



# *The Self-Sufficiency Standard for Pennsylvania 2010-2011*

*Prepared with*



## PATHWAYS PA

PathWays PA began in 1978 as the Women's Association for Women's Alternatives, one of Pennsylvania's first residential programs to keep low-income, vulnerable women together with their children. It has grown to become one of the Greater Philadelphia region's foremost providers of residential and community-based services with a focus on serving women, teens and children. Each year PathWays PA serves nearly 6,000 clients with a full complement of social services; job training and employment assistance; as well as residential programs.

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

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

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org)

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7th EDITION

# THE SELF-SUFFICIENCY STANDARD FOR PENNSYLVANIA 2010-2011

By Diana M. Pearce, PhD • May 2010

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

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PREPARED FOR PATHWAYS PA

*The Self-Sufficiency Standard for Pennsylvania*

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# Preface

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

PathWays PA arranges for the updating of *The Self-Sufficiency Standard for Pennsylvania* every two years. *The Self-Sufficiency Standard for Pennsylvania 2010* is the seventh edition. The first versions were published in 1997, 1999, 2001, 2004, 2006, and 2008. This report, including county specific information for more than 70 family types, is available online (see [www.PathWaysPA.org](http://www.PathWaysPA.org) or [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org)). Hardcopies of any of the reports may be ordered by calling PathWays PA at (800) 209-2914 or emailing [policy@pathwayspa.org](mailto:policy@pathwayspa.org).

The 2010 edition of *The Self-Sufficiency Standard for Pennsylvania* includes formatting designed to assist Workforce Investment Boards and Pennsylvania CareerLink Centers in training and counseling their customers. Report tables are presented according to the Workforce Investment Area to which they belong. For instance, Cameron County, Clearfield County, Elk County, Jefferson County, McKean County, and Potter County can all be found under the “North Central Workforce Investment Area” heading.

The City of New York, the District of Columbia, and 37 states have a Self-Sufficiency Standard. At the national level, work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and “green jobs” programs, is led by Wider Opportunities for Women (WOW). Information on these activities can be found at [www.wowonline.org](http://www.wowonline.org) or by contacting the Family Economic Self-Sufficiency Project Director Donna Addkison at (202) 464-1596.

# Acknowledgements

*The Self-Sufficiency Standard for Pennsylvania 2010* has been prepared through the cooperative efforts of Sarah Lowry and Lisa Manzer at the University of Washington, Center for Women's Welfare and Marianne Bellesorte, Carol Goertzel, and Kate Scully of PathWays PA.

We would like to thank the members of the Self-Sufficiency Standard Advisory Board: Carol Goertzel, PathWays PA; Joan L. Benso, Pennsylvania Partnerships for Children; Francis J. Carey, Delaware County Workforce Investment Board; Pat Clancy, Southeast PA Workforce Investment Boards; David Fair; Dr. Robert Garraty, Department of Labor and Industry, Pennsylvania; Sallie A. Glickman, Philadelphia Workforce Investment Board; Stephen Herzenberg, Keystone Research Center; Blair Hyatt, Pennsylvania Head Start Association; Bruce D. Oestreich, The Boeing Company/PathWays PA Board Chair; Joe Ostrander, Community Action Association of Pennsylvania; Joseph A. Quattrocchi, Pennsylvania Hunger Action Center; Elizabeth Randol, Pennsylvania State Treasury; Daisy D. Rosa, Philadelphia Workforce Development Corporation; Elizabeth M. Walsh, Bucks County Workforce Investment Board; Michael Westover, Bureau of Adult Basic and Literacy Education, Pennsylvania.

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

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

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

# Introduction

Even before the current economic crisis, the American economy was in the third decade of stagnating wages and widening income inequality. As a result, millions of parents find that even with full-time jobs they are unable to stretch their wages to meet the costs of basic necessities. Many of these families are not deemed “poor” by the official federal poverty measure, yet they lack enough income to meet the current costs of food, housing, transportation, health care, and other essentials.

To properly describe the growing gap between stagnating wages and rising living costs requires an accurate measure of income adequacy. Such a measure is found in the Self-Sufficiency Standard. The Standard tracks and measures the true cost of living facing American families, illuminating the economic “crunch” experienced by so many families today.<sup>1</sup>

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

This report first reviews how the Standard addresses the shortcomings of the official Federal Poverty Level. The report presents the findings on what a self-sufficient income is for Pennsylvania families; how the Standard compares to other benchmarks of income and other places in the U.S.A.; and for those lacking adequate income, the report shows how various public work supports, public policies, and other resources can help families move toward self-sufficiency. In the appendices, this report provides an explanation of the distinct methodology used to calculate the Self-Sufficiency Standard, examples of how the Standard has been used, and the Self-Sufficiency Standard for eight select family types for each county in Pennsylvania.

## A REAL-WORLD APPROACH TO MEASURING NEED

First conceived over four decades ago, the Federal Poverty Level (FPL)<sup>2</sup> is now out of date and inadequate as a measure of need. The Self-Sufficiency Standard was developed as a more adequate measure of income adequacy beginning in 1996. Likewise, the Obama Administration has recently undertaken the development of a “Supplemental Poverty Measure” (see text box on page 5 for further discussion of this initiative, and how it is different from the Standard and the FPL).

What are the problems that led to the Standard and now the Administration’s approach? First and foremost, the FPL is too low—many analysts now use 200% (or more) of the FPL to measure need. In addition, it is based on a model of a two-parent household with a stay-at-home parent, and reflects nutrition standards and expenditure patterns of the 1950s. To address these problems, the Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance.

In contrast to the FPL, the Standard takes a very different approach:

**A MARKET BASKET APPROACH.** The Standard uses the costs of ALL major budget items faced by working adults: housing, child care, food, health, transportation and taxes, not just food. When the FPL was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. Since the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet other basic needs, and thus this became the basis of the FPL.<sup>3</sup>

**A STANDARD FOR WORKING FAMILIES.** The Standard assumes that all adults work to support their families, and thus allows for work-related expenses such as child care, taxes, and transportation.<sup>4</sup> When the poverty measure was first developed, employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. Paid employment and its associated costs is

the norm for the majority of families today rather than the exception. Today these expenses are substantial, and borne by most families, so that these costs should be included in a modern poverty measure.

**GEOGRAPHIC VARIATION IN COSTS.** The Standard uses geographically specific costs (generally at the county level) while the FPL is the same whether one lives in Mississippi or Manhattan. Unlike some proposed revisions to the poverty measure, the Standard uses actual costs and does not assume fixed ratios between urban and rural costs or by metropolitan area size or region.

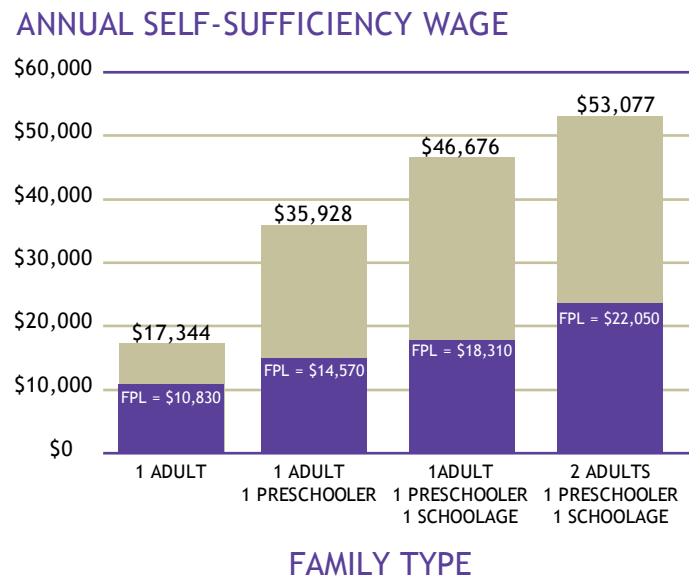
**ACCOUNTS FOR FAMILY COMPOSITION.** The Standard varies costs not only by the number of children, but also by the age of children, unlike the FPL. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore are a substantial budget item for workers with young children.

**INCLUSION OF TAXES AND TAX CREDITS.** The Standard includes the net effect of taxes and tax credits. All taxes, including state and local sales tax, payroll (including Social Security and Medicare) taxes and federal and state income taxes and tax credits are included in the Standard.

**PERMITS MODELING OF THE IMPACT OF SUBSIDIES, TAXES, AND TAX CREDITS.** Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.

As **Figure 1** illustrates, using a measure such as 100% or 200% of the Federal Poverty Level does not adequately represent how the cost of basic needs vary by family type, and shows that the FPL is simply too low. For example, the FPL is considerably lower than the Self-Sufficiency Wage for each of these family types in Erie County, with the 2009/2010 FPL starting at \$10,830 for one adult and increasing by \$3,740 for each additional family member, regardless of age. In contrast, the Standard does not

**FIGURE 1. The Standard for Select Family Types Compared to the Federal Poverty Level\* Erie County, PA 2010**



\* The 2009 Federal Poverty Level numbers have been extended into 2010 and were still in effect at the time this report was printed.

vary by a constant factor as household size increases, but rather by whether additional persons are adults or children, and for children, by age. For instance, the Self-Sufficiency Standard for a single adult with a preschooler is \$18,584 more per year than the Standard for a single adult. **Table 1** demonstrates that the percentage of the FPL needed to meet basic needs varies greatly across Pennsylvania’s counties and by family type. For a family with one adult, one preschooler, and one schoolage child the Standard ranges from 183% of the FPL in Lycoming County to 349% of the FPL in Bucks County.

