour, her monthly child care co-payment rises almost 25%, to \$105.60. In Hillsborough County, the same parent, getting the same raise, has her monthly co-payment double to \$132.00 per month. A similar, dramatic “jump” can occur for this family in Hillsborough County if the parent should get a wage raise of 50 cents from \$9.00 per hour. At \$9.50 per hour, the parent’s co-payment in Hillsborough County becomes \$198.00. The same parent making the same wage in Alachua County pays \$158.40 per month for child care.

Availability of Work Supports

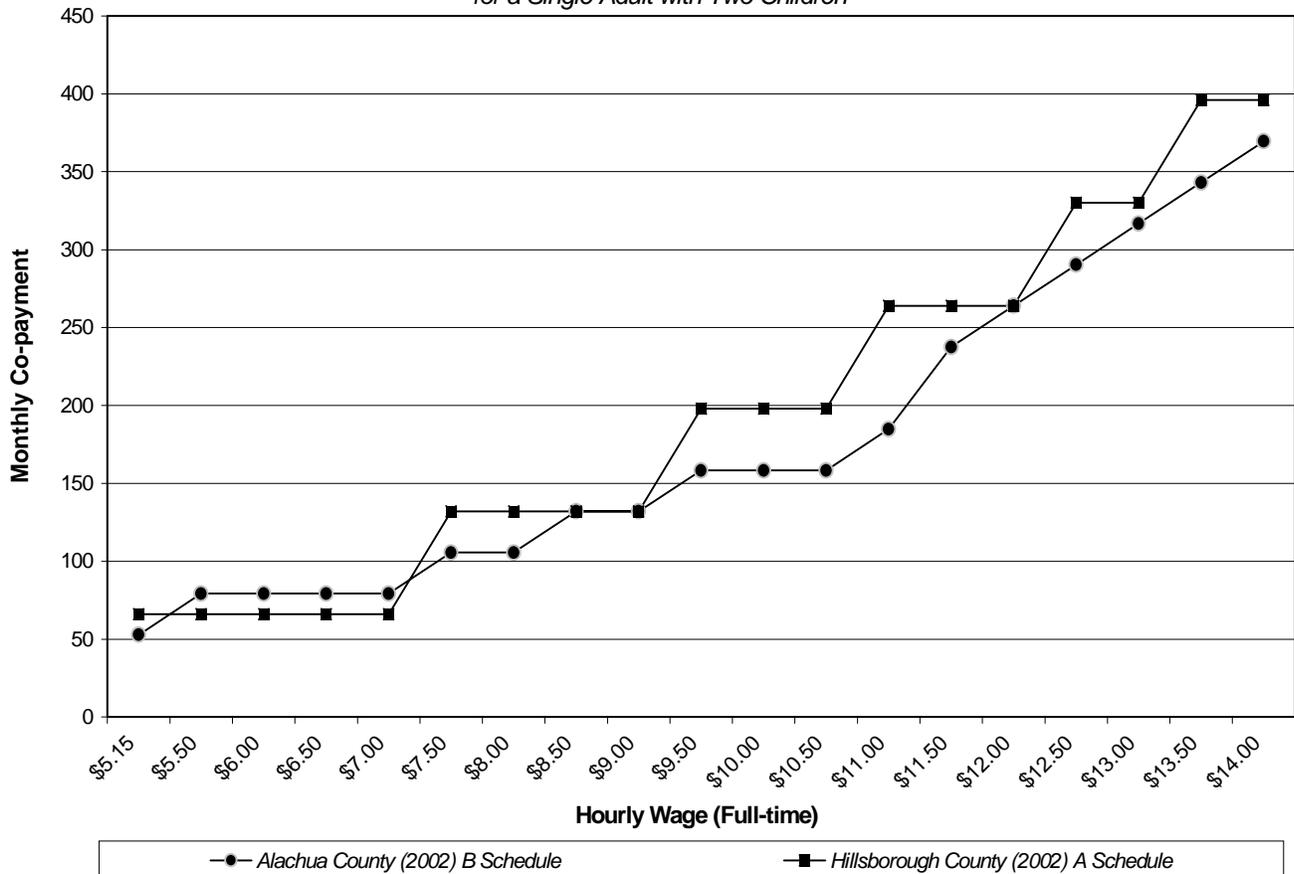
By temporarily aiding families with a variety of work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their

housing, child care, diet, and health care. This in turn helps support their ability to achieve stable employment, depending on the state of the economy. Thus, carefully targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.³⁸ In a 2001 market study of Florida Public Housing Authorities, 22% of PHAs reported waiting lists for Section 8 vouchers exceed 2 years. In addition, 45% of Florida’s PHAs each had more than 250 people on waiting lists for housing assistance.³⁹
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the

Figure 4
County Comparisons of Child Care Co-Payments, by Wage Level, 2002
for a Single Adult with Two Children



improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators. The Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible.⁴⁰ In Florida, between 1996 and 2001, 37.6% of Food Stamp participants ceased to receive benefits. With a poverty rate of 14% and a child poverty rate of 19%, it is estimated that 11.5% of households in Florida are at risk for hunger.⁴¹

- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.⁴² Approximately 263,000 families meet eligibility requirements for child care subsidies in Florida. However, only forty-seven thousand children (18%) actually receive subsidies. In April 1999, there were 18,790 families on the waiting list in Florida for child care assistance.⁴³
- Families USA reports that in 12 states with the largest number of uninsured children, Medicaid enrollment dropped by nearly a million children. Some, but not all of that loss was recouped by expanded CHIP (Child Health Insurance Program) enrollment.⁴⁴ In Florida 1.3 million children were served by Florida KidCare (CHIP) in June 2002.⁴⁵ However, 732,000 children in Florida (almost 19% of persons under age 19) have no health insurance.⁴⁶
- Although nationally 58% of custodial parents have child support awards, only 34% received at least part of the child support payment owed to them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$312 represents just 17% of a single mother's income, and 11% of a single father's income.⁴⁷ In Florida, the average monthly child support payment is \$205.⁴⁸

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

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

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

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy uses the Standard to 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, and local labor market supply and demand (to determine which of these jobs 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. The Self-Sufficiency Standard has been used in this way in a number of places including California, Pennsylvania, and Washington, DC. In the District of Columbia, for example, the Self-Sufficiency Standard was used in formatting their 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 be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the payoff 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, for example, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources and wage rates. The analysis led to a curriculum and counselor training package that targets transportation jobs and \$140,000 to the community college system to explore how to strengthen preparation for jobs in the transportation sector. The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.

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

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 states to supply additional supports to the low-wage workers (thus providing essentially a “double subsidy”). Such proposals can be evaluated as to their net positive or negative effect on the local economy as well as the

well-being of the potential workers and their families. In Pennsylvania, the Standard was used to create a report, “The Road to Self-Sufficiency,” which explores the impact of public subsidies on full and part-time low-wage workers and assesses wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Table 8), 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 implementing tax reforms. With the

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

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. For example, the Self-Sufficiency Standard was instrumental in helping persuade the Indiana Housing Finance Authority that increases in housing assistance subsidies would have a powerful impact on helping low-income families achieve self-sufficiency. As a result, IHFA dedicated an additional \$2.5 million for acquisition, rehabilitation, construction and operation of emergency, transitional and supportive housing.

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

The Standard can and has been used to determine where individuals are most in need of services, including career counseling, job training and various support services. For example, the Connecticut Legislature enacted a state statute which identifies “the under employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Measure. The statute directs statewide workforce planning boards to recommend funding to assist such workers.

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers’ salaries. The Standard can and has been used in Illinois and Washington state to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

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

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

The 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 was Sonoma County, California. In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used as a performance measure for planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial client assessment. 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 Human Services uses the Standard as a benchmark on its state website. The Philadelphia Workforce

Investment Board also adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the City’s workforce investment system. The Seattle Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency. In Massachusetts, the Standard was used to analyze the extent to which Massachusetts workforce development programs funded by the Department of Labor were enabling clients to move towards or maintain self-sufficiency.

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

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

make choices among various occupations and jobs. The Standard has also 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. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Standard has been used as a career counseling tool in Texas for low-income individuals enrolled in job training programs at Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio. Computer-based Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York and Washington state. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow both counselors and clients to evaluate possible wages and compare information on available programs and work

supports to their own costs and needs. These tools integrate in one place 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 Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically, and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of “poverty,” or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family’s income, place of residence, and composition. The Standard has been used in researching the impact of work supports on wage adequacy in Pennsylvania and Massachusetts, child care subsidies in California, and healthcare costs in Washington state. More detailed information about these various applications of the Standard and links to reports and calculators can be found at the website www.sixstrategies.org and/or by contacting the specific states’ lead organization.

Conclusion

With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping low-income persons or welfare recipients become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare are nevertheless far below what they need to meet their families' basic needs.

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

The Standard has been calculated for a number of other states, including Arizona, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Montana, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Washington state and the Washington, DC metropolitan area.

For further information about the Self-Sufficiency Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 464-1596 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further implications of the Self-Sufficiency Standard for Florida, to order this publication or the Standard for a particular county, or to find out more about the Human Services Coalition of Dade County, please contact Terry Coble at (305) 576-5001, or email her at terryc@hscdade.org.

Endnotes

¹ Anonymous quote in Gowdy, E.A. & S.R. Pearlmutter (1994). Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women. In Liane V. Davis (Ed.) *Building on women's strengths: A social work agenda for the twenty-first century*. New York: The Haworth Press.

² See Dalaker, J. (2001) *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.

³ See for example, O'Hare, W., Mann, T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line*. Center on Budget and Policy Priorities.

⁴ Using the 2001 Fair Market Rents (www.huduser.org) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, costs \$1,747. This is almost five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$359 per month.

⁵ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (Eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

⁶ Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families *The Journal of Human Resources*, 28(1), 1-24.

⁷ See "New light on the cost of living." (1998, September 25). *Boston Globe*.

⁸ While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

⁹ Quoted in Gowdy & Pearlmutter, *op.cit.*, p. 91.

¹⁰ These costs are based on a survey of units that have been on the market within the last two years, excluding new housing (two years old or less), substandard housing, and public housing.

¹¹ Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

¹² Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation

Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies.

¹³ Child care centers are more frequently used for older children (two to four years old) than for infants according to Velum and Gleason (1991). See Veum, J.R. & Gleason, P.M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts for child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family care and 17% in relative care). See Capizzano, J., Adams, G., & Sonensein, F. (2000). *Child care arrangements for children under five: Variation across states*. Washington, DC: The Urban Institute. New Federalism: National Survey of America's Families, Series B, No. B-7.

¹⁴ Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps program and uses the costs for June as an annual average.

¹⁵ See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.) *Consumer expenditure survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved March 20, 2002, from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.

¹⁶ See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

¹⁷ *Travel to work characteristics for the 50 largest metropolitan areas by population in the U.S.* 1990 Census, www.census.gov, or ftp.fischer.lib.virginia.edu/pub/ccdb.47948/tableD.html.

¹⁸ Based on growth in the past ten years, it is estimated Miami's land-area will increase an additional 128% by 2025. See Larson, D. L. (2001) Urban sprawl threatens coastal areas. *This Is Our Land*. Retrieved from <http://web.aces.uiuc.edu/tabloid/UrbanSprawl/htm>.

¹⁹ See Peirce, N. (2000, December 10). Traffic: The scourge of South Florida and Don't rail at traffic, make buses better. *Sun Sentinel/Miami Herald*. Retrieved from <http://www.floridacdc.org/roundtable/index.html>.