**MORE THAN A POVERTY MEASURE**

The approach taken to calculate the Self-Sufficiency Standard is important because the end result provides not only a measure of poverty but also a versatile and useful tool in promoting family economic security. Using the Standard provides the means for understanding which costs are contributing most to family budget constraints, as well as which programs and policies are helping families make ends meet. The Self-Sufficiency Standard is widely used to improve career counseling services, target training programs towards higher wage jobs, and evaluate public policies with the goal of helping families reach self-sufficiency. Some of Pennsylvania’s Workforce

Investment Boards, for instance, have used the Standard as a basis for increasing income eligibility in their region. Grantwriters across the state, meanwhile, use the Standard to show the need for services in their area. A variety of specific examples of how the Self-Sufficiency Standard is being used in Pennsylvania and throughout the country can be found in Appendix B of this publication (or by visiting [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org)).

Because of its widespread usefulness, Representative Jim McDermott (WA) has requested that the Obama Administration's initiative to develop the Supplemental Poverty Measure (SPM) also include funding to develop a "Decent Living Standard", which would be a measure similar to the Self-Sufficiency Standard (see text box on page 5 for more information on the SPM).<sup>5</sup>

**TABLE 1. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level\*, 2010**  
*Three Family Types, All Pennsylvania Counties*

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level
Adams	\$34,108	234%	\$45,367	248%	\$51,780	235%
Allegheny, Excluding Pittsburgh	\$38,957	267%	\$50,226	274%	\$56,865	258%
Allegheny, Pittsburgh	\$36,412	250%	\$47,857	261%	\$52,009	236%
Armstrong	\$30,206	207%	\$42,208	231%	\$48,918	222%
Beaver	\$33,556	230%	\$43,805	239%	\$50,321	228%
Bedford	\$27,916	192%	\$35,445	194%	\$43,756	198%
Berks	\$36,916	253%	\$46,550	254%	\$53,313	242%
Blair	\$29,915	205%	\$39,395	215%	\$46,319	210%
Bradford	\$28,471	195%	\$36,507	199%	\$44,524	202%
Bucks	\$51,253	352%	\$63,821	349%	\$71,846	326%
Butler	\$37,350	256%	\$47,367	259%	\$53,893	244%
Cambria	\$28,370	195%	\$37,268	204%	\$45,013	204%
Cameron	\$29,094	200%	\$38,663	211%	\$45,887	208%
Carbon	\$30,950	212%	\$40,448	221%	\$47,162	214%
Centre	\$40,284	276%	\$53,828	294%	\$60,290	273%
Chester	\$51,853	356%	\$63,639	348%	\$71,296	323%
Clarion	\$29,184	200%	\$38,762	212%	\$46,089	209%
Clearfield	\$28,971	199%	\$38,817	212%	\$45,963	208%
Clinton	\$30,490	209%	\$39,796	217%	\$46,485	211%
Columbia	\$31,198	214%	\$39,669	217%	\$46,475	211%
Crawford	\$31,221	214%	\$38,719	211%	\$46,060	209%
Cumberland	\$37,977	261%	\$45,604	249%	\$51,792	235%
Dauphin	\$37,510	257%	\$47,040	257%	\$53,316	242%
Delaware, Private Transit	\$45,903	315%	\$59,162	323%	\$67,238	305%
Delaware, Public Transit	\$43,343	297%	\$56,602	309%	\$62,543	284%
Elk	\$28,764	197%	\$40,359	220%	\$47,014	213%
Erie	\$35,928	247%	\$46,676	255%	\$53,077	241%
Fayette	\$29,573	203%	\$39,313	215%	\$46,233	210%

\* The FPL for a family of two is \$14,570, for a family of three is \$18,310, and for a family of four is \$22,050 as of April 2010

**TABLE 1, CONTINUED.** The Self-Sufficiency Standard as a Percent of the Federal Poverty Level\*, 2010  
Three Family Types, All Pennsylvania Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level
Forest	\$29,631	203%	\$39,369	215%	\$46,434	211%
Franklin	\$30,393	209%	\$38,218	209%	\$45,182	205%
Fulton	\$27,945	192%	\$35,704	195%	\$43,835	199%
Greene	\$36,705	252%	\$49,574	271%	\$56,190	255%
Huntingdon	\$27,805	191%	\$36,959	202%	\$44,745	203%
Indiana	\$32,946	226%	\$42,819	234%	\$49,331	224%
Jefferson	\$27,716	190%	\$33,943	185%	\$41,579	189%
Juniata	\$27,412	188%	\$34,985	191%	\$42,355	192%
Lackawanna	\$35,720	245%	\$46,586	254%	\$53,418	242%
Lancaster	\$37,612	258%	\$48,400	264%	\$54,821	249%
Lawrence	\$34,012	233%	\$45,270	247%	\$51,926	235%
Lebanon	\$33,196	228%	\$42,316	231%	\$48,856	222%
Lehigh	\$37,018	254%	\$47,016	257%	\$53,611	243%
Luzerne	\$31,935	219%	\$42,329	231%	\$49,167	223%
Lycoming	\$28,487	196%	\$33,574	183%	\$40,978	186%
McKean	\$28,514	196%	\$36,132	197%	\$44,217	201%
Mercer	\$35,353	243%	\$46,079	252%	\$52,758	239%
Mifflin	\$28,191	193%	\$34,881	191%	\$42,305	192%
Monroe	\$38,472	264%	\$48,155	263%	\$54,915	249%
Montgomery	\$50,064	344%	\$63,323	346%	\$71,393	324%
Montour	\$35,692	245%	\$48,457	265%	\$54,833	249%
Northampton	\$38,229	262%	\$47,991	262%	\$54,527	247%
Northumberland	\$28,074	193%	\$35,925	196%	\$43,918	199%
Perry	\$32,886	226%	\$41,142	225%	\$47,488	215%
Philadelphia	\$41,863	287%	\$54,705	299%	\$59,501	270%
Pike	\$40,318	277%	\$51,926	284%	\$58,966	267%
Potter	\$28,774	197%	\$38,371	210%	\$45,730	207%
Schuylkill	\$27,919	192%	\$35,452	194%	\$43,656	198%
Snyder	\$29,803	205%	\$38,194	209%	\$45,167	205%
Somerset	\$28,503	196%	\$35,982	197%	\$44,051	200%
Sullivan	\$28,608	196%	\$38,626	211%	\$45,745	207%
Susquehanna	\$29,244	201%	\$39,449	215%	\$46,465	211%
Tioga	\$29,792	204%	\$41,604	227%	\$48,265	219%
Union	\$29,347	201%	\$36,435	199%	\$44,296	201%
Venango	\$31,736	218%	\$41,496	227%	\$48,220	219%
Warren	\$29,834	205%	\$39,549	216%	\$46,633	211%
Washington	\$34,924	240%	\$47,055	257%	\$53,573	243%
Wayne	\$32,784	225%	\$43,276	236%	\$49,885	226%
Westmoreland	\$33,358	229%	\$42,664	233%	\$49,266	223%
Wyoming	\$31,287	215%	\$40,469	221%	\$47,235	214%
York	\$33,584	231%	\$42,114	230%	\$48,408	220%

\* The FPL for a family of two is \$14,570, for a family of three is \$18,310, and for a family of four is \$22,050 as of April 2010

## HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO OTHER PROPOSED ALTERNATIVES TO THE FEDERAL POVERTY LEVEL?

Over the years, many researchers and analysts have proposed revising the federal poverty measure.<sup>a</sup> Besides the Self-Sufficiency Standard, the other major alternative is the National Academy of Science (NAS) measure<sup>b</sup>, which is the basic template that will be used to calculate the new Supplemental Poverty Measure (SPM) being developed by the Obama Administration for release in 2011.<sup>c</sup> Developed primarily to track poverty trends over time, the NAS/SPM measure differs from the Self-Sufficiency Standard in several key ways.

1. The Standard measures the real costs of meeting basic needs while the NAS/SPM is a measure of deprivation, using partial thresholds which include only the bare essentials for survival—food, clothing, and housing (including utilities)—but not health care, work-related expenses (child care and transportation), or taxes/tax credits. As a result, the thresholds will only be slightly higher than the current FPL thresholds on average, resulting in a correspondingly quite small increase in the poverty count; however, with geographic adjustments, some applications using NAS methodology have resulted in thresholds lower than the FPL.<sup>d</sup>
2. The Standard is an absolute measure based on the prices of each item in the threshold while the NAS/SPM is a relative measure, pegged to expenditure levels of families at the 33rd percentile; because living standards rise faster than prices, this means that the NAS/SPM will rise faster than the FPL, which is only updated for inflation (price increases) using the Consumer Price Index (CPI), reflecting general increase in standards of living. At the same time, the SPM will rise as living standards rise, but also fall when living standards fall, as in a severe recession.
3. The Standard is meant to assess the costs facing working-age, non-disabled and non-elderly households, while the NAS/SPM covers the total population. The Standard therefore includes not only “survival” costs but also work-related costs, as well as health care and taxes/tax credits. While NAS/SPM allows for these costs by deducting the actual amounts families spend on health care and work-related expenses from their income, this methodology underestimates unmet need, as those with inadequate resources to pay for child care, health care, etc., will go without, and therefore will have no “deductions”. That is, lack of resources to meet health care and work-related expenses such as child care is not encompassed in the NAS/SPM measure.
4. The Standard allows users to model the impact of cash or in-kind assistance programs that help reduce costs, such as child care assistance for working families, as well as the impact of tax and tax credit policies on family budgets. In contrast, the NAS/SPM methodology only permits showing the impact of programs that reduce the costs of items that are in the threshold itself: housing, utilities, food, and clothing. However, the impact of programs that reduce the cost of those expenses not included in the threshold, such as health care, or child care cannot be shown with the NAS/SPM.