²⁰ 82.5% of non-contingent workers have health insurance, 55% of which receive it through their or a relative's employer. See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.) *Current Population Survey* (Table 9. Employed contingent and noncontingent workers and those with alternative work arrangements by health insurance coverage and eligibility for employer-provided

pension plans, February 2001). Retrieved April 2, 2002, from <http://states.bls.gov/news.release/conemp.t09.htm>.

²¹ See Agency for Healthcare Research and Quality, Center for Cost & Financing Studies. (n.d.). *1999 Employer-sponsored health insurance data. Private sector data by firm size and state*. Retrieved March 29, 2002 from Medical Expenditure Panel Survey (MEPS): <http://www.meps.ahrq.gov/MEPSDATA/ic/1999/Index299.htm>.

²² A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

²³ See Citro & Michael (1995), *op. cit.*

²⁴ In this report, single parents are referred to as “she” because over 90% of single parents are women.

²⁵ Mishel, L., Bernstein, J., & Schmitt, J. (2001). *The State of Working America, 2000-2001*. Ithaca, New York: ILR Press, an imprint of Cornell University Press.

²⁶ Montalto, C.P. (2001, February) *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

²⁷ See Florida Department of Children & Families. (2000). *State plan for temporary assistance for needy families*. Retrieved from www5.myflorida.com/cf_web/myflorida2/healthhuman/ess/TANF-Plan.pdf.

²⁸ See the U.S. Department of Labor. (2002, January). *Minimum wage and overtime premium pay standard applicable to non-supervisory nonfarm private sector employment under state and federal laws January 1, 2002*. Retrieved April 2, 2002 from <http://www.dol.gov/dol/esa/public/minwage/america.htm>.

²⁹ “Among union employees - 52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees.” See the U.S. Department of Labor, Bureau of Labor Statistics (2001, December) *Employee Benefits in Private Industry*, 1999. Retrieved April 2, 2002, from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages as well as better benefits. Also, “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour for nonunion workers.” Which is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from <http://www.bls.gov/opub/cwc/2000/spring/brief2.htm>.

³⁰ See State Action (n.d.) *Equal Pay*. Retrieved April 1, 2002, from <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

³¹ See Florida Department of Children & Families (2000), *op. cit.*

³² Under CHIP, health care coverage is provided for children in Florida for families with net incomes (after certain deductions, such as for child care) that are less than 200% of poverty. Premiums vary from \$0-\$15, depending on family size and age of children.

³³ Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section “Monthly Operational Review of Earned Income Credit.”)

³⁴ Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J.L. & Weisner, T. (1999). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

³⁵ Florida Office of Child Support Enforcement (Personal Communication, January 2002).

³⁶ Spalter-Roth, R, Burr, B., Hartmann, H., & Shaw, L. (with Braunstein, J. & Dennis, R.). (1995). *Welfare that works: The working lives of AFDC recipients*. Washington, D.C.: Institute for Women’s Policy Research. Also, Spalter-Roth, R. (1992, March). *Income packages among low-income single-mother families: Economic well-being and income security*, presented at the Coalition on Human Needs.

³⁷ Florida Housing Finance Corporation. (2001). *Public housing authority waiting list characteristics. 2001 Multifamily Rental Market Study*. Retrieved from www.floridahousing.org/study/pha_waiting_list.pdf

³⁸ U.S. Department of Housing & Urban Development, *Assisted Housing 1999*.

³⁹ See Florida Housing Finance Corporation (2001), *op. cit.*

⁴⁰ See Food Research and Action Center. (2000, June 5) “8.6 million fewer food stamp participants in March 2000 than March 1996, yet studies show persistent need.” Retrieved from <http://www.frac.org/html/news/fsmar00nos.html>. Also see Zedlewski, S.R. & Brauner, S. (1999) *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* Washington, DC: The Urban Institute. *Assessing the New Federalism*, National Survey of America’s Families. Series B, No. B-3.

⁴¹ Bread For the World. *Facts for Florida*. Retrieved June 19, 2002 from www.bread.org/issues/working_from_poverty_to_promise/state_facts/florida.html.

⁴² “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child-care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.” See U.S. Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>.

⁴³ U.S. Department of Health & Human Services. (1999). *Child care in Florida: A short report on subsidies, affordability and supply*. Retrieved from <http://aspe.hhs.gov/hsp/Child-Care99/fl-rpt.htm>.

⁴⁴ Families USA. (1999). *One Step Forward, One Step Back: Children's Health Coverage after CHIP and Welfare Reform* (Families USA Pub. No. 99-106). Washington, DC: Families USA Foundation.

⁴⁵ Enrollment from Florida KidCare web site, Enrollment Reports, Statewide Enrollment Trends, June 2002. Retrieved from www.floridakidcare.org.

⁴⁶ Florida ranks 41st in the percentage of uninsured children. See Children's Defense Fund (2001). *Florida: Children in the States,*

2001. Retrieved from www.childrensdefense.org/states/profile-fl.pdf.

⁴⁷ Scoon-Rogers, L. (1999) *Child Support for Custodial Mothers and Fathers: 1995*. (U.S. Bureau of the Census, Current Population Reports, Series P60-196). Washington, DC: U.S. Government Printing Office.

⁴⁸ Florida Office of Child Support Enforcement (Personal Communication, January 2002).

Data Sources

Data Type	Source	Assumptions
Child Care	Florida Partnership for School Readiness. 2000-2001 Maximum Rate Schedule for Subsidized Child Care and 2001 Raw Data Compared to 2000 Market Rate	Infant: Full-Time, 0-23 months, Licensed Homes Preschooler: Full-Time, 24-59 months, Day Care Center Schoolage: Part-Time, elementary school age, Day Care Center
Food	USDA Low-Cost Food Plan, June 2000.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Medical Expenditure Panel Survey, http://www.meps.ahrq.gov/MEPSNet/IC/MEPSnetIC.asp Ratio for regional variations created from on-line quotes from Florida Blue Cross/Blue Shield for zip codes in each county at https://shopblue.bcbsfl.org/u65_zip2prod.asp Out of Pocket Costs: <i>Household Component Analytical Tool</i> (MEPSnet/HC) December 2001. Agency for Healthcare Research and Quality, Rockville, MD.	MEPS provides a statewide average for both single and family coverage in 1999. Updated with Medical Consumer Price Index. Blue Cross/Blue Shield rates are used as a ratio with MEPS to provide geographic variance within the state. Out of pocket costs are by age, and are updated with the Medical CPI
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2002</i> . (10/01/01). (www.huduser.org).	Fair Market Rents are varied by individual PHA payment standards, which reflect sub-MSA and county or sub-county cost variations and range from 90-120% of FMR or 50th percentile.
Taxes	Florida Department of Revenue	Florida has no state income tax. Taxes include sales tax, (rates determined by county), and federal income taxes.
Transportation	Florida Department of Insurance On-line Interactive Premium Comparison Programs www.ins.state.fl.us "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census" (www.census.gov) <i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National Association of Insurance Commissioners (www.naic.org). Rates updated with CPI.	Using the premiums listed in the Florida Insurance Commissioner's Office report for the top five market share auto insurance companies in Florida, and the Annual Reports for auto insurance premiums, the amount for each county is calculated using the ratio to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).
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 Authors

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

Jennifer Brooks is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). Ms. Brooks has worked on the Self-Sufficiency Standards for seven states through her work on WOW’s State Organizing Project for Family Economic Self-Sufficiency. Ms. Brooks oversees the development and implementation of the Standard in the states; oversees WOW’s local, state and federal legislative involvement; assists in formulation of WOW’s policy positions; works to build coalitions of advocates at the local and regional levels; and provides technical assistance to WOW’s state and local partners on issues related to women, work and poverty. Ms. Brooks received a Master’s Degree in Public Policy with a Concentration in Women’s Studies from The George Washington University.

List of Florida Counties

Alachua County

Baker County

Bay County

Bradford County

Brevard County

Broward County

Calhoun County

Charlotte County

Citrus County

Clay County

Collier County

Columbia County

DeSoto County

Dixie County

Duval County

Escambia County

Flagler County

Franklin County

Gadsden County

Gilchrist County

Glades County

Gulf County

Hamilton County

Hardee County

Hendry County

Hernando County

Highlands County

Hillsborough County

Holmes County

Indian River County

Jackson County

Jefferson County

Lafayette County

Lake County

Lee County

Leon County

Levy County

Liberty County

Madison County

Manatee County

Marion County

Martin County

Miami-Dade County

Monroe County

Nassau County

Okaloosa County

Okeechobee County

Orange County

Osceola County

Palm Beach County

Pasco County

Pinellas County

Polk County

Putnam County

Santa Rosa County

Sarasota County

Seminole County

St. Johns County

St. Lucie County

Sumter County

Suwanee County

Taylor County

Union County

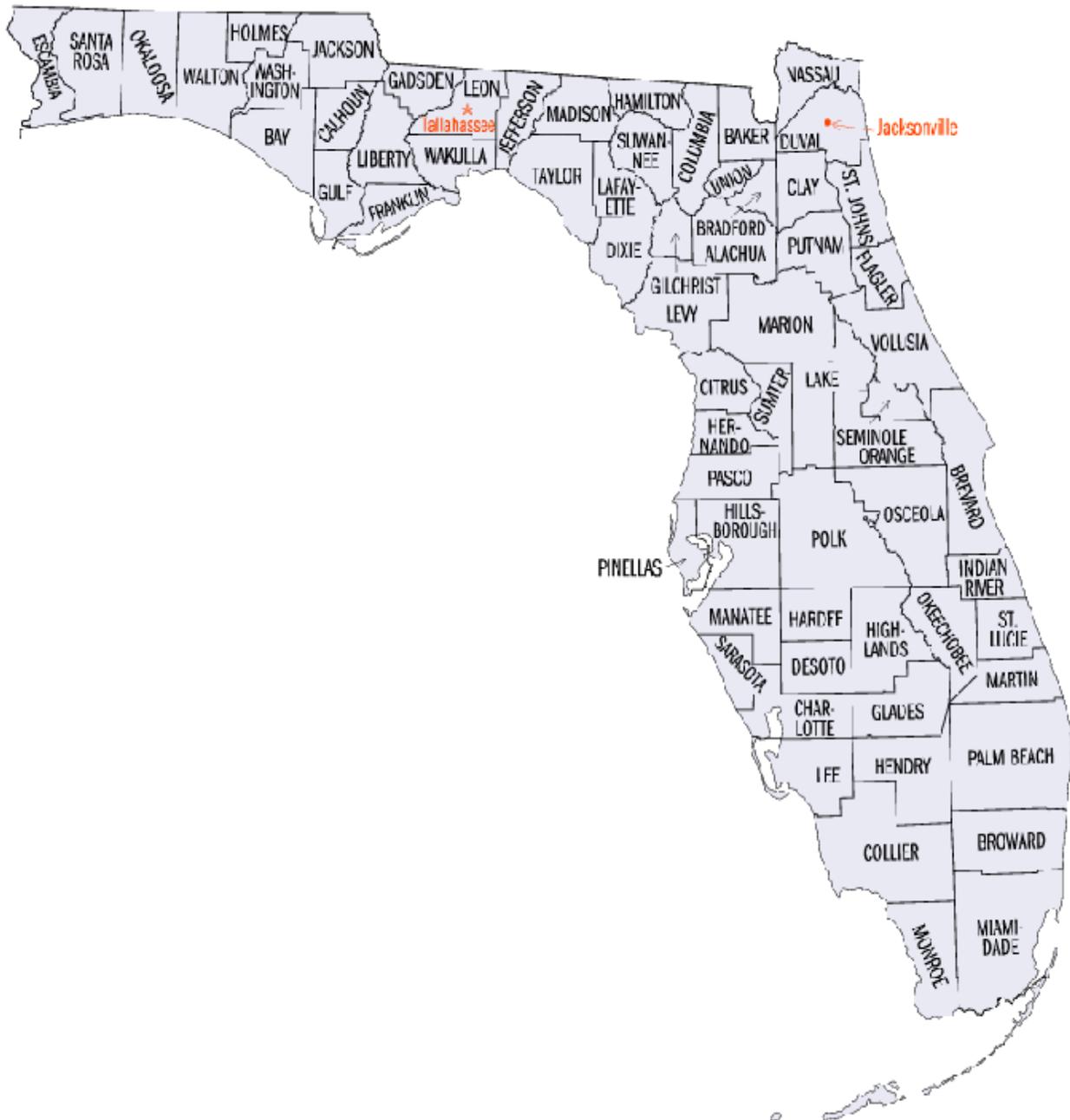
Volusia County

Wakulla County

Walton County

Washington County

Map of Florida Counties



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

Table 1
The Self-Sufficiency Standard for Alachua County, FL, 2002
Gainesville

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	441	536	536	536	536	734	536	536
<i>Child Care</i>	0	435	442	877	228	1106	877	671
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	211	216	216	216	216	216	415	415
<i>Health Care</i>	80	199	201	210	235	230	252	263
<i>Miscellaneous</i>	91	164	166	219	168	275	258	243
<i>Taxes</i>	180	295	303	408	208	549	490	441
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-67	-61	-12	-203	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-46	-46	-80	-48	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-88	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.70	\$11.03	\$11.22	\$14.88	\$9.74	\$19.00	\$8.93 <i>per adult</i>	\$8.33 <i>per adult</i>
<i>-Monthly</i>	\$1,179	\$1,940	\$1,974	\$2,620	\$1,714	\$3,345	\$3,144	\$2,933
<i>-Annual</i>	\$14,149	\$23,286	\$23,690	\$31,435	\$20,564	\$40,138	\$37,727	\$35,200

Table 2
The Self-Sufficiency Standard for Alachua County, FL, 2002
Excluding Gainesville

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	464	564	564	564	564	773	564	564
<i>Child Care</i>	0	435	442	877	228	1106	877	671
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	211	216	216	216	216	216	415	415
<i>Health Care</i>	80	199	201	210	235	230	252	263
<i>Miscellaneous</i>	93	167	169	221	170	279	260	246
<i>Taxes</i>	188	307	316	432	219	562	499	451
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-58	-53	0	-193	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-46	-44	-80	-48	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-93	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.89	\$11.31	\$11.52	\$15.27	\$10.00	\$19.32	\$9.05 <i>per adult</i>	\$8.45 <i>per adult</i>
<i>-Monthly</i>	\$1,212	\$1,991	\$2,028	\$2,687	\$1,761	\$3,400	\$3,184	\$2,974
<i>-Annual</i>	\$14,547	\$23,896	\$24,339	\$32,243	\$21,129	\$40,802	\$38,211	\$35,684

Table 3
The Self-Sufficiency Standard for Baker County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	424	360	784	212	996	784	572
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	81	202	205	214	238	234	256	267
Miscellaneous	90	159	154	205	162	252	244	229
Taxes	179	275	252	360	186	473	446	396
Earned Income								
Tax Credit (-)	0	-81	-97	-63	-222	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-79	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.67	\$10.52	\$9.96	\$13.50	\$9.20	\$17.15	\$8.40 <i>per adult</i>	\$7.77 <i>per adult</i>
-Monthly	\$1,173	\$1,852	\$1,753	\$2,375	\$1,619	\$3,019	\$2,955	\$2,737
-Annual	\$14,082	\$22,219	\$21,030	\$28,505	\$19,432	\$36,226	\$35,461	\$32,841

Table 4
The Self-Sufficiency Standard for Bay County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	464	527	527	527	527	672	527	527
Child Care	0	413	355	769	238	1007	769	593
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	79	192	195	203	228	223	246	257
Miscellaneous	93	161	156	206	167	258	245	234
Taxes	187	280	260	364	206	493	449	410
Earned Income								
Tax Credit (-)	0	-77	-91	-60	-205	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.87	\$10.64	\$10.14	\$13.58	\$9.68	\$17.63	\$8.42 <i>per adult</i>	\$7.95 <i>per adult</i>
-Monthly	\$1,209	\$1,872	\$1,785	\$2,390	\$1,703	\$3,104	\$2,965	\$2,799
-Annual	\$14,509	\$22,466	\$21,419	\$28,675	\$20,437	\$37,242	\$35,574	\$33,588

Table 5
The Self-Sufficiency Standard for Bradford County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	468	322	790	212	1002	790	534
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	84	214	217	226	250	246	268	279
Miscellaneous	95	170	156	212	168	260	251	232
Taxes	194	319	262	385	211	499	469	404
Earned Income								
Tax Credit (-)	0	-50	-90	-37	-200	0	0	0
Child Care								
Tax Credit (-)	0	-44	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.05	\$11.61	\$10.20	\$14.21	\$9.80	\$17.80	\$8.67 per adult	\$7.87 per adult
-Monthly	\$1,240	\$2,044	\$1,795	\$2,501	\$1,725	\$3,132	\$3,051	\$2,771
-Annual	\$14,883	\$24,527	\$21,542	\$30,010	\$20,697	\$37,583	\$36,614	\$33,246

Table 6
The Self-Sufficiency Standard for Brevard County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	476	596	596	596	596	797	596	596
Child Care	0	413	421	834	287	1121	834	708
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	93	248	251	260	284	280	302	313
Miscellaneous	96	173	175	225	184	288	264	257
Taxes	195	330	338	442	278	587	508	486
Earned Income								
Tax Credit (-)	0	-41	-36	0	-137	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.08	\$11.92	\$12.11	\$15.55	\$11.51	\$20.01	\$9.19 per adult	\$8.91 per adult
-Monthly	\$1,246	\$2,098	\$2,132	\$2,737	\$2,026	\$3,522	\$3,233	\$3,138
-Annual	\$14,946	\$25,179	\$25,582	\$32,848	\$24,313	\$42,268	\$38,799	\$37,655

Table 7
The Self-Sufficiency Standard for Broward County, FL, 2002
Hollywood & Pompano Beach

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	557	690	690	690	690	960	690	690
Child Care	0	522	448	970	326	1296	970	774
Food	176	257	266	345	461	464	496	544
Transportation	252	257	257	257	257	257	498	498
Health Care	117	342	344	353	378	373	395	407
Miscellaneous	110	207	201	262	211	335	305	291
Taxes	243	455	434	562	401	743	643	598
Earned Income								
Tax Credit (-)	0	0	0	0	-24	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.27	\$15.00	\$14.49	\$18.52	\$14.55	\$23.86	\$10.84 <i>per adult</i>	\$10.29 <i>per adult</i>
-Monthly	\$1,455	\$2,640	\$2,551	\$3,260	\$2,561	\$4,200	\$3,817	\$3,622
-Annual	\$17,463	\$31,685	\$30,612	\$39,123	\$30,730	\$50,399	\$45,803	\$43,465

Table 8
The Self-Sufficiency Standard for Broward County, FL, 2002
Fort Lauderdale

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	608	754	754	754	754	1049	754	754
Child Care	0	522	448	970	326	1296	970	774
Food	176	257	266	345	461	464	496	544
Transportation	252	257	257	257	257	257	498	498
Health Care	117	342	344	353	378	373	395	407
Miscellaneous	115	213	207	268	218	344	311	298
Taxes	260	476	455	583	429	772	664	619
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.69	\$15.52	\$15.01	\$19.04	\$15.24	\$24.58	\$11.10 <i>per adult</i>	\$10.55 <i>per adult</i>
-Monthly	\$1,529	\$2,731	\$2,642	\$3,351	\$2,683	\$4,327	\$3,908	\$3,713
-Annual	\$18,345	\$32,777	\$31,704	\$40,215	\$32,197	\$51,919	\$46,895	\$44,557

Table 9
The Self-Sufficiency Standard for Broward County, FL, 2002
Excluding Fort Lauderdale, Hollywood, and Pompano Beach

Monthly Costs	Adult +									
	Adult	infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage	preschooler	schoolage
Housing	681	844	844	844	844	844	1174	844	844	
Child Care	0	522	448	970	326	1296	970	774		
Food	176	257	266	345	461	464	496	544		
Transportation	252	257	257	257	257	257	498	498		
Health Care	117	342	344	353	378	373	395	407		
Miscellaneous	123	222	216	277	227	356	320	307		
Taxes	284	505	485	613	459	814	693	648		
Earned Income										
Tax Credit (-)	0	0	0	0	0	0	0	0		
Child Care										
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80		
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100		
Self-Sufficiency Wage										
-Hourly	\$9.27	\$16.25	\$15.74	\$19.77	\$15.97	\$25.60	\$11.47	\$10.91		
							per adult	per adult		
-Monthly	\$1,632	\$2,860	\$2,770	\$3,480	\$2,811	\$4,505	\$4,036	\$3,841		
-Annual	\$19,588	\$34,317	\$33,244	\$41,755	\$33,737	\$54,061	\$48,435	\$46,097		

Table 10
The Self-Sufficiency Standard for Calhoun County, FL, 2002

Monthly Costs	Adult +									
	Adult	infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage	preschooler	schoolage
Housing	480	543	543	543	543	674	543	543		
Child Care	0	385	297	682	277	960	682	575		
Food	176	257	266	345	461	464	496	544		
Transportation	211	216	216	216	216	216	414	414		
Health Care	82	204	207	215	240	235	257	269		
Miscellaneous	95	161	153	200	174	255	239	234		
Taxes	193	280	247	336	232	482	429	413		
Earned Income										
Tax Credit (-)	0	-77	-100	-86	-181	0	0	0		
Child Care										
Tax Credit (-)	0	-46	-48	-84	-48	-80	-80	-80		
Child Tax Credit (-)	0	-50	-50	-100	-98	-150	-100	-100		
Self-Sufficiency Wage										
-Hourly	\$7.02	\$10.64	\$9.84	\$12.89	\$10.32	\$17.37	\$8.19	\$7.99		
							per adult	per adult		
-Monthly	\$1,236	\$1,872	\$1,731	\$2,268	\$1,816	\$3,056	\$2,882	\$2,813		
-Annual	\$14,829	\$22,467	\$20,776	\$27,221	\$21,789	\$36,677	\$34,579	\$33,751		

Table 11
The Self-Sufficiency Standard for Charlotte County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	488	630	630	630	630	873	630	630
Child Care	0	402	387	790	261	1051	790	648
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	97	264	266	275	300	295	317	328
Miscellaneous	99	179	178	227	189	292	268	260
Taxes	207	357	355	452	300	604	526	498
Earned Income								
Tax Credit (-)	0	-24	-25	0	-119	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.37	\$12.54	\$12.50	\$15.76	\$11.99	\$20.36	\$9.37 <i>per adult</i>	\$9.03 <i>per adult</i>
-Monthly	\$1,296	\$2,207	\$2,200	\$2,774	\$2,111	\$3,583	\$3,297	\$3,180
-Annual	\$15,558	\$26,481	\$26,398	\$33,285	\$25,333	\$42,996	\$39,566	\$38,159