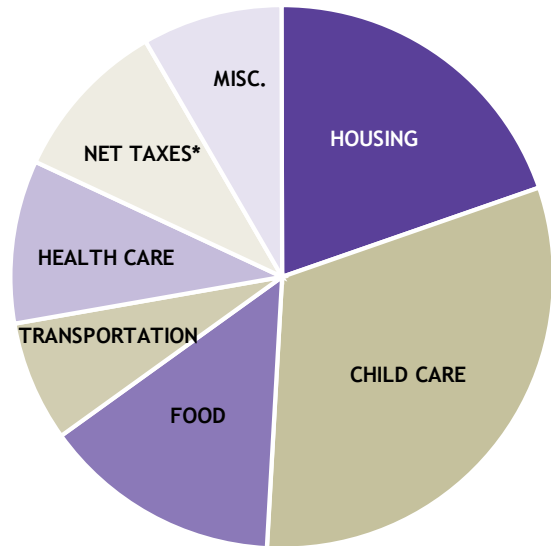
## How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard establishes family-sustaining wages by making real-world assumptions, varying data geographically and by family type, and including the net effect of taxes and tax credits. The Standard is based on the cost of each basic need by county at a minimally adequate level—food, housing, health care, child care, transportation and taxes—determined independently using official and otherwise publicly available data.

Figure 2 provides an example of the budget distribution of each item included in the Self-Sufficiency Standard. Table 2 also summarizes the basic needs included in each budget item and lists common items not defined as a basic need in the Standard. As Figure 2 shows, the cost of housing and child care typically range around 50% of total income for families with young children.

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within Pennsylvania. Family types range from one 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.

**FIGURE 2. Each Self-Sufficiency Standard Budget Item as a Percentage of Total Needed Income One Adult, One Preschooler, & One Schoolage Child Wayne County, PA 2010**



**MONTHLY SELF-SUFFICIENCY WAGE = \$3,606**

\* Percentage includes the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 18%, but with tax credits, the amount owed in taxes is reduced to 10%.

**TABLE 2. Description of Items Included in the Self-Sufficiency Standard**

COST	WHAT IS INCLUDED IN EACH BUDGET ITEM?
HOUSING	YES: Rent and Utilities NO: Cable
CHILD CARE	YES: Full-time family day care for infants, full-time center care for preschoolers, and before and after school care for schoolage children NO: After school programs for teenagers, extracurricular activities, babysitting when not at work
FOOD	YES: Food for home preparation NO: Take-out, fast-food, or restaurant meals
TRANSPORTATION	YES: The cost of owning a car (per adult)—insurance, gas, oil, registration, etc.—or public transportation when adequate. The car or public transit is used only for commuting to and from work and day care plus a weekly shopping trip NO: Non-essential travel, vacations, etc.
HEALTH CARE	YES: Employer-sponsored health insurance & out-of-pocket costs NO: Health savings account, gym memberships, individual health insurance
TAXES	YES: Federal and state income tax and tax credits, payroll taxes, and state and local sales taxes. NO: Itemized deductions, (taxes such as property taxes or gasoline taxes are included in housing & transportation costs, respectively)
MISCELLANEOUS	YES: Clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service NO: Recreation, entertainment, savings, emergencies, debt repayment, pets, education/training, gifts, broadband/internet, student loan repayment

Detailed information on the methodology of the Self-Sufficiency Standard and the Pennsylvania specific data sources, are included in Appendix A: Methodology, Assumptions, and Sources.

## How Much is Enough in Pennsylvania?

The amount of money families need to be economically self-sufficient varies drastically depending on family size and the geographic region of residence. For example, **Table 3** shows that in **Philadelphia County** the Self-Sufficiency Standard varies substantially depending on family type:

- A single adult needs to earn \$10.13 per hour to be able to meet his or her basic needs.
- One parent caring for a preschool-aged child needs \$19.82 per hour to be self-sufficient.
- One parent with two children—a preschooler and schoolage child—needs \$25.90 per hour to meet basic needs. This is equivalent to more than three full-time minimum wage jobs.<sup>6</sup>

- Two parents with one preschooler and one schoolage child *each* need to earn \$14.09 per hour to meet the family's needs.

By far, housing and child care are the most expensive costs for families. As seen in Table 3, families with children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone. Food costs range from 12% to 18% of total income, much lower than the 33% assumed by the methodology of the FPL. Taxes are between 22% and 24% of the family budget; however, after accounting for tax credits the net tax burden decreases to between 16% and 20% of the total costs. Health care and miscellaneous items (such as clothing and household items) each make up about 8% of the family budgets. For Pennsylvania

**TABLE 3. The Self-Sufficiency Standard for Select Family Types\***  
*Monthly Expenses and Shares of Total Budgets*  
Philadelphia County, PA 2010

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing (rent & utilities)	\$811	45	\$971	28	\$971	21	\$971	20
Child Care (licensed centers)	\$0	0	\$803	23	\$1,411	31	\$1,411	28
Food (groceries)	\$278	16	\$422	12	\$633	14	\$870	18
Transportation (public)	\$84	5	\$84	2	\$84	2	\$168	3
Health Care (employer-based)	\$125	7	\$310	9	\$330	7	\$386	8
Miscellaneous (other necessities)	\$130	7	\$259	7	\$343	8	\$381	8
Taxes (income, payroll, sales)	\$387	22	\$810	23	\$1,088	24	\$1,106	22
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$53)	-2	(\$100)	-2	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-2	(\$167)	-4	(\$167)	-3
Making Work Pay Tax Credit (-)	(\$33)	-2	(\$33)	-1	(\$33)	-1	(\$67)	-1
Net Taxes (Total Taxes and Tax Credits)	\$354	20	\$640	18	\$788	17	\$773	16
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY**	\$10.13		\$19.82		\$25.90		\$14.09	per adult***
MONTHLY	\$1,783		\$3,489		\$4,559		\$4,958	combined***
ANNUAL	\$21,392		\$41,863		\$54,705		\$59,501	combined***

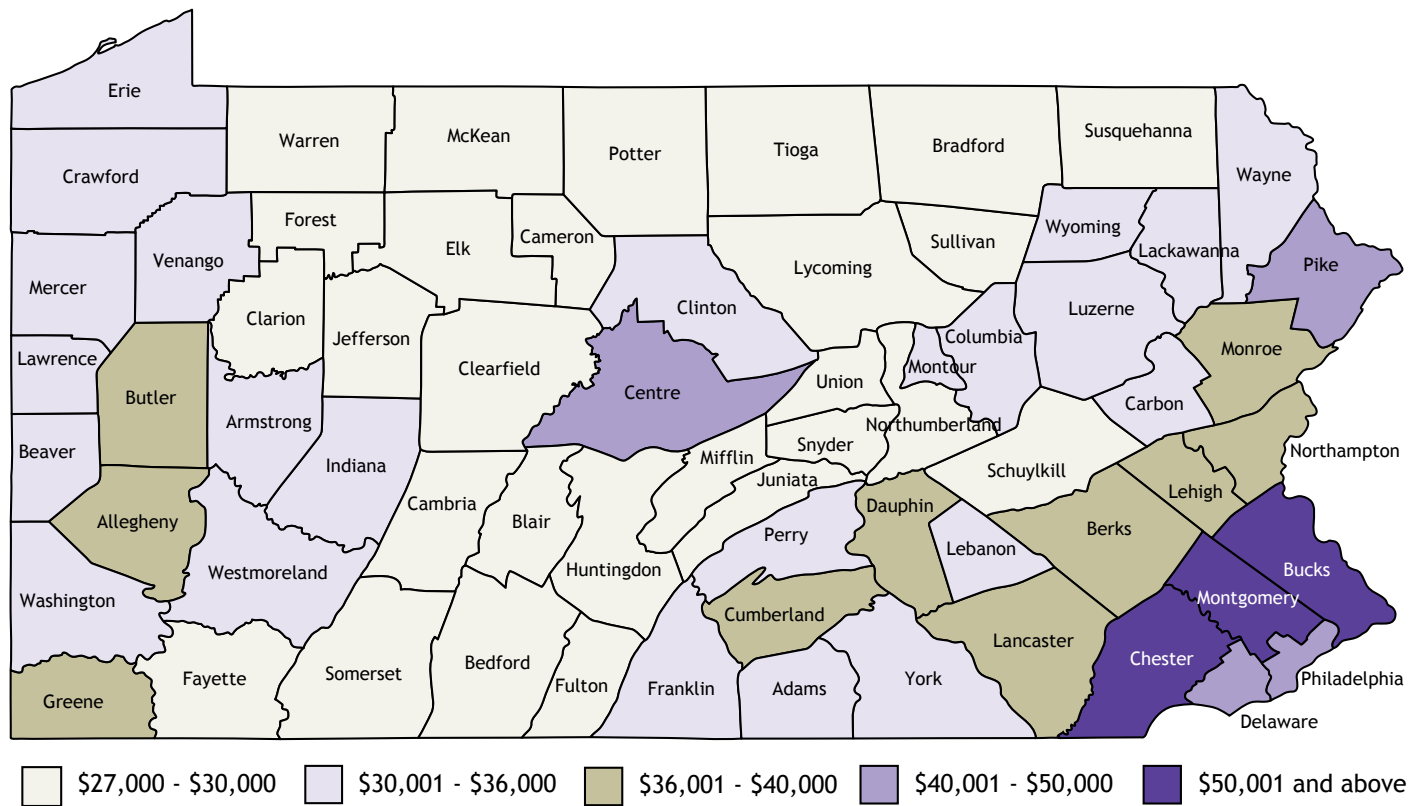
\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal and state income taxes (including federal tax credits), payroll taxes, and Pennsylvania state and city sales tax.

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

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

Note: Totals may not add exactly due to rounding.