Table 12
The Self-Sufficiency Standard for Citrus County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	543	543	543	543	674	543	543
Child Care	0	392	334	725	228	953	725	562
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	75	177	179	188	213	208	230	241
Miscellaneous	89	158	154	202	166	251	240	230
Taxes	175	267	248	339	199	467	430	396
Earned Income								
Tax Credit (-)	0	-85	-98	-81	-209	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.59	\$10.37	\$9.89	\$13.02	\$9.56	\$17.06	\$8.22 <i>per adult</i>	\$7.80 <i>per adult</i>
-Monthly	\$1,159	\$1,825	\$1,741	\$2,291	\$1,683	\$3,002	\$2,895	\$2,747
-Annual	\$13,911	\$21,905	\$20,897	\$27,497	\$20,192	\$36,029	\$34,738	\$32,960

Table 13
The Self-Sufficiency Standard for Clay County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	545	657	657	657	657	867	657	657
Child Care	0	457	434	890	277	1168	890	711
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	83	211	213	222	247	242	264	275
Miscellaneous	102	180	179	233	186	296	272	260
Taxes	216	361	356	471	287	617	539	499
Earned Income								
Tax Credit (-)	0	-21	-24	0	-130	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.57	\$12.65	\$12.53	\$16.23	\$11.69	\$20.68	\$9.53 per adult	\$9.04 per adult
-Monthly	\$1,333	\$2,226	\$2,205	\$2,856	\$2,058	\$3,640	\$3,353	\$3,181
-Annual	\$15,991	\$26,716	\$26,461	\$34,269	\$24,691	\$43,685	\$40,237	\$38,177

Table 14
The Self-Sufficiency Standard for Collier County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	640	771	771	771	771	1071	771	771
Child Care	0	435	442	877	277	1155	877	720
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	87	226	229	238	262	257	280	291
Miscellaneous	113	192	194	247	201	318	287	278
Taxes	253	407	413	513	353	687	585	553
Earned Income								
Tax Credit (-)	0	0	0	0	-68	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.52	\$13.83	\$13.98	\$17.30	\$13.36	\$22.49	\$10.14 per adult	\$9.74 per adult
-Monthly	\$1,499	\$2,433	\$2,460	\$3,045	\$2,351	\$3,958	\$3,568	\$3,427
-Annual	\$17,985	\$29,201	\$29,521	\$36,539	\$28,214	\$47,491	\$42,814	\$41,128

Table 15
The Self-Sufficiency Standard for Columbia County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	381	334	714	228	943	714	562
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	83	209	212	220	245	240	263	274
Miscellaneous	95	161	157	204	169	254	243	234
Taxes	194	280	265	353	215	478	442	411
Earned Income								
Tax Credit (-)	0	-77	-88	-69	-196	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.04	\$10.65	\$10.27	\$13.34	\$9.91	\$17.27	\$8.34 per adult	\$7.96 per adult
-Monthly	\$1,238	\$1,875	\$1,807	\$2,348	\$1,743	\$3,040	\$2,936	\$2,803
-Annual	\$14,860	\$22,495	\$21,682	\$28,175	\$20,921	\$36,481	\$35,231	\$33,638

Table 16
The Self-Sufficiency Standard for DeSoto County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	435	377	812	245	1057	812	622
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	82	206	208	217	242	237	259	270
Miscellaneous	90	161	156	208	166	259	247	234
Taxes	179	281	260	374	201	494	457	413
Earned Income								
Tax Credit (-)	0	-77	-91	-50	-209	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.67	\$10.66	\$10.16	\$13.85	\$9.55	\$17.67	\$8.52 per adult	\$7.99 per adult
-Monthly	\$1,174	\$1,876	\$1,789	\$2,437	\$1,681	\$3,110	\$2,999	\$2,811
-Annual	\$14,086	\$22,515	\$21,467	\$29,242	\$20,177	\$37,320	\$35,984	\$33,737

Table 17
The Self-Sufficiency Standard for Dixie County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	348	322	670	212	882	670	534
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	94	156	155	198	167	247	237	230
Taxes	192	261	255	327	204	455	423	398
Earned Income								
Tax Credit (-)	0	-90	-94	-93	-206	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-86	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.00	\$10.18	\$10.03	\$12.69	\$9.65	\$16.69	\$8.11 <i>per adult</i>	\$7.79 <i>per adult</i>
-Monthly	\$1,232	\$1,793	\$1,766	\$2,233	\$1,698	\$2,938	\$2,853	\$2,744
-Annual	\$14,779	\$21,510	\$21,192	\$26,798	\$20,373	\$35,251	\$34,239	\$32,925

Table 18
The Self-Sufficiency Standard for Duval County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	545	657	657	657	657	867	657	657
Child Care	0	457	399	856	261	1117	856	660
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	95	255	258	266	291	286	309	320
Miscellaneous	103	184	180	234	189	295	273	260
Taxes	220	380	360	474	300	615	542	497
Earned Income								
Tax Credit (-)	0	-8	-22	0	-119	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.66	\$13.10	\$12.63	\$16.30	\$12.00	\$20.63	\$9.56 <i>per adult</i>	\$9.01 <i>per adult</i>
-Monthly	\$1,349	\$2,306	\$2,222	\$2,869	\$2,113	\$3,631	\$3,367	\$3,172
-Annual	\$16,187	\$27,675	\$26,666	\$34,431	\$25,351	\$43,568	\$40,400	\$38,059

Table 19
The Self-Sufficiency Standard for Escambia County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	464	564	564	564	564	704	564	564
Child Care	0	452	377	829	268	1097	829	645
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	82	204	207	215	240	235	257	269
Miscellaneous	93	169	163	217	175	272	256	244
Taxes	189	318	291	399	238	539	487	445
Earned Income Tax Credit (-)	0	-51	-70	-19	-176	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.90	\$11.57	\$10.89	\$14.70	\$10.45	\$18.73	\$8.87 per adult	\$8.36 per adult
-Monthly	\$1,214	\$2,036	\$1,917	\$2,588	\$1,839	\$3,297	\$3,123	\$2,944
-Annual	\$14,569	\$24,426	\$23,001	\$31,051	\$22,067	\$39,568	\$37,478	\$35,323

Table 20
The Self-Sufficiency Standard for Flagler County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	525	671	671	671	671	834	671	671
Child Care	0	500	377	877	294	1171	877	671
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	81	202	205	214	238	234	256	267
Miscellaneous	99	185	174	232	188	292	271	257
Taxes	208	382	334	469	297	605	536	487
Earned Income Tax Credit (-)	0	-7	-40	0	-121	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$7.39	\$13.15	\$11.99	\$16.16	\$11.93	\$20.38	\$9.50 per adult	\$8.90 per adult
-Monthly	\$1,300	\$2,315	\$2,110	\$2,845	\$2,100	\$3,586	\$3,342	\$3,132
-Annual	\$15,605	\$27,777	\$25,317	\$34,139	\$25,206	\$43,034	\$40,107	\$37,580

Table 21
The Self-Sufficiency Standard for Franklin County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	413	355	769	212	981	769	567
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	82	204	207	215	240	235	257	269
Miscellaneous	95	163	159	209	167	257	248	233
Taxes	192	288	268	373	203	485	453	407
Earned Income								
Tax Credit (-)	0	-70	-84	-50	-205	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.00	\$10.89	\$10.40	\$13.85	\$9.66	\$17.50	\$8.51 <i>per adult</i>	\$7.94 <i>per adult</i>
-Monthly	\$1,232	\$1,917	\$1,830	\$2,438	\$1,701	\$3,080	\$2,996	\$2,793
-Annual	\$14,780	\$23,003	\$21,957	\$29,252	\$20,411	\$36,963	\$35,952	\$33,520

Table 22
The Self-Sufficiency Standard for Gadsden County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	530	697	697	697	697	911	697	697
Child Care	0	413	428	841	343	1184	841	770
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	81	202	205	214	238	234	256	267
Miscellaneous	100	178	181	231	195	301	270	269
Taxes	209	355	366	465	331	633	531	527
Earned Income								
Tax Credit (-)	0	-25	-17	0	-90	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.41	\$12.50	\$12.77	\$16.06	\$12.77	\$21.08	\$9.43 <i>per adult</i>	\$9.39 <i>per adult</i>
-Monthly	\$1,305	\$2,201	\$2,248	\$2,827	\$2,247	\$3,710	\$3,321	\$3,305
-Annual	\$15,656	\$26,410	\$26,971	\$33,926	\$26,966	\$44,522	\$39,851	\$39,658

Table 23
The Self-Sufficiency Standard for Gilchrist County, FL, 2002

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	348	386	734	254	988	734	640
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	79	194	196	205	230	225	247	258
Miscellaneous	90	151	156	199	165	250	238	235
Taxes	177	238	258	331	199	467	425	414
Earned Income								
Tax Credit (-)	0	-106	-92	-90	-211	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-84	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.63	\$9.61	\$10.11	\$12.77	\$9.52	\$17.00	\$8.14 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,167	\$1,691	\$1,780	\$2,248	\$1,675	\$2,992	\$2,864	\$2,815
-Annual	\$14,000	\$20,293	\$21,356	\$26,981	\$20,096	\$35,906	\$34,369	\$33,784

Table 24
The Self-Sufficiency Standard for Glades County, FL, 2002

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	413	380	793	245	1038	793	625
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	94	252	254	263	288	283	305	316
Miscellaneous	92	163	161	211	170	261	250	239
Taxes	183	291	282	381	218	503	466	429
Earned Income								
Tax Credit (-)	0	-70	-76	-41	-193	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.77	\$10.91	\$10.68	\$14.11	\$9.99	\$17.89	\$8.63 <i>per adult</i>	\$8.19 <i>per adult</i>
-Monthly	\$1,191	\$1,920	\$1,880	\$2,483	\$1,758	\$3,149	\$3,037	\$2,881
-Annual	\$14,289	\$23,039	\$22,564	\$29,792	\$21,099	\$37,786	\$36,450	\$34,576

Table 25
The Self-Sufficiency Standard for Gulf County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	435	326	761	245	1006	761	571
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	79	192	195	203	228	223	246	257
Miscellaneous	94	164	155	207	169	258	246	233
Taxes	192	294	253	366	213	492	450	407
Earned Income								
Tax Credit (-)	0	-67	-95	-57	-197	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.99	\$11.02	\$10.01	\$13.67	\$9.89	\$17.64	\$8.45 <i>per adult</i>	\$7.92 <i>per adult</i>
-Monthly	\$1,231	\$1,940	\$1,761	\$2,406	\$1,740	\$3,104	\$2,976	\$2,789
-Annual	\$14,769	\$23,276	\$21,131	\$28,870	\$20,882	\$37,249	\$35,713	\$33,466

Table 26
The Self-Sufficiency Standard for Hamilton County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	348	302	650	212	862	650	514
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	80	197	200	209	233	228	251	262
Miscellaneous	95	156	153	196	167	245	235	228
Taxes	193	261	246	318	204	447	417	391
Earned Income								
Tax Credit (-)	0	-90	-101	-102	-206	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-86	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.01	\$10.18	\$9.82	\$12.45	\$9.64	\$16.52	\$8.03 <i>per adult</i>	\$7.72 <i>per adult</i>
-Monthly	\$1,234	\$1,791	\$1,728	\$2,191	\$1,696	\$2,907	\$2,827	\$2,717
-Annual	\$14,808	\$21,491	\$20,734	\$26,298	\$20,355	\$34,888	\$33,919	\$32,605

Table 27
The Self-Sufficiency Standard for Hardee County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	522	334	856	212	1068	856	546
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	83	211	213	222	247	242	264	275
Miscellaneous	91	170	152	213	163	260	252	227
Taxes	180	320	245	372	189	500	473	390
Earned Income								
Tax Credit (-)	0	-50	-102	-37	-220	0	0	0
Child Care								
Tax Credit (-)	0	-44	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.68	\$11.62	\$9.77	\$14.21	\$9.28	\$17.80	\$8.72 <i>per adult</i>	\$7.70 <i>per adult</i>
-Monthly	\$1,176	\$2,046	\$1,720	\$2,501	\$1,632	\$3,133	\$3,068	\$2,710
-Annual	\$14,108	\$24,548	\$20,636	\$30,017	\$19,590	\$37,594	\$36,819	\$32,517

Table 28
The Self-Sufficiency Standard for Hendry County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	508	508	508	508	637	508	508
Child Care	0	402	406	808	245	1053	808	651
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	93	250	253	261	286	281	303	315
Miscellaneous	93	165	167	216	173	267	257	247
Taxes	189	299	305	389	230	522	487	455
Earned Income								
Tax Credit (-)	0	-64	-60	-25	-182	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-98	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.92	\$11.12	\$11.27	\$14.53	\$10.28	\$18.35	\$8.89 <i>per adult</i>	\$8.49 <i>per adult</i>
-Monthly	\$1,217	\$1,956	\$1,984	\$2,558	\$1,810	\$3,229	\$3,131	\$2,990
-Annual	\$14,605	\$23,477	\$23,802	\$30,691	\$21,722	\$38,753	\$37,568	\$35,881

Table 29
The Self-Sufficiency Standard for Hernando County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	576	713	713	713	713	948	713	713
Child Care	0	392	326	718	326	1044	718	653
Food	176	257	266	345	461	464	496	544
Transportation	247	253	253	253	253	253	484	484
Health Care	85	216	218	227	252	247	269	281
Miscellaneous	108	183	178	226	200	296	268	267
Taxes	238	373	351	445	354	615	523	521
Earned Income								
Tax Credit (-)	0	-12	-27	0	-68	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.12	\$12.97	\$12.42	\$15.61	\$13.36	\$20.66	\$9.35 <i>per adult</i>	\$9.33 <i>per adult</i>
-Monthly	\$1,430	\$2,283	\$2,186	\$2,747	\$2,350	\$3,637	\$3,291	\$3,283
-Annual	\$17,160	\$27,393	\$26,228	\$32,959	\$28,206	\$43,640	\$39,495	\$39,395

Table 30
The Self-Sufficiency Standard for Highlands County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	677	543	543
Child Care	0	424	377	801	261	1062	801	638
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	82	206	208	217	242	237	259	270
Miscellaneous	95	165	161	212	172	266	251	241
Taxes	194	297	282	386	226	517	469	435
Earned Income								
Tax Credit (-)	0	-66	-76	-36	-186	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-96	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.02	\$11.06	\$10.69	\$14.24	\$10.18	\$18.23	\$8.68 <i>per adult</i>	\$8.25 <i>per adult</i>
-Monthly	\$1,236	\$1,946	\$1,881	\$2,506	\$1,791	\$3,209	\$3,054	\$2,905
-Annual	\$14,835	\$23,349	\$22,576	\$30,070	\$21,494	\$38,504	\$36,646	\$34,865

Table 31
The Self-Sufficiency Standard for Hillsborough County, FL, 2002
Plant City

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	518	642	642	642	642	853	642	642
<i>Child Care</i>	0	489	442	932	294	1225	932	736
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	247	253	253	253	253	253	484	484
<i>Health Care</i>	88	230	232	241	266	261	283	294
<i>Miscellaneous</i>	103	187	183	241	191	306	284	270
<i>Taxes</i>	221	392	376	498	313	650	576	531
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	0	-10	0	-106	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-40	-42	-80	-42	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-100	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$7.69	\$13.41	\$13.02	\$16.88	\$12.34	\$21.49	\$9.99 <i>per adult</i>	\$9.44 <i>per adult</i>
<i>-Monthly</i>	\$1,353	\$2,359	\$2,292	\$2,972	\$2,171	\$3,782	\$3,516	\$3,321
<i>-Annual</i>	\$16,239	\$28,312	\$27,507	\$35,659	\$26,054	\$45,382	\$42,198	\$39,857

Table 32
The Self-Sufficiency Standard for Hillsborough County, FL, 2002
Excluding Plant City

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	634	784	784	784	784	1043	784	784
<i>Child Care</i>	0	489	442	932	294	1225	932	736
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	247	253	253	253	253	253	484	484
<i>Health Care</i>	88	230	232	241	266	261	283	294
<i>Miscellaneous</i>	114	201	198	255	206	325	298	284
<i>Taxes</i>	259	439	427	545	379	713	624	578
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	0	0	0	-46	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-40	-40	-80	-40	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-100	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$8.63	\$14.57	\$14.27	\$18.04	\$13.95	\$23.03	\$10.57 <i>per adult</i>	\$10.02 <i>per adult</i>
<i>-Monthly</i>	\$1,518	\$2,563	\$2,512	\$3,176	\$2,455	\$4,053	\$3,721	\$3,526
<i>-Annual</i>	\$18,217	\$30,761	\$30,148	\$38,108	\$29,462	\$48,638	\$44,647	\$42,306

Table 33
The Self-Sufficiency Standard for Holmes County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	397	450	450	450	450	558	450	450
Child Care	0	381	355	736	245	981	736	600
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	86	150	149	196	161	245	235	227
Taxes	166	237	230	315	182	449	415	390
Earned Income								
Tax Credit (-)	0	-107	-112	-104	-227	0	0	0
Child Care								
Tax Credit (-)	0	-48	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.34	\$9.58	\$9.42	\$12.39	\$9.09	\$16.56	\$8.01 <i>per adult</i>	\$7.70 <i>per adult</i>
-Monthly	\$1,116	\$1,686	\$1,657	\$2,181	\$1,599	\$2,915	\$2,819	\$2,710
-Annual	\$13,392	\$20,229	\$19,890	\$26,173	\$19,189	\$34,979	\$33,830	\$32,516

Table 34
The Self-Sufficiency Standard for Indian River County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	549	641	641	641	641	802	641	641
Child Care	0	413	396	809	277	1086	809	673
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	94	254	256	265	289	285	307	318
Miscellaneous	103	178	177	228	188	285	267	259
Taxes	221	354	351	453	299	583	520	495
Earned Income								
Tax Credit (-)	0	-26	-28	0	-119	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.69	\$12.47	\$12.41	\$15.78	\$11.98	\$19.84	\$9.30 <i>per adult</i>	\$8.99 <i>per adult</i>
-Monthly	\$1,353	\$2,195	\$2,184	\$2,777	\$2,109	\$3,491	\$3,273	\$3,164
-Annual	\$16,236	\$26,336	\$26,207	\$33,320	\$25,304	\$41,895	\$39,278	\$37,964

Table 35
The Self-Sufficiency Standard for Jackson County, FL, 2002
Graceville

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	392	450	450	450	450	552	450	450
<i>Child Care</i>	0	435	354	789	251	1040	789	605
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	211	216	216	216	216	216	414	414
<i>Health Care</i>	82	204	207	215	240	235	257	269
<i>Miscellaneous</i>	86	156	149	202	162	251	241	228
<i>Taxes</i>	165	262	233	343	186	470	435	394
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-90	-111	-80	-224	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-48	-50	-84	-50	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-78	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$6.32	\$10.18	\$9.45	\$13.04	\$9.17	\$17.03	\$8.24 <i>per adult</i>	\$7.74 <i>per adult</i>
<i>-Monthly</i>	\$1,112	\$1,791	\$1,663	\$2,295	\$1,614	\$2,998	\$2,901	\$2,723
<i>-Annual</i>	\$13,338	\$21,495	\$19,953	\$27,543	\$19,364	\$35,973	\$34,816	\$32,680

Table 36
The Self-Sufficiency Standard for Jackson County, FL, 2002
Excluding Graceville

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	480	543	543	543	543	674	543	543
<i>Child Care</i>	0	435	354	789	251	1040	789	605
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	211	216	216	216	216	216	414	414
<i>Health Care</i>	82	204	207	215	240	235	257	269
<i>Miscellaneous</i>	95	166	159	211	171	263	250	238
<i>Taxes</i>	194	302	273	381	223	510	466	425
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-63	-83	-41	-190	0	0	0
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-46	-46	-80	-48	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-94	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$7.02	\$11.16	\$10.44	\$14.09	\$10.08	\$18.03	\$8.62 <i>per adult</i>	\$8.12 <i>per adult</i>
<i>-Monthly</i>	\$1,236	\$1,964	\$1,838	\$2,480	\$1,773	\$3,173	\$3,036	\$2,858
<i>-Annual</i>	\$14,837	\$23,566	\$22,055	\$29,754	\$21,282	\$38,079	\$36,429	\$34,292

Table 37
The Self-Sufficiency Standard for Jefferson County, FL, 2002

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	218	355	573	326	899	573	682
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	90	138	153	184	173	242	223	239
Taxes	178	185	249	258	229	440	372	430
Earned Income								
Tax Credit (-)	0	-143	-99	-157	-183	0	-9	0
Child Care								
Tax Credit (-)	0	-52	-48	-92	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-97	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.64	\$8.30	\$9.87	\$10.97	\$10.26	\$16.33	\$7.48 <i>per adult</i>	\$8.19 <i>per adult</i>
-Monthly	\$1,169	\$1,462	\$1,737	\$1,931	\$1,806	\$2,874	\$2,631	\$2,884
-Annual	\$14,031	\$17,540	\$20,845	\$23,176	\$21,671	\$34,491	\$31,578	\$34,611

Table 38
The Self-Sufficiency Standard for Lafayette County, FL, 2002

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	348	312	660	212	872	660	524
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	94	156	154	197	167	246	236	229
Taxes	192	261	251	323	204	451	420	394
Earned Income								
Tax Credit (-)	0	-90	-97	-97	-206	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-86	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.00	\$10.18	\$9.93	\$12.58	\$9.65	\$16.61	\$8.06 <i>per adult</i>	\$7.75 <i>per adult</i>
-Monthly	\$1,232	\$1,793	\$1,748	\$2,213	\$1,698	\$2,923	\$2,839	\$2,729
-Annual	\$14,779	\$21,510	\$20,972	\$26,559	\$20,373	\$35,077	\$34,064	\$32,751

Table 39
The Self-Sufficiency Standard for Lake County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	599	714	714	714	714	937	714	714
Child Care	0	518	370	887	245	1132	887	614
Food	176	257	266	345	461	464	496	544
Transportation	203	209	209	209	209	209	401	401
Health Care	87	225	227	236	260	256	278	289
Miscellaneous	107	192	179	239	189	300	278	256
Taxes	232	409	356	491	301	631	556	486
Earned Income								
Tax Credit (-)	0	0	-25	0	-118	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.98	\$13.82	\$12.52	\$16.71	\$12.03	\$21.01	\$9.74 per adult	\$8.88 per adult
-Monthly	\$1,404	\$2,433	\$2,203	\$2,942	\$2,117	\$3,698	\$3,430	\$3,124
-Annual	\$16,846	\$29,198	\$26,442	\$35,299	\$25,406	\$44,379	\$41,156	\$37,489