**FIGURE 3. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler, PA 2010**



families without employer-sponsored health insurance, the cost of health care would likely increase, causing the total income needed to be self-sufficient to increase. Under this circumstance, health care costs would account for a greater proportion of the family budget. Transportation costs account for 2%-5% of total monthly costs.

The map (**Figure 3**) highlights that the cost of meeting basic needs also varies geographically in Pennsylvania. The Self-Sufficiency Standard for one parent with one preschooler ranges from \$27,412 to \$51,853 annually.

- The three most expensive counties, with Standards above \$50,000 for an adult and a preschooler, are the suburban counties of Bucks, Chester, and Montgomery that surround Philadelphia. The second most expensive group of counties have annual Self-Sufficiency Wages between \$40,000 and \$50,000 and includes Centre, Pike, Philadelphia, and Delaware Counties.
- Counties with Self-Sufficiency Wages between \$36,000 and \$40,000 make up the third most expensive group. This group includes a band of counties on the eastern side of the state from Lancaster to Monroe, the Central counties of Cumberland and Dauphin, as well as Allegheny, Butler, and Greene Counties in the west.
- Self-Sufficiency Wages are generally lowest in the central part of the state, with Standards between \$27,000 and \$30,000, with the exception of Centre County which has a number of universities and higher housing and child care costs. The second least expensive group of counties with Self-Sufficiency Wages between \$30,000 and \$36,000 are concentrated along the western edge of the state and in the northeastern edge of the state.

## How do Pennsylvania Cities Compare to Other U.S. Cities?

The cost of living varies geographically not only within Pennsylvania but geographically across the United States. In **Figure 4**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one schoolage child in Philadelphia and Pittsburgh are compared to the Standard for several other urban areas: Atlanta, Boston, Camden, Chicago, Denver, Los Angeles, Milwaukee, Newark, New York City (Queens), Washington DC, and Wilmington.<sup>7</sup>

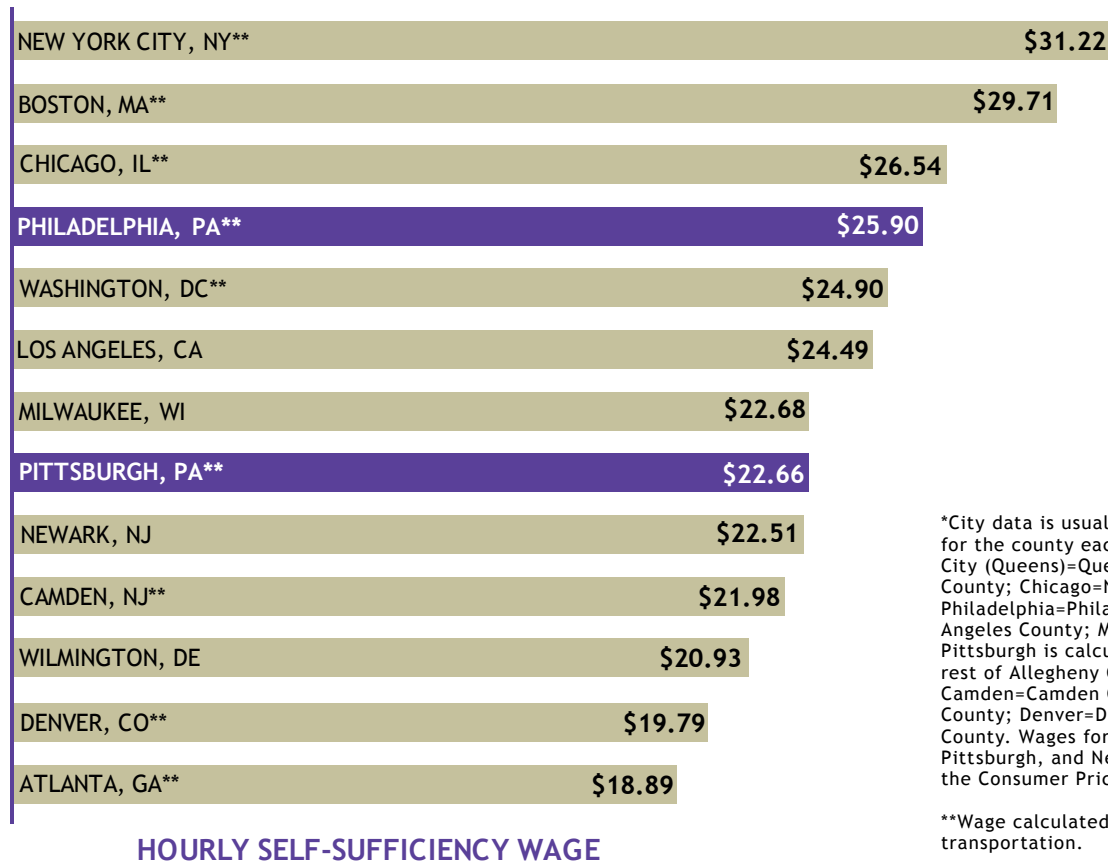
Most of the places in Figure 4 require between \$20 and \$30 per hour for this family type to be self-sufficient.

- Philadelphia, where the adult needs to earn \$25.90 per hour to be self-sufficient, is most comparable to Chicago and Washington DC. New York City is the most expensive of all the cities shown in this comparison—but Philadelphia is only about 20% less costly than New York City.

- In Pittsburgh, the Standard is \$22.66 per hour, making it most comparable to Newark and Milwaukee. Pittsburgh is about 20% more costly than Atlanta, which is the least expensive city in this comparison.

The differences in the Self-Sufficiency Wages represent the variation in the costs throughout urban areas in the United States. Housing costs in particular vary drastically (e.g. in New York City a two bedroom unit is \$1,435 per month compared to \$783 per month in Atlanta). Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of those cities who use public transit, instead of private transportation may find their cost of living is lower than that reflected in the Standard.

**FIGURE 4. The Self-Sufficiency Wage for Philadelphia and Pittsburgh Compared to Other U.S. Cities\* One Adult with One Preschooler and One Schoolage Child, 2010**



\*City data is usually the Self-Sufficiency Standard for the county each city is located in. New York City (Queens)=Queens County; Boston=Suffolk County; Chicago=North side of Chicago; Philadelphia=Philadelphia County; Los Angeles=Los Angeles County; Milwaukee=Milwaukee County; Pittsburgh is calculated separately from the rest of Allegheny County; Newark=Essex County; Camden=Camden County; Wilmington=New Castle County; Denver=Denver County; Atlanta=Fulton County. Wages for cities other than Philadelphia, Pittsburgh, and New York City are updated using the Consumer Price Index.

\*\*Wage calculated assuming family uses public transportation.

## How Has the Self-Sufficiency Wage Changed Over Time?

In order to illustrate changes in the cost of living over time, this section compares the Self-Sufficiency Wages for all seven editions of the Pennsylvania Standard for Dauphin County, Erie County, Philadelphia, and Pittsburgh using one parent with one infant and one preschooler as the sample family type. The Self-Sufficiency Standard has risen since 2008 in each of the areas shown for this family type in **Figure 5**. The percentage change in the Standard in the last two years varied between 10% and 14% depending on county, demonstrating that the cost of meeting basic needs increases at different rates depending on location.

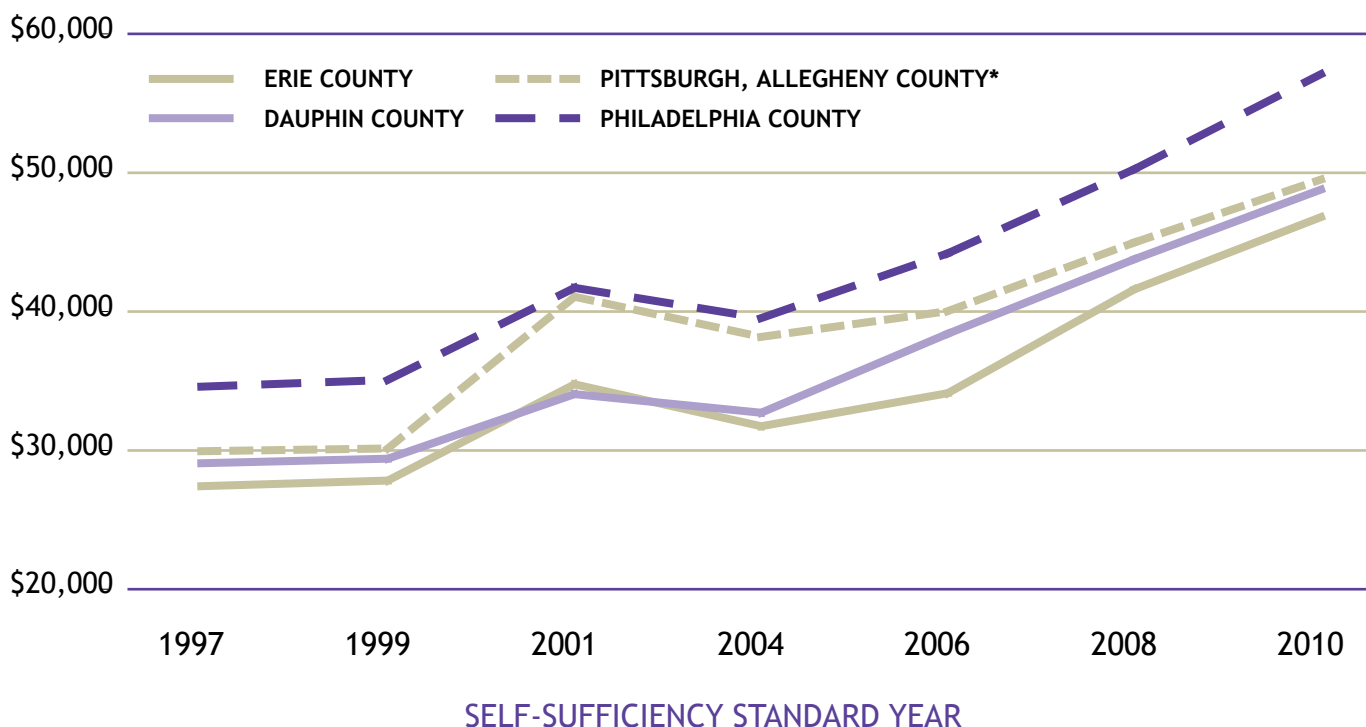
Since the first edition of the Pennsylvania Standard in 1997, the Self-Sufficiency Wage for an adult with one infant and one preschooler has increased by over 65% in each of the four areas. Between 2001 and 2004 the Standard dipped due to slight decreases in the cost of

housing, transportation, and health care, coupled with a combination of federal tax cuts and increased tax credits. Since 2004, costs have risen steadily in all of the areas shown. For each of the four areas modeled in Figure 5, the increase in the Self-Sufficiency Wage over the last decade is attributed to a rise in costs for nearly all basic needs. Some costs grew at a similar rate for all four areas while other costs increased at varying rates.