Table 40
The Self-Sufficiency Standard for Lee County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	554	669	669	669	669	935	669	669
Child Care	0	435	423	858	294	1152	858	717
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	96	259	261	270	295	290	312	323
Miscellaneous	106	185	185	238	195	308	279	270
Taxes	228	382	382	483	328	652	556	529
Earned Income								
Tax Credit (-)	0	-5	-5	0	-91	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.89	\$13.21	\$13.20	\$16.58	\$12.74	\$21.62	\$9.78 per adult	\$9.44 per adult
-Monthly	\$1,388	\$2,324	\$2,324	\$2,918	\$2,242	\$3,806	\$3,441	\$3,324
-Annual	\$16,659	\$27,890	\$27,886	\$35,017	\$26,909	\$45,669	\$41,292	\$39,886

Table 41
The Self-Sufficiency Standard for Leon County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	482	634	634	634	634	828	634	634
Child Care	0	479	415	893	294	1187	893	708
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	95	178	173	230	184	293	269	256
Taxes	193	355	333	460	278	606	527	485
Earned Income								
Tax Credit (-)	0	-25	-41	0	-138	0	0	0
Child Care								
Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.02	\$12.51	\$11.95	\$15.96	\$11.47	\$20.42	\$9.38 <i>per adult</i>	\$8.87 <i>per adult</i>
-Monthly	\$1,235	\$2,201	\$2,103	\$2,809	\$2,019	\$3,594	\$3,302	\$3,123
-Annual	\$14,821	\$26,413	\$25,240	\$33,704	\$24,233	\$43,127	\$39,630	\$37,476

Table 42
The Self-Sufficiency Standard for Levy County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	348	325	673	212	885	673	537
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	84	214	217	226	250	246	268	279
Miscellaneous	90	153	152	195	163	242	234	226
Taxes	179	246	242	311	190	440	412	387
Earned Income								
Tax Credit (-)	0	-101	-104	-108	-219	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.67	\$9.82	\$9.70	\$12.28	\$9.29	\$16.33	\$7.97 <i>per adult</i>	\$7.66 <i>per adult</i>
-Monthly	\$1,174	\$1,728	\$1,707	\$2,162	\$1,635	\$2,874	\$2,806	\$2,697
-Annual	\$14,091	\$20,736	\$20,480	\$25,940	\$19,620	\$34,482	\$33,674	\$32,361

Table 43
The Self-Sufficiency Standard for Liberty County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	435	323	758	245	1003	758	568
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	81	202	205	214	238	234	256	267
Miscellaneous	95	165	155	207	170	259	246	233
Taxes	193	299	257	370	218	495	453	409
Earned Income								
Tax Credit (-)	0	-64	-94	-54	-194	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.00	\$11.11	\$10.07	\$13.74	\$9.97	\$17.69	\$8.47 <i>per adult</i>	\$7.94 <i>per adult</i>
-Monthly	\$1,232	\$1,956	\$1,772	\$2,418	\$1,755	\$3,113	\$2,982	\$2,795
-Annual	\$14,787	\$23,469	\$21,260	\$29,016	\$21,061	\$37,360	\$35,787	\$33,540

Table 44
The Self-Sufficiency Standard for Madison County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	348	326	674	196	870	674	522
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	85	216	218	227	252	247	269	281
Miscellaneous	95	158	157	200	167	247	239	230
Taxes	194	268	263	336	204	456	429	399
Earned Income								
Tax Credit (-)	0	-86	-89	-85	-206	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-86	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.03	\$10.34	\$10.24	\$12.91	\$9.65	\$16.72	\$8.19 <i>per adult</i>	\$7.81 <i>per adult</i>
-Monthly	\$1,237	\$1,820	\$1,801	\$2,272	\$1,698	\$2,942	\$2,881	\$2,749
-Annual	\$14,847	\$21,842	\$21,618	\$27,266	\$20,372	\$35,309	\$34,577	\$32,983

Table 45
The Self-Sufficiency Standard for Manatee County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	541	688	688	688	688	885	688	688
Child Care	0	522	399	921	277	1198	921	676
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	88	228	230	239	264	259	281	292
Miscellaneous	103	193	182	243	192	304	284	265
Taxes	221	409	367	500	315	641	573	512
Earned Income								
Tax Credit (-)	0	0	-16	0	-103	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.71	\$13.87	\$12.83	\$16.99	\$12.43	\$21.34	\$9.98 <i>per adult</i>	\$9.23 <i>per adult</i>
-Monthly	\$1,358	\$2,442	\$2,259	\$2,991	\$2,188	\$3,756	\$3,514	\$3,249
-Annual	\$16,294	\$29,299	\$27,105	\$35,891	\$26,255	\$45,075	\$42,165	\$38,987

Table 46
The Self-Sufficiency Standard for Marion County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	464	527	527	527	527	691	527	527
Child Care	0	402	374	776	258	1034	776	632
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	93	160	159	208	170	264	247	238
Taxes	187	276	269	368	214	508	451	423
Earned Income								
Tax Credit (-)	0	-79	-83	-54	-196	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.88	\$10.60	\$10.42	\$13.74	\$9.93	\$18.06	\$8.48 <i>per adult</i>	\$8.13 <i>per adult</i>
-Monthly	\$1,211	\$1,865	\$1,835	\$2,418	\$1,747	\$3,179	\$2,985	\$2,863
-Annual	\$14,530	\$22,381	\$22,016	\$29,018	\$20,967	\$38,145	\$35,815	\$34,353

Table 47
The Self-Sufficiency Standard for Martin County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	534	691	691	691	691	899	691	691
Child Care	0	489	448	937	274	1211	937	722
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	91	240	242	251	276	271	293	304
Miscellaneous	103	191	188	246	194	308	287	271
Taxes	219	403	393	511	321	654	583	532
Earned Income								
Tax Credit (-)	0	0	0	0	-98	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.68	\$13.73	\$13.49	\$17.25	\$12.56	\$21.66	\$10.11 <i>per adult</i>	\$9.48 <i>per adult</i>
-Monthly	\$1,352	\$2,416	\$2,373	\$3,036	\$2,211	\$3,812	\$3,559	\$3,336
-Annual	\$16,226	\$28,995	\$28,482	\$36,433	\$26,530	\$45,750	\$42,707	\$40,033

Table 48
The Self-Sufficiency Standard for Miami-Dade County, FL, 2002
Hialeah and Homestead

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	626	781	781	781	781	1072	781	781
Child Care	0	402	399	801	277	1078	801	676
Food	176	257	266	345	461	464	496	544
Transportation	252	257	257	257	257	257	498	498
Health Care	116	337	339	348	373	368	390	401
Miscellaneous	117	203	204	253	215	324	297	290
Taxes	266	445	448	536	419	709	617	596
Earned Income								
Tax Credit (-)	0	0	0	0	-9	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.82	\$14.73	\$14.80	\$17.86	\$14.97	\$22.97	\$10.51 <i>per adult</i>	\$10.24 <i>per adult</i>
-Monthly	\$1,553	\$2,593	\$2,604	\$3,143	\$2,635	\$4,043	\$3,700	\$3,606
-Annual	\$18,632	\$31,117	\$31,251	\$37,713	\$31,617	\$48,515	\$44,396	\$43,270

Table 49
The Self-Sufficiency Standard for Miami-Dade County, FL, 2002
Excluding Hialeah and Homestead

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	689	859	859	859	859	1179	859	859
Child Care	0	402	399	801	277	1078	801	676
Food	176	257	266	345	461	464	496	544
Transportation	252	257	257	257	257	257	498	498
Health Care	116	337	339	348	373	368	390	401
Miscellaneous	123	211	212	261	223	335	304	298
Taxes	287	471	473	562	447	744	643	621
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.33	\$15.37	\$15.43	\$18.49	\$15.67	\$23.84	\$10.83 <i>per adult</i>	\$10.56 <i>per adult</i>
-Monthly	\$1,642	\$2,705	\$2,716	\$3,254	\$2,758	\$4,196	\$3,811	\$3,718
-Annual	\$19,707	\$32,458	\$32,591	\$39,053	\$33,091	\$50,355	\$45,737	\$44,611

Table 50
The Self-Sufficiency Standard for Monroe County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	708	911	911	911	911	1255	911	911
Child Care	0	370	406	776	326	1102	776	732
Food	176	257	266	345	461	464	496	544
Transportation	258	263	263	263	263	263	508	508
Health Care	119	349	351	360	385	380	402	413
Miscellaneous	126	215	220	266	235	346	309	311
Taxes	298	486	501	580	489	787	663	669
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.57	\$15.68	\$16.07	\$18.87	\$16.65	\$24.82	\$11.04 <i>per adult</i>	\$11.10 <i>per adult</i>
-Monthly	\$1,685	\$2,760	\$2,828	\$3,321	\$2,930	\$4,368	\$3,885	\$3,908
-Annual	\$20,218	\$33,123	\$33,941	\$39,851	\$35,159	\$52,421	\$46,624	\$46,898

Table 51
The Self-Sufficiency Standard for Nassau County, FL, 2002

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	600	723	723	723	723	954	723	723
Child Care	0	392	390	782	251	1033	782	641
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	86	221	224	232	257	252	275	286
Miscellaneous	107	181	182	230	191	292	269	261
Taxes	235	366	370	460	310	605	528	501
Earned Income								
Tax Credit (-)	0	-18	-15	0	-110	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.04	\$12.76	\$12.86	\$15.96	\$12.25	\$20.38	\$9.39 <i>per adult</i>	\$9.06 <i>per adult</i>
-Monthly	\$1,414	\$2,246	\$2,264	\$2,809	\$2,156	\$3,586	\$3,306	\$3,190
-Annual	\$16,972	\$26,947	\$27,163	\$33,705	\$25,867	\$43,034	\$39,673	\$38,285

Table 52
The Self-Sufficiency Standard for Okaloosa County, FL, 2002
Crestview

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	450	511	511	511	511	693	511	511
Child Care	0	511	390	901	277	1178	901	667
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	76	182	184	193	218	213	235	246
Miscellaneous	91	168	157	217	168	276	256	238
Taxes	181	308	261	392	208	550	481	423
Earned Income								
Tax Credit (-)	0	-57	-89	-21	-201	0	0	0
Child Care								
Tax Credit (-)	0	-44	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.73	\$11.38	\$10.22	\$14.63	\$9.79	\$19.09	\$8.85 <i>per adult</i>	\$8.14 <i>per adult</i>
-Monthly	\$1,184	\$2,002	\$1,798	\$2,574	\$1,723	\$3,361	\$3,114	\$2,865
-Annual	\$14,210	\$24,028	\$21,578	\$30,888	\$20,670	\$40,328	\$37,366	\$34,375

Table 53
The Self-Sufficiency Standard for Okaloosa County, FL, 2002
Excluding Crestview