- Housing costs increased at varying rates across each area since 1997, increasing by over 43% in Philadelphia, by 53% in Dauphin County, by 62% in Erie County, and by 68% in Pittsburgh.
- The cost of health care has more than doubled since 1997 in all four areas. The highest increase occurred in Erie County, where the cost of health care increased from \$154 in 1997 to \$365 in 2010.

**FIGURE 5. The Pennsylvania Self-Sufficiency Standard by County and Year, 1997-2010**  
*One Adult with One Infant and One Preschooler*

### ANNUAL INCOME



\* From 1997-2006 Pittsburgh was included in the Standard for Allegheny County. For 2008 and 2010 separate Standards were produced for Pittsburgh and Allegheny County excluding Pittsburgh. The only budget item impacted by this change is transportation, which was calculated with private transportation between 1997-2006 and public transportation for 2008-2010 for the Pittsburgh, Allegheny County line on Figure 5.

## How Does the Standard Compare to Other Benchmarks?

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 6**, a comparison is made between the Self-Sufficiency Standard for one parent with one preschooler and one schoolage child in Pittsburgh and income benchmarks for three-person families. As indicated in Figure 6, the Self-Sufficiency Wage for this family type in Pittsburgh is \$47,857 per year.

**TANF, SNAP AND WIC.** Assuming no other income, the cash value of the basic public assistance package—SNAP (formerly known as food stamps), WIC, and TANF—amounts to \$11,661 per year for three-person families in Pennsylvania. This is just 24% of the Self-Sufficiency Standard and is 64% of the Federal Poverty Level.

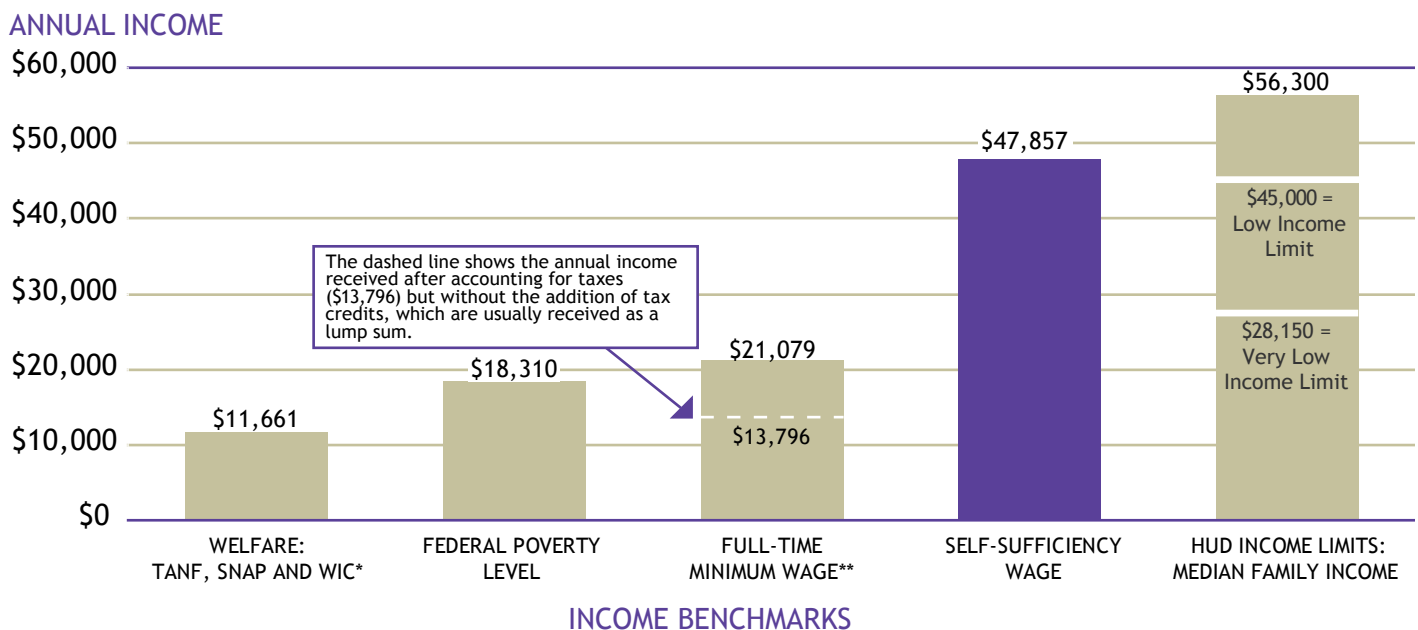
**FEDERAL POVERTY LEVEL.** According to the Federal Poverty Level, this family would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live, or the age of the children. At just 38% of the Self-Sufficiency Standard, the FPL clearly is too low.

**MINIMUM WAGE.** A full-time minimum wage worker earns \$15,312 per year. After subtracting payroll taxes

(Social Security and Medicare) and adding tax credits, this working parent would have a net cash income of \$21,079 per year. This is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed. A full-time minimum wage job is 44% of the Standard. However, without including the impact of tax credits (which are often received in the following year when taxes are filed) a minimum wage job amounts to just 29% of the Self-Sufficiency Standard.

**MEDIAN FAMILY INCOME.** Median family income (MFI) is a rough measure of the relative cost of living in an area. The U.S. Department of Housing and Urban Development (HUD) uses area MFI to calculate income limits for housing assistance. The HUD MFI for a three-person family in Allegheny County is \$56,300 annually.<sup>8</sup> Allegheny County families with incomes between \$45,000 and \$28,150 are defined as “Low Income” while those with incomes below \$28,150 are considered “Very Low Income.”<sup>9</sup> The Self-Sufficiency Standard of \$47,857 for this family type in Pittsburgh is just above the HUD Low Income limit of \$45,000.

**FIGURE 6. The Self-Sufficiency Standard Compared to Other Benchmarks, 2010**  
*One Adult with One Preschooler and One Schoolage Child, Pittsburgh (Allegheny County), PA 2010*



\* Assumes a TANF benefit of \$4,836 annually, SNAP benefit of \$6,312 annually, and a WIC benefit of \$513 annually for a family of three in Pennsylvania.  
 \*\*The minimum wage in Pennsylvania is \$7.25 per hour as of January 1, 2010. This amounts to \$15,312 per year; however assuming this family pays federal and state taxes and receives tax credits the net yearly income would be a larger amount, \$21,079 as shown.

## The Wage Gap: Comparing the Standard to Pennsylvania’s Top Occupations

One in five households in Pennsylvania lack Self-Sufficiency Wages. In 85% of these households with insufficient income, there is at least one worker.<sup>10</sup> This suggests that the economic insecurity faced by so many Pennsylvania workers is not a reflection of a lack of work effort.

**Table 4** compares the median wages<sup>11</sup> of Pennsylvania’s ten most common occupations to the Self-Sufficiency Standard for one parent, one preschooler, and one schoolage child in Cumberland County, which is \$45,604 per year. The top ten most common occupations represent 22% of Pennsylvania workers. With the single exception of registered nurses, the median wages of the top ten occupations are all far below the Self-Sufficiency Standard for this family type in Cumberland County.

- Retail salesperson is the most common Pennsylvania occupation and accounts for 4% of all Pennsylvania workers. With median annual earnings of \$21,050, this occupation is about 46% of the benchmark Standard for a three-person family in Cumberland County, leaving an income shortfall of over \$24,000 annually.
- The second most common occupation—cashier—yields earnings of \$17,223 a year, just 38% of the Standard in Cumberland County for this family type.
- Four of the most common Pennsylvania occupations have median wages that are less than half of the Standard for this family type in Cumberland County.
- Only one of the top occupations, registered nurse, yields earnings that are above the minimum required to meet basic needs in Cumberland County. Indeed, the median income for registered nurses is higher than the Self-Sufficiency Wage for one adult, one preschooler, and one schoolage child in all but three of Pennsylvania’s counties.

Thus, all but one of Pennsylvania’s ten most common occupations have wages that are below the minimum level of self-sufficiency. The next two sections will address the two basic approaches for Pennsylvania to close the

income gap between low-wage work and what it really takes to make ends meet: reduce costs or raise incomes. The first approach relies on short term strategies to reduce costs temporarily through subsidies, such as food stamps/SNAP and child care assistance. Strategies for the second approach, raising incomes, include longer-term approaches such as increasing education levels, incumbent worker programs, and nontraditional job tracts. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem. Some parents may receive education and training that leads to a new job yet continue to supplement their incomes by work supports until their wages reach the self-sufficiency level.

**TABLE 4. Wages of Pennsylvania’s Ten Largest Occupations: 2010**

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Annual Median Income*	Percent of Standard**
Retail Salespersons	204,630	\$21,050	46%
Cashiers	156,520	\$17,223	38%
Office Clerks General	155,080	\$26,128	57%
Registered Nurses	129,060	\$60,454	133%
Combined Food Preparation and Serving Workers Including Fast Food	125,520	\$16,860	37%
Laborers and Freight Stock and Material Movers Hand	109,810	\$24,715	54%
Customer Service Representatives	102,700	\$30,227	66%
Janitors and Cleaners Except Maids and Housekeeping Cleaners	98,760	\$22,877	50%
Waiters and Waitresses	97,990	\$16,416	36%
Secretaries Except Legal Medical and Executive	83,670	\$28,450	62%
<b>THE ANNUAL SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOLAGE CHILD IN CUMBERLAND COUNTY</b>			<b>\$45,604</b>

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

\*\* Percent of the Standard for one adult, one preschooler, and one schoolage child in Cumberland County.

Source: US Department of Labor. May 2008 State Occupational Employment and Wage Estimates. Retrieved from <http://www.bls.gov/oes/data.htm>

## Closing the Wage Gap by Reducing Costs

While the Self-Sufficiency Standard provides the amount of income that meets families' basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. "Work supports" can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages.

This section models how work supports temporarily reduce family expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

- child care assistance
- health care (Medicaid and Pennsylvania's Children's Health Insurance Program)
- food assistance (the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program, and the Women, Infants and Children (WIC) Program)
- housing assistance (including Section 8 vouchers and public housing)

Although not a work support per se, child support is also modeled as it assists families in meeting basic needs.

Work supports are unfortunately not available or accessible to all who need them due to the low income eligibility levels, lack of funding, waiting lists, administrative barriers, and/or the perceived stigma of receiving assistance. For example, in Pennsylvania, over 16,000 children are on a waiting list to receive child care assistance.<sup>12</sup> Yet, when families do receive work supports, tax credits, and child support they play a critical role in helping families move towards economic self-sufficiency as shown in **Table 5**.

### REDUCE COSTS THROUGH WORK SUPPORTS AND CHILD SUPPORT

Without any work (or other) supports to reduce costs, to be economically secure, one parent with one preschooler, and one schoolage child living in Philadelphia needs to earn \$4,559 per month (see Column #1, Table 5). However, with the help of work supports, meeting basic needs is attainable at a variety of wage levels as demonstrated in Columns #2-#6. [Note: Costs that have been reduced by work supports are indicated with bold font in the table.]

- The average amount received by families participating in the Child Support Enforcement Program in Pennsylvania is \$318 per month (see Column #2).<sup>13</sup> Adding child support to a family's income reduces the wage needed by this parent to meet basic needs to \$4,106 per month. Child support payments from absent, non-custodial parents can be a valuable addition to family budgets.

The Standard shows refundable and nonrefundable tax credits monthly, as with all other costs. However, in almost all cases refundable tax credits are not received monthly, but are instead received annually when taxes are filed the following year (for more details see Appendix A). Therefore, to more realistically model the impact of work supports in Table 5 (Columns #2-#6), the refundable tax credits are shown as received annually; these include the federal Earned Income Tax Credit (EITC), the proposed state EITC, the "additional" refundable portion of the Child Tax Credit (CTC) and the Making Work Pay Tax Credit (MWPTC). However, because the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund, it is included as received monthly.

A more detailed explanation of how and why the taxes and tax credits are treated differently when modeling work supports is provided in Appendix A.

**TABLE 5. Impact of the Addition of Work Supports on Monthly Costs and Self-Sufficiency Wage**  
*One Adult with One Preschooler and One Schoolage Child*  
 Philadelphia County, PA 2010

MONTHLY COSTS:	#1	CHILD SUPPORT AND WORK SUPPORTS				
		#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	Child Support	Child Care	Child Care, SNAP/ WIC* & Transitional Medicaid	Child Care, SNAP/ WIC* & PA CHIP	Housing, Child Care, SNAP/ WIC* & PA CHIP
Housing	\$971	\$971	\$971	\$971	\$971	\$585
Child Care	\$1,411	\$1,411	\$282	\$217	\$239	\$130
Food	\$633	\$633	\$633	\$590	\$590	\$458
Transportation	\$84	\$84	\$84	\$84	\$84	\$84
Health Care	\$330	\$330	\$330	\$0	\$125	\$125
Miscellaneous	\$343	\$343	\$343	\$343	\$343	\$343
Taxes	\$1,088	\$954	\$665	\$516	\$572	\$295
Earned Income Tax Credit	0	**	**	**	**	**
Child Care Tax Credit (-)	(100)	(100)	(65)	(56)	(60)	(37)
Child Tax Credit (-)	(167)	(167)	(113)	(45)	(68)	0
Making Work Pay Credit (-)	(33)	(33)	\$0	\$0	\$0	\$0
Child Support		(318)				
<b>SELF-SUFFICIENCY WAGE:</b>						
HOURLY	\$25.90	\$23.33	\$17.78	\$14.88	\$15.88	\$11.26
MONTHLY	\$4,559	\$4,106	\$3,129	\$2,619	\$2,795	\$1,982
ANNUAL	\$54,705	\$49,274	\$37,549	\$31,428	\$33,542	\$23,787
Total Federal EITC (annual refundable)**		\$0	\$586	\$1,875	\$1,430	\$3,485
Total Proposed State EITC (annual refundable)**		\$0	\$176	\$563	\$429	\$1,045
Total Federal CTC (annual refundable)**		\$0	\$639	\$1,455	\$1,178	\$2,000
Total Making Work Pay TC (annual refundable)**		\$0	\$400	\$400	\$400	\$400

\*WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Pennsylvania. Assumes average monthly value of WIC benefit \$42.73 (FY 2009). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* See the text box in this section for an explanation of the treatment of tax credits in Table 5.

- Since child care is one of the major expenses for families with children, the addition of a child care subsidy often provides the greatest financial relief of any work support. Families with incomes up to 200% of the FPL are eligible for Child Care Works, Pennsylvania's child care assistance program.<sup>14</sup> In Column #3, child care assistance reduces child care costs substantially from \$1,411 to a co-payment of \$282 per month, thus reducing the amount this family type in Philadelphia needs to \$3,129 per month to meet basic needs.
- For adults moving from welfare to work, child care assistance, food assistance, and Medicaid comprise the typical "package" of benefits. Assuming Medicaid covers all of the family's health care expenses, health care costs are reduced from \$330 per month to zero (see Column #4).<sup>15</sup> In Column #4 food costs are reduced from \$633 to \$590 per month (in this example the family only qualifies for WIC benefits). The reduced health care and food costs decreases the wage needed to meet basic needs, lowering the child care assistance co-payment to \$217 per month. Altogether, child care

assistance, WIC, and Medicaid lower the wage required to meet basic needs from \$4,559 to \$2,619 per month.

- When employers do not offer family health coverage and if the family is ineligible for Medicaid, children in families with income up to 300% of the FPL are eligible for free or low cost premiums through Pennsylvania’s Children’s Health Insurance Program (CHIP).<sup>16</sup> Column #5 shows the same work support package as Column #4, except that instead of Medicaid for the whole family, CHIP has been substituted for the children. The adult in this family type pays for the cost of her own health care (the premium of her employer-provided health insurance and her out-of-pocket costs) and the monthly premium for CHIP if there is one. As a result, health care costs increase to \$125 per month. The cost of food remains at \$590 per month and the child care co-payment increases slightly to \$239 per month. The parent needs to earn \$2,795 per month to meet the family’s basic needs with the help of CHIP, WIC, and child care assistance.
- Comparing Column #5 to Column #6 shows how much housing assistance helps families. By reducing the cost of housing to 30% of income, housing costs drop from \$971 to \$585 per month. This addition also results in lower child care and food costs, as the family is now eligible for both SNAP and WIC. With this full benefit package, the parent with one preschooler and one schoolage child in Philadelphia needs to earn \$1,982 per month to meet his or her family’s basic needs.
- Assuming the family receives refundable tax credits annually (instead of monthly as shown in Column #1 and in the Standard) and the adult works at this wage throughout the year, the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for Columns #2-#6. When costs are only reduced by child support as in Column #2, the parent is not eligible for any refundable tax credits. However, in Column #6 in which the full work support package is modeled, the parent is eligible for over \$5,800 in annual refundable tax credits. If Pennsylvania added a state Earned Income Tax Credit at 30% of the federal EITC, the parent would be eligible for nearly \$7,000 in annual refundable tax credits.

## INCREASE WAGE ADEQUACY THROUGH WORK SUPPORTS

While Table 5 shows how child support and work supports reduce the wage needed, **Figure 7** starts with wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% of the family’s basic needs.

As a parent transitions from a low-wage job to a job paying self-sufficient wages, work supports help close the gap between actual wages and how much a parent needs to earn to meet basic needs. Modeling the same family as Table 5 (one parent with one preschooler and one schoolage child in Philadelphia), Figure 7 shows the impact of work supports on wage adequacy as the parent’s income increases beyond a minimum wage job. The dashed line provides a “baseline,” demonstrating the adequacy of wage levels without work supports (wages only). Each solid line represents a different work support package, showing how much it increases wage adequacy above the dashed baseline. In addition to Figure 7, see Appendix D for the detailed table: *Modeling the Impact of Work Supports on Wage Adequacy*.