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	510	580	580	580	580	785	580	580
Child Care	0	511	390	901	277	1178	901	667
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	76	182	184	193	218	213	235	246
Miscellaneous	97	175	164	224	175	286	263	245
Taxes	200	336	290	437	236	580	503	446
Earned Income								
Tax Credit (-)	0	-37	-69	0	-176	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.22	\$12.08	\$10.94	\$15.43	\$10.46	\$19.85	\$9.12 <i>per adult</i>	\$8.42 <i>per adult</i>
-Monthly	\$1,270	\$2,126	\$1,925	\$2,716	\$1,841	\$3,493	\$3,212	\$2,963
-Annual	\$15,245	\$25,510	\$23,099	\$32,588	\$22,093	\$41,921	\$38,542	\$35,550

Table 54
The Self-Sufficiency Standard for Okeechobee County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	402	355	758	248	1006	758	603
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	95	255	258	266	291	286	309	320
Miscellaneous	92	162	159	208	171	259	247	237
Taxes	183	288	273	372	221	494	455	423
Earned Income								
Tax Credit (-)	0	-72	-82	-52	-191	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-94	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.77	\$10.83	\$10.47	\$13.79	\$10.05	\$17.66	\$8.50 <i>per adult</i>	\$8.11 <i>per adult</i>
-Monthly	\$1,192	\$1,906	\$1,842	\$2,427	\$1,769	\$3,108	\$2,992	\$2,856
-Annual	\$14,304	\$22,878	\$22,105	\$29,124	\$21,232	\$37,290	\$35,898	\$34,267

Table 55
The Self-Sufficiency Standard for Orange County, FL, 2002
Orlando

Monthly Costs	Adult +							
	Adult	infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	659	785	785	785	785	1031	785	785
Child Care	0	479	445	924	294	1217	924	739
Food	176	257	266	345	461	464	496	544
Transportation	203	209	209	209	209	209	401	401
Health Care	93	248	251	260	284	280	302	313
Miscellaneous	113	198	196	252	203	320	291	278
Taxes	253	425	418	531	365	694	596	555
Earned Income								
Tax Credit (-)	0	0	0	0	-57	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.51	\$14.27	\$14.09	\$17.76	\$13.66	\$22.64	\$10.27 per adult	\$9.76 per adult
-Monthly	\$1,497	\$2,511	\$2,479	\$3,127	\$2,404	\$3,984	\$3,614	\$3,435
-Annual	\$17,963	\$30,130	\$29,754	\$37,518	\$28,850	\$47,811	\$43,369	\$41,217

Table 56
The Self-Sufficiency Standard for Orange County, FL, 2002
Excluding Orlando

Monthly Costs	Adult +							
	Adult	infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	629	750	750	750	750	984	750	750
Child Care	0	479	445	924	294	1217	924	739
Food	176	257	266	345	461	464	496	544
Transportation	203	209	209	209	209	209	401	401
Health Care	93	248	251	260	284	280	302	313
Miscellaneous	110	194	192	249	200	315	287	275
Taxes	243	413	406	520	349	678	584	543
Earned Income								
Tax Credit (-)	0	0	0	0	-72	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.26	\$13.98	\$13.80	\$17.47	\$13.26	\$22.26	\$10.12 per adult	\$9.61 per adult
-Monthly	\$1,454	\$2,460	\$2,428	\$3,075	\$2,334	\$3,917	\$3,563	\$3,384
-Annual	\$17,449	\$29,518	\$29,141	\$36,906	\$28,008	\$47,007	\$42,756	\$40,604

Table 57
The Self-Sufficiency Standard for Osceola, FL, 2002

Monthly Costs	Adult +							
	Adult	infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	599	714	714	714	714	937	714	714
Child Care	0	489	399	888	290	1178	888	689
Food	176	257	266	345	461	464	496	544
Transportation	203	209	209	209	209	209	401	401
Health Care	94	252	254	263	288	283	305	316
Miscellaneous	107	192	184	242	196	307	280	266
Taxes	235	409	379	500	335	655	566	519
Earned Income								
Tax Credit (-)	0	0	-8	0	-87	0	0	0
Child Care								
Tax Credit (-)	0	-40	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.03	\$13.82	\$13.10	\$16.94	\$12.86	\$21.61	\$9.86 <i>per adult</i>	\$9.29 <i>per adult</i>
-Monthly	\$1,414	\$2,432	\$2,305	\$2,982	\$2,264	\$3,804	\$3,470	\$3,270
-Annual	\$16,967	\$29,180	\$27,659	\$35,780	\$27,169	\$45,644	\$41,636	\$39,239

Table 58
The Self-Sufficiency Standard for Palm Beach County, FL, 2002
Boca Raton

Monthly Costs	Adult +							
	Adult	infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	646	760	760	760	760	1009	760	760
Child Care	0	544	539	1083	408	1491	1083	947
Food	176	257	266	345	461	464	496	544
Transportation	258	263	263	263	263	263	508	508
Health Care	92	245	247	256	281	276	298	309
Miscellaneous	117	207	208	271	217	350	315	307
Taxes	266	455	457	592	428	793	675	649
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.83	\$15.00	\$15.06	\$19.27	\$15.22	\$25.10	\$11.23 <i>per adult</i>	\$10.92 <i>per adult</i>
-Monthly	\$1,555	\$2,641	\$2,651	\$3,391	\$2,678	\$4,417	\$3,955	\$3,845
-Annual	\$18,659	\$31,688	\$31,809	\$40,693	\$32,134	\$53,007	\$47,457	\$46,144

Table 59
The Self-Sufficiency Standard for Palm Beach County, FL, 2002
Excluding Boca Raton

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	646	800	800	800	800	1062	800	800
Child Care	0	544	539	1083	408	1491	1083	947
Food	176	257	266	345	461	464	496	544
Transportation	258	263	263	263	263	263	508	508
Health Care	92	245	247	256	281	276	298	309
Miscellaneous	117	211	212	275	221	356	319	311
Taxes	266	468	470	606	441	811	688	663
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.83	\$15.33	\$15.39	\$19.59	\$15.54	\$25.53	\$11.40 <i>per adult</i>	\$11.09 <i>per adult</i>
-Monthly	\$1,555	\$2,698	\$2,708	\$3,448	\$2,735	\$4,493	\$4,012	\$3,903
-Annual	\$18,659	\$32,375	\$32,496	\$41,380	\$32,821	\$53,918	\$48,143	\$46,831

Table 60
The Self-Sufficiency Standard for Pasco County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	576	713	713	713	713	948	713	713
Child Care	0	479	416	895	268	1162	895	684
Food	176	257	266	345	461	464	496	544
Transportation	247	253	253	253	253	253	484	484
Health Care	86	220	222	231	255	251	273	284
Miscellaneous	108	192	187	244	195	308	286	271
Taxes	237	406	389	503	326	653	581	531
Earned Income								
Tax Credit (-)	0	0	0	0	-92	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.13	\$13.80	\$13.39	\$17.06	\$12.71	\$21.64	\$10.08 <i>per adult</i>	\$9.46 <i>per adult</i>
-Monthly	\$1,431	\$2,429	\$2,356	\$3,003	\$2,236	\$3,809	\$3,547	\$3,331
-Annual	\$17,166	\$29,145	\$28,271	\$36,035	\$26,838	\$45,703	\$42,568	\$39,968

Table 61
The Self-Sufficiency Standard for Pinellas County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	576	713	713	713	713	948	713	713
Child Care	0	544	442	986	294	1280	986	736
Food	176	257	266	345	461	464	496	544
Transportation	247	253	253	253	253	253	484	484
Health Care	87	225	227	236	260	256	278	289
Miscellaneous	109	199	190	253	198	320	296	277
Taxes	239	432	402	538	343	698	616	553
Earned Income								
Tax Credit (-)	0	0	0	0	-79	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.15	\$14.39	\$13.65	\$17.86	\$13.08	\$22.66	\$10.48 <i>per adult</i>	\$9.71 <i>per adult</i>
-Monthly	\$1,434	\$2,532	\$2,403	\$3,144	\$2,301	\$3,988	\$3,689	\$3,416
-Annual	\$17,206	\$30,383	\$28,836	\$37,730	\$27,616	\$47,856	\$44,268	\$40,994

Table 62
The Self-Sufficiency Standard for Polk County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	446	504	504	504	504	625	504	504
Child Care	0	457	355	812	245	1057	812	600
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	85	216	218	227	252	247	269	281
Miscellaneous	92	165	156	210	168	261	249	234
Taxes	182	296	258	381	206	498	460	410
Earned Income								
Tax Credit (-)	0	-65	-92	-43	-203	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.77	\$11.08	\$10.13	\$14.05	\$9.73	\$17.83	\$8.59 <i>per adult</i>	\$7.97 <i>per adult</i>
-Monthly	\$1,191	\$1,949	\$1,784	\$2,473	\$1,713	\$3,138	\$3,024	\$2,806
-Annual	\$14,289	\$23,391	\$21,404	\$29,675	\$20,552	\$37,661	\$36,293	\$33,674

Table 63
The Self-Sufficiency Standard for Putnam County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	381	329	710	212	922	710	541
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	77	187	190	198	223	218	240	252
Miscellaneous	90	154	150	196	161	243	235	225
Taxes	177	248	231	315	179	441	414	377
Earned Income								
Tax Credit (-)	0	-99	-110	-102	-228	0	0	-2
Child Care								
Tax Credit (-)	0	-48	-48	-84	-47	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.63	\$9.88	\$9.48	\$12.44	\$9.06	\$16.41	\$8.02 <i>per adult</i>	\$7.57 <i>per adult</i>
-Monthly	\$1,167	\$1,740	\$1,668	\$2,189	\$1,595	\$2,888	\$2,824	\$2,666
-Annual	\$14,000	\$20,877	\$20,012	\$26,269	\$19,144	\$34,655	\$33,892	\$31,987

Table 64
The Self-Sufficiency Standard for Santa Rosa County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	510	580	580	580	580	774	580	580
Child Care	0	424	403	827	251	1078	827	654
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	81	202	205	214	238	234	256	267
Miscellaneous	98	168	167	218	175	277	257	246
Taxes	203	310	305	404	234	552	487	450
Earned Income								
Tax Credit (-)	0	-56	-59	-14	-178	0	0	0
Child Care								
Tax Credit (-)	0	-44	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.26	\$11.40	\$11.29	\$14.83	\$10.39	\$19.12	\$8.91 <i>per adult</i>	\$8.45 <i>per adult</i>
-Monthly	\$1,279	\$2,007	\$1,987	\$2,610	\$1,829	\$3,366	\$3,137	\$2,975
-Annual	\$15,343	\$24,086	\$23,839	\$31,321	\$21,947	\$40,387	\$37,643	\$35,696

Table 65
The Self-Sufficiency Standard for Sarasota County, FL, 2002
City of Sarasota

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	595	757	757	757	757	974	757	757
Child Care	0	468	471	939	294	1233	939	765
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	77	187	190	198	223	218	240	252
Miscellaneous	108	190	192	247	197	312	288	277
Taxes	236	403	408	519	338	672	592	554
Earned Income								
Tax Credit (-)	0	0	0	0	-84	0	0	0
Child Care								
Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.08	\$13.67	\$13.79	\$17.39	\$12.94	\$22.03	\$10.18 <i>per adult</i>	\$9.71 <i>per adult</i>
-Monthly	\$1,422	\$2,406	\$2,428	\$3,060	\$2,278	\$3,878	\$3,583	\$3,419
-Annual	\$17,058	\$28,875	\$29,133	\$36,719	\$27,340	\$46,532	\$43,000	\$41,033

Table 66
The Self-Sufficiency Standard for Sarasota County, FL, 2002
Excluding City of Sarasota