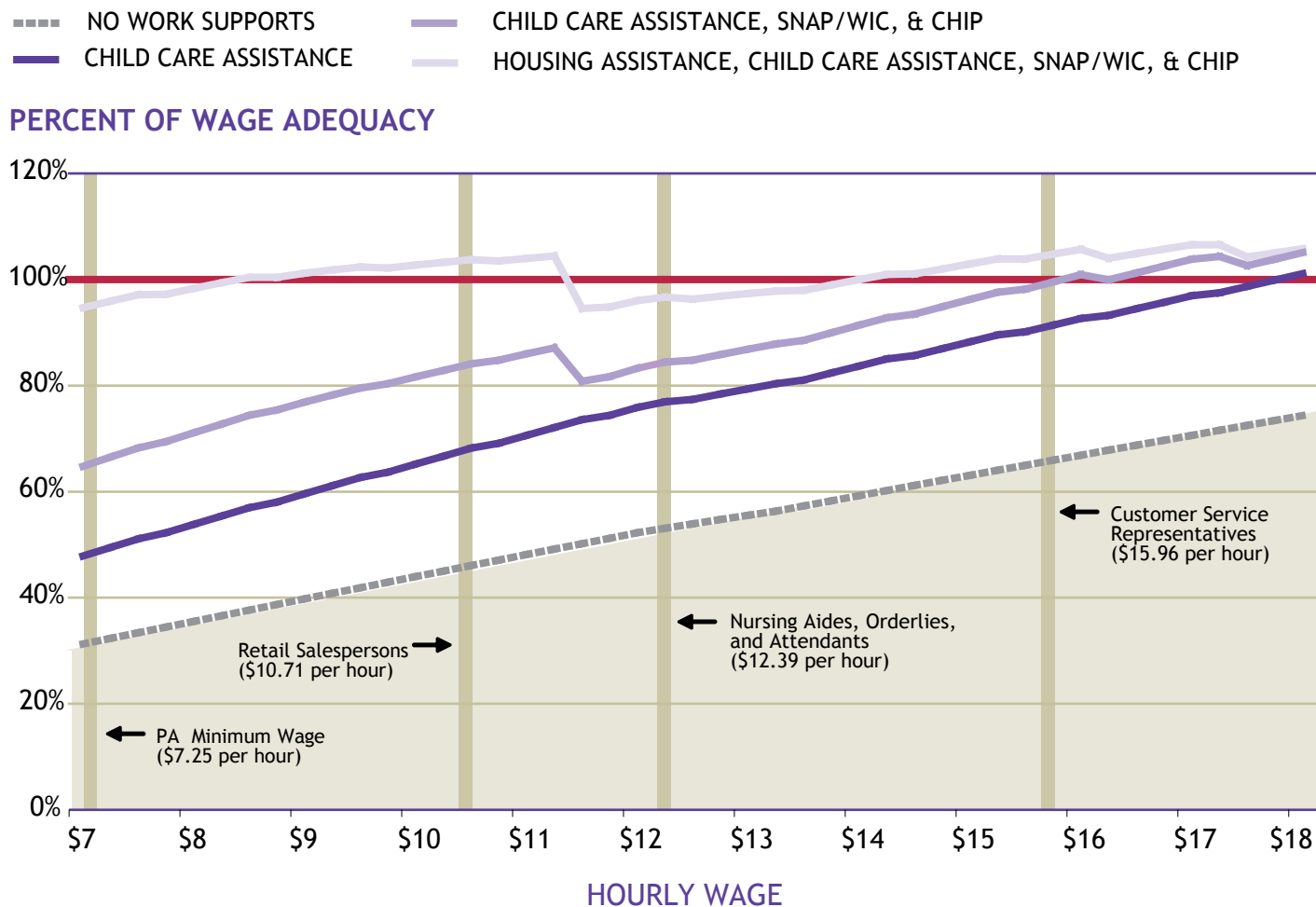
- Starting at the Pennsylvania minimum wage of \$7.25 per hour, a single parent working full time earns about 32% of the income needed to meet her family’s basic needs if she is not receiving any work supports (see the dashed line on Figure 7). However, if the parent receives child care assistance, the monthly cost of child care decreases from \$1,411 to just \$43, increasing wage adequacy to 49%—still only covering half of the monthly expenses. If the family also receives food assistance and CHIP, the cost of food decreases to \$177 per month and health insurance to \$125 per month, increasing wage adequacy to 67%. With the addition of housing assistance, housing costs are reduced to 30% of the family’s income and wage adequacy reaches 96% (see top line of Figure 7).

- If this parent works as a retail salesperson at the median hourly wage of \$10.71 per hour in the Philadelphia metropolitan area, her wage adequacy will be 46% without any supports reducing her monthly costs.<sup>17</sup> However, child care assistance increases her wage adequacy to 69% and if she also receives food assistance and CHIP it reaches 85%. Receiving the full work support package allows her to fully meet the basic needs of her family.
- The median wage of nursing aides, orderlies, and attendants is \$12.39 per hour and is just over half (54%) of the income needs of this family without any assistance. Adding child care assistance increases it to 78% and the addition of food assistance and CHIP

to 85%. If she receives the full work support package her wage adequacy is 97%, slightly less than the wage adequacy level of a retail salesperson because at this wage level the parent is only eligible for a partial food assistance benefit as her income is too high to qualify for SNAP.

- Customer service representatives earn a median hourly wage of \$15.96 per hour which is 67% of the amount of income required to meet the full needs of this family without any work supports. By only receiving child care assistance, the wage adequacy level for this family is nearly adequate at 92%. However, also receiving food assistance and CHIP brings the family income to just over 100% wage adequacy.

**FIGURE 7. Impact of Work Supports on Wage Adequacy**  
*One Adult with One Preschooler, and One Schoolage Child*  
 Philadelphia County, PA 2010



\* U.S. Department of Labor, Bureau of Labor Statistics. May 2008 occupational employment and wage estimates: Philadelphia, PA Metropolitan Division. Retrieved from <http://www.bls.gov/oes/data.htm>

## EARNED SICK TIME

In Pennsylvania, 46% of all workers lack access to earned sick time.<sup>e</sup> Nationally, 57 million workers do not have even one paid sick day, including over three-fourths of low-wage workers.<sup>f</sup> With no economic cushion to sustain these workers during unpaid leave, being sick or having an ill family member can be devastating to a family budget.<sup>g</sup> A worker earning the median wage of a food preparation and serving worker in Philadelphia earns around \$1,496 per month, only 38% of the Self-Sufficiency Wage needed for a family with one parent, one preschooler and one schoolage child. If she loses three days of work in a month to care for an ill child, her earnings would drop by \$207 for that month, or more than 14% of her income. This is equal to one-third of the amount needed to cover the monthly food expenses for this family at just a basic level.

Without earned sick time, workers must worry about how the loss of wages due to sick days will impact their income and ability to cover the bills for the month, as well as the potential loss of their jobs (and often their health insurance coverage). Many workers will choose to come to work sick, putting themselves, their customers, and their coworkers at risk, rather than staying home without pay. Yet businesses that provide opportunities for workers to earn sick time profit in a number of ways, including higher productivity and morale, reduced absenteeism and presenteeism (attending work while sick), and lower turnover and training costs.<sup>h</sup> A recent study from the Bureau of Labor Statistics estimates that the average cost of sick leave for private employers is \$0.23 per employee hour worked.<sup>i</sup> In the service industry, that cost dips down to \$0.08 per employee hour worked.<sup>j</sup> Other studies have estimated that the cost of providing earned sick time is less than the direct costs of dealing with worker turnover.<sup>k</sup>

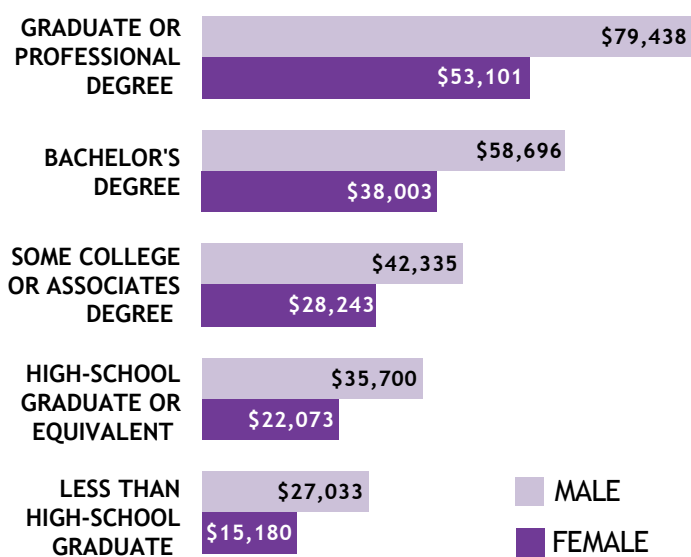
## Closing the Wage Gap by Raising Income

For families who have not yet achieved “wage adequacy,” work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing Pennsylvania’s wage gap will require increasing the skills of low-wage workers, recognizing the importance of asset building, and public policies that make work pay.

### INCREASE SKILLS

Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>18</sup> As shown in **Figure 8**, annual income grows with each increase in education levels of Pennsylvania workers.<sup>19</sup> Postsecondary education, job training, and adult basic education are vital steps to higher wages.

**FIGURE 8. Impact of Education on Median Earnings by Gender in Pennsylvania, 2010**



Source: U.S. Census Bureau. American Factfinder. 2008 American Community Survey. Detailed Tables. B20004. *Median earnings by sex by educational attainment for the population 25 years and over. Pennsylvania.* Retrieved from <http://factfinder.census.gov>

Basic adult education programs are an important first step for many workers as inadequate education, language difficulties, or insufficient job skills and experience may prevent them from achieving self-sufficient wages. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are particularly important.

For women, many “nontraditional” occupations (NTOs), such as in manufacturing and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, there is an anticipated demand for workers in the “green economy” and investing in NTO training programs will open up the pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.<sup>20</sup>

For low-income workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. The ability to retain employees is needed in many industries, such as manufacturing, that rely on skills and technology unique to a given company or industry subset.

Opportunities to increase the skill of low-wage workers requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in college or training. Helping low-wage workers balance work, family, and financial responsibilities through career counseling, child care assistance, transportation assistance, or flexible scheduling can increase success. Additionally, aligning training and postsecondary education programs with the workforce needs of the region increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses’ specific labor needs.

## JOB READY PA

In Pennsylvania, a strategy known as Job Ready PA works to create a skilled workforce for the many job opportunities available in the state. For instance, twenty industry clusters have been identified as part of the Industry Partnership (IP) program as businesses in which Pennsylvania has a competitive advantage and/or which provide high wages and job advancement opportunities. Through the IP program, employers, colleges, and local Workforce Investment Boards come together to implement the services needed to train and employ more workers in these jobs. More than 6,300 businesses are actively involved in IPs and more than 70,000 workers have been trained since 2005, with workers seeing an average 6.62% increase in their wages within the first year after training. Using the Standard for training program eligibility and for the identification of self-sufficiency career paths are two of many possible uses of the Standard for the IP program.

## INCREASE ASSETS

A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. One method that encourages asset building for low-wage workers are Individual Development Account (IDA) programs. IDAs are managed by community-based organizations and are held at local financial institutions while a public or private entity provides a matching contribution towards regular savings made by families. The savings can be withdrawn if it is used for a specified

objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

## INCREASE WAGES

As demonstrated in this report, even two adults working full-time must earn well beyond a minimum wage to meet their family's basic needs. Higher wages can have a positive impact not only for workers but also for their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs. One method to increase salaries of low-wage workers is to increase the minimum wage. Localized Living Wage laws are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. Additionally, according to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages<sup>21</sup> and better benefits.<sup>22</sup>

Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupants. Women and people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency.

## Conclusion

As Pennsylvania recovers from the current recession, long-term economic prosperity will require responsible planning that puts all Pennsylvanians on the path to self-sufficiency. A strong economy will mean good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs. The Self-Sufficiency Standard for Pennsylvania defines the income needed to realistically support a family, without public or private assistance. For most workers, the Self-Sufficiency Standard shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Pennsylvania families. For workers with wages below the Self-Sufficiency Standard, public subsidies for high-cost necessities such as child care, health care, and housing are critical to meeting basic needs, retaining jobs and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Pennsylvania has the opportunity to lay the foundation towards a strong workforce and thriving communities.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving to be self-sufficient. 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.

In addition to Pennsylvania, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York State, North Carolina, Ohio, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area. For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit [www.selfsufficiencystandard.org/](http://www.selfsufficiencystandard.org/)

For more information on *The Self-Sufficiency Standard for Pennsylvania 2010*, to order this publication or the Standard wage tables for any of Pennsylvania's counties, or to find out more about the programs at PathWays PA, contact (610) 543-5022 or visit [www.PathWaysPA.org/](http://www.PathWaysPA.org/)

## Endnotes

- <sup>1</sup> Bernstein, J. (2008). *Crunch: Why do I feel so squeezed (and other unsolved economic mysteries)*. Berrett-Koehler Publishers, Inc.
- <sup>2</sup> There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly food stamps). The FPL only varies by family size, regardless of composition; the 2009 FPL for a family of three is \$18,310. The 2009 FPL is in effect until at least May 31, 2010. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/09poverty.shtml>
- <sup>3</sup> U.S. Department of Health and Human Services. (n.d.). *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved March 25, 2008, from <http://aspe.hhs.gov/poverty/faq.shtml>
- <sup>4</sup> According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2008. Likewise, 71% of single mothers with children were employed in 2008 and 83% of single fathers with children were employed in 2008. Not only is working now the norm, but 76% of employed women with children under 18 years of age worked full-time in 2008. US Department of Labor, Bureau of Labor Statistics. (2009). *Employment characteristics of families in 2008*. Retrieved June 4, 2009, from <http://www.bls.gov/news.release/pdf/famee.pdf>
- <sup>5</sup> Levin-Epstein, J. (2010, March 11). *Measures to gauge poverty inch forward* [Web posting]. “Out of the Spotlight” Posting for March 11, 2010. Retrieved March 15, 2010, from <http://www.spotlightonpoverty.org/OutOfTheSpotlight.aspx?id=ef9f5007-c6dc-4c7e-90cc-73d39e5ddfc4>
- <sup>6</sup> The Pennsylvania minimum wage is \$7.25 per hour as of July 24, 2009, and is equal to the federal minimum wage. U.S. Department of Labor, Employment Standards Administration, Wage and Hour Division. (2010). *Minimum wage laws in the states-January 1, 2010*. Retrieved March 4, 2010, from <http://www.dol.gov/esa/minwage/america.htm>
- <sup>7</sup> The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate region. US Department of Labor, Bureau of Labor Statistics. (2010). *Consumer Price Index. January 2010 1982-84=100 - CUURA10ISA0*. Midwest Region All Items; New York All Items; Northeast Region All Items; South Region All Items; West Region All Items; and Washington-Baltimore All Items. Retrieved March 4, 2010, from <http://data.bls.gov/cgi-bin/surveymost?cu>
- <sup>8</sup> The HUD median income limit for a three-person family in Allegheny is \$56,300 annually. U.S. Department of Housing and Urban Development. (2009). *FY 2009 Income Limits Documentation System. FY 2009 income limits summary, Allegheny County*. Retrieved March 3, 2010, from <http://www.huduser.org/>
- <sup>9</sup> Families with incomes between \$45,000 and \$28,150 for a family of three in Allegheny County are considered “Low Income.” Families with incomes between \$28,150 and \$16,900 are considered “Very Low Income” and families with incomes less than \$16,900 as considered “Extremely Low Income.” Although these income limits are based on 80%, 50%, and 30% of the median income, the final income limit benchmarks are calculated after various adjustments are accounted for, such as adjustments for high or low housing cost areas. Therefore, the final income limits may not be an exact percent of the original median income. Most housing assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category. U.S. Department of Housing and Urban Development. (2009). *FY 2009 Income Limits Documentation System. FY 2009 income limits summary, Pittsburgh HMFSA, Pennsylvania*. Retrieved February 23, 2010, from <http://www.huduser.org/>
- <sup>10</sup> Pearce, D. (2009). *Overlooked and undercounted: Struggling to make ends meet in Pennsylvania*. Seattle, WA: Center for Women’s Welfare, University of Washington. Available at <http://www.selfsufficiencystandard.org/pubs.html#addpubs>
- <sup>11</sup> Median wages of Pennsylvania’s top occupations come from the Bureau of Labor Statistics Occupational Employment Statistics survey and are updated for inflation using the Consumer Price Index. US Department of Labor, Bureau of Labor Statistics. (2009). *May 2008 state occupational employment and wage estimates, Pennsylvania*. Retrieved March 3, 2010, from <http://www.bls.gov/oes/data.htm>; and US Department of Labor, Bureau of Labor Statistics. (2010). *Consumer Price Index. January 2010 northeast region all items, 1982-84=100 - CUURA10ISA0*. Retrieved March 3, 2010, from <http://data.bls.gov/cgi-bin/surveymost?cu>
- <sup>12</sup> Public Citizens for Children and Youth. (2009). *Child care works: A program with a growing need*. Retrieved April 1, 2010, from <http://pccy.org/userfiles/file/ChildCare/ChildCareSubsidy.pdf>
- <sup>13</sup> This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also, note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2005, and have been inflated to the Northeast Region August 2009 CPI to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services, Administration for Children & Families. (2008). *Office of Child Support Enforcement. 2005 annual statistical report*. (Tables 4, 14, 15 and 61). Retrieved October 20, 2008 from [http://www.acf.hhs.gov/programs/cse/pubs/2008/annual\\_report](http://www.acf.hhs.gov/programs/cse/pubs/2008/annual_report). Data has been inflated using the Bureau of Labor Statistics Northeast Region Consumer Price Index for August 2009.
- <sup>14</sup> Pennsylvania Department of Public Welfare. (2010). *Child Care Works Subsidized Child Care Program*. Retrieved February 17, 2010, from <http://www.dpw.state.pa.us/ServicesPrograms/Child-CareEarlyEd/003670906.htm>
- <sup>15</sup> Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid for themselves and

their children for up to 12 months through the Transitional Medicaid program. Broaddus, M., Blaney, S., Dude, A., Guyer, J., Ku, L., and Peterson, J. (2002). *Expanding family coverage: States' Medicaid eligibility policies for working families in the year 2000 (Table 4)*. Washington, D.C. Retrieved December 24, 2008, from <http://www.cbpp.org/1-2-02health.htm>

<sup>16</sup> Although Pennsylvania's Children's Health Insurance Program covers all children regardless of income, families with incomes below 300% of the FPL are eligible for free or low-cost premiums. Pennsylvania's Children's Health Insurance Program. (2009). *Income chart*. Retrieved February 17, 2010, from [http://www.chip-coverspakids.com/assets/media/pdf/2009\\_income\\_guidelines.pdf](http://www.chip-coverspakids.com/assets/media/pdf/2009_income_guidelines.pdf)

<sup>17</sup> Median hourly wages of occupations in the Philadelphia metropolitan region are from the Bureau of Labor Statistics Occupational Employment Statistics survey. U.S. Department of Labor, Bureau of Labor Statistics. (2009). *May 2008 occupational employment and wage estimates: Philadelphia metropolitan area*. Retrieved March 4, 2010, from <http://www.bls.gov