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	541	688	688	688	688	885	688	688
Child Care	0	468	471	939	294	1233	939	765
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	77	187	190	198	223	218	240	252
Miscellaneous	102	183	185	241	190	303	281	270
Taxes	218	376	383	496	306	643	569	531
Earned Income								
Tax Credit (-)	0	-10	-6	0	-113	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.64	\$13.02	\$13.17	\$16.83	\$12.16	\$21.31	\$9.90 <i>per adult</i>	\$9.43 <i>per adult</i>
-Monthly	\$1,344	\$2,292	\$2,319	\$2,961	\$2,140	\$3,751	\$3,485	\$3,321
-Annual	\$16,129	\$27,500	\$27,825	\$35,538	\$25,674	\$45,012	\$41,819	\$39,852

Table 67
The Self-Sufficiency Standard for Seminole County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	599	714	714	714	714	937	714	714
Child Care	0	500	492	992	346	1338	992	837
Food	176	257	266	345	461	464	496	544
Transportation	203	209	209	209	209	209	401	401
Health Care	93	248	251	260	284	280	302	313
Miscellaneous	107	193	193	252	201	323	290	281
Taxes	234	411	412	534	359	706	599	567
Earned Income								
Tax Credit (-)	0	0	0	0	-64	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.03	\$13.88	\$13.90	\$17.76	\$13.47	\$22.88	\$10.26 <i>per adult</i>	\$9.88 <i>per adult</i>
-Monthly	\$1,413	\$2,442	\$2,446	\$3,125	\$2,370	\$4,027	\$3,613	\$3,477
-Annual	\$16,952	\$29,308	\$29,355	\$37,502	\$28,440	\$48,318	\$43,358	\$41,727

Table 68
The Self-Sufficiency Standard for St. Johns, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	545	657	657	657	657	867	657	657
Child Care	0	489	419	908	310	1218	908	729
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	81	202	205	214	238	234	256	267
Miscellaneous	101	182	176	234	188	300	273	261
Taxes	214	369	344	471	295	627	538	499
Earned Income								
Tax Credit (-)	0	-14	-32	0	-121	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.55	\$12.88	\$12.26	\$16.29	\$11.94	\$21.01	\$9.55 <i>per adult</i>	\$9.07 <i>per adult</i>
-Monthly	\$1,328	\$2,267	\$2,157	\$2,866	\$2,102	\$3,697	\$3,363	\$3,192
-Annual	\$15,938	\$27,203	\$25,889	\$34,397	\$25,220	\$44,364	\$40,360	\$38,301

Table 69
The Self-Sufficiency Standard for St. Lucie County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	534	691	691	691	691	899	691	691
Child Care	0	413	392	805	277	1082	805	669
Food	176	257	266	345	461	464	496	544
Transportation	229	235	235	235	235	235	451	451
Health Care	93	250	253	261	286	281	303	315
Miscellaneous	103	185	184	234	195	296	275	267
Taxes	221	380	376	472	328	616	545	519
Earned Income								
Tax Credit (-)	0	-7	-10	0	-92	0	0	0
Child Care								
Tax Credit (-)	0	-42	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.71	\$13.13	\$13.03	\$16.26	\$12.72	\$20.70	\$9.62 <i>per adult</i>	\$9.31 <i>per adult</i>
-Monthly	\$1,357	\$2,311	\$2,292	\$2,862	\$2,239	\$3,644	\$3,386	\$3,276
-Annual	\$16,280	\$27,734	\$27,510	\$34,350	\$26,868	\$43,727	\$40,627	\$39,315

Table 70
The Self-Sufficiency Standard for Sumter County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	413	334	747	196	943	747	529
Food	176	257	266	345	461	464	496	544
Transportation	210	216	216	216	216	216	414	414
Health Care	79	192	195	203	228	223	246	257
Miscellaneous	90	157	150	201	159	246	240	224
Taxes	178	265	237	337	178	452	430	377
Earned Income								
Tax Credit (-)	0	-88	-107	-84	-230	0	0	-5
Child Care								
Tax Credit (-)	0	-48	-48	-84	-45	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.64	\$10.28	\$9.58	\$12.92	\$8.98	\$16.63	\$8.20 <i>per adult</i>	\$7.54 <i>per adult</i>
-Monthly	\$1,169	\$1,809	\$1,686	\$2,274	\$1,581	\$2,927	\$2,886	\$2,654
-Annual	\$14,026	\$21,710	\$20,231	\$27,294	\$18,975	\$35,125	\$34,629	\$31,844

Table 71
The Self-Sufficiency Standard for Suwannee County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	370	312	682	228	910	682	540
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	83	211	213	222	247	242	264	275
Miscellaneous	95	160	155	201	170	251	240	232
Taxes	194	276	256	339	216	468	432	405
Earned Income								
Tax Credit (-)	0	-80	-94	-83	-196	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.04	\$10.56	\$10.06	\$12.96	\$9.92	\$17.02	\$8.22 <i>per adult</i>	\$7.88 <i>per adult</i>
-Monthly	\$1,239	\$1,858	\$1,771	\$2,281	\$1,746	\$2,996	\$2,892	\$2,774
-Annual	\$14,868	\$22,296	\$21,248	\$27,377	\$20,955	\$35,950	\$34,700	\$33,294

Table 72
The Self-Sufficiency Standard for Taylor County, FL, 2002

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	435	290	725	212	937	725	502
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	82	208	210	219	243	239	261	272
Miscellaneous	95	166	152	205	167	253	243	227
Taxes	193	301	245	357	207	475	443	389
Earned Income								
Tax Credit (-)	0	-63	-102	-66	-204	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.01	\$11.16	\$9.78	\$13.42	\$9.71	\$17.19	\$8.36 <i>per adult</i>	\$7.69 <i>per adult</i>
-Monthly	\$1,234	\$1,965	\$1,721	\$2,362	\$1,709	\$3,026	\$2,942	\$2,708
-Annual	\$14,809	\$23,580	\$20,649	\$28,346	\$20,509	\$36,315	\$35,302	\$32,494

Table 73
The Self-Sufficiency Standard for Union County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	preschooler	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	348	305	653	212	865	653	517
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	95	157	153	197	167	245	236	228
Taxes	193	262	249	321	205	450	419	393
Earned Income								
Tax Credit (-)	0	-89	-99	-99	-205	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.02	\$10.21	\$9.88	\$12.52	\$9.67	\$16.57	\$8.06 <i>per adult</i>	\$7.74 <i>per adult</i>
-Monthly	\$1,235	\$1,797	\$1,739	\$2,204	\$1,702	\$2,916	\$2,836	\$2,726
-Annual	\$14,823	\$21,565	\$20,870	\$26,447	\$20,423	\$34,996	\$34,027	\$32,713

Table 74
The Self-Sufficiency Standard for Volusia County, FL, 2002
New Smyrna Beach

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	preschooler	schoolage teenager	infant schoolage	infant preschooler	preschooler schoolage
Housing	477	610	610	610	610	810	610	610
Child Care	0	392	384	776	261	1037	776	645
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	85	216	218	227	252	247	269	281
Miscellaneous	95	169	170	217	180	277	257	249
Taxes	193	315	317	399	259	555	485	462
Earned Income								
Tax Credit (-)	0	-52	-51	-17	-155	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.03	\$11.53	\$11.57	\$14.74	\$11.01	\$19.19	\$8.89 <i>per adult</i>	\$8.60 <i>per adult</i>
-Monthly	\$1,237	\$2,028	\$2,036	\$2,594	\$1,938	\$3,377	\$3,128	\$3,026
-Annual	\$14,839	\$24,342	\$24,431	\$31,130	\$23,256	\$40,525	\$37,531	\$36,311

Table 75
The Self-Sufficiency Standard for Volusia County, FL, 2002
Excluding New Smyrna Beach

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	525	671	671	671	671	891	671	671
Child Care	0	392	384	776	261	1037	776	645
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	415	415
Health Care	85	216	218	227	252	247	269	281
Miscellaneous	100	175	176	224	186	286	263	256
Taxes	209	340	342	438	287	582	505	482
Earned Income								
Tax Credit (-)	0	-35	-34	0	-129	0	0	0
Child Care								
Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.41	\$12.15	\$12.19	\$15.44	\$11.71	\$19.85	\$9.13 <i>per adult</i>	\$8.84 <i>per adult</i>
-Monthly	\$1,305	\$2,138	\$2,146	\$2,718	\$2,061	\$3,493	\$3,215	\$3,113
-Annual	\$15,657	\$25,661	\$25,751	\$32,612	\$24,738	\$41,916	\$38,578	\$37,358

Table 76
The Self-Sufficiency Standard for Wakulla County, FL, 2002

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage preschooler	infant preschooler	preschooler schoolage
Housing	480	543	543	543	543	674	543	543
Child Care	0	413	363	776	170	945	776	532
Food	176	257	266	345	461	464	496	544
Transportation	209	214	214	214	214	214	410	410
Health Care	82	204	207	215	240	235	257	269
Miscellaneous	95	163	159	209	163	253	248	230
Taxes	193	291	274	379	191	477	459	398
Earned Income								
Tax Credit (-)	0	-70	-81	-46	-218	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-81	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.00	\$10.91	\$10.50	\$13.95	\$9.32	\$17.23	\$8.55 <i>per adult</i>	\$7.80 <i>per adult</i>
-Monthly	\$1,233	\$1,920	\$1,849	\$2,456	\$1,641	\$3,033	\$3,010	\$2,746
-Annual	\$14,794	\$23,035	\$22,184	\$29,468	\$19,692	\$36,399	\$36,115	\$32,953

Table 77
The Self-Sufficiency Standard for Walton County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	635	494	494
Child Care	0	576	355	932	251	1183	932	606
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	81	201	203	212	237	232	254	265
Miscellaneous	90	174	153	220	166	273	259	232
Taxes	179	338	249	417	201	542	495	407
Earned Income								
Tax Credit (-)	0	-37	-98	-5	-209	0	0	0
Child Care								
Tax Credit (-)	0	-44	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-85	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$12.08	\$9.89	\$15.06	\$9.57	\$18.83	\$8.99 <i>per adult</i>	\$7.91 <i>per adult</i>
-Monthly	\$1,172	\$2,126	\$1,741	\$2,651	\$1,684	\$3,315	\$3,163	\$2,783
-Annual	\$14,065	\$25,506	\$20,889	\$31,809	\$20,208	\$39,779	\$37,955	\$33,392

Table 78
The Self-Sufficiency Standard for Washington County, FL, 2002

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	436	494	494	494	494	613	494	494
Child Care	0	424	334	758	212	970	758	546
Food	176	257	266	345	461	464	496	544
Transportation	211	216	216	216	216	216	414	414
Health Care	81	202	205	214	238	234	256	267
Miscellaneous	90	159	151	203	162	250	242	226
Taxes	179	275	241	347	186	464	437	387
Earned Income								
Tax Credit (-)	0	-81	-104	-76	-223	0	0	0
Child Care								
Tax Credit (-)	0	-46	-48	-84	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-79	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$10.52	\$9.69	\$13.16	\$9.20	\$16.94	\$8.29 <i>per adult</i>	\$7.66 <i>per adult</i>
-Monthly	\$1,173	\$1,851	\$1,705	\$2,316	\$1,618	\$2,981	\$2,916	\$2,698
-Annual	\$14,073	\$22,209	\$20,455	\$27,795	\$19,422	\$35,769	\$34,996	\$32,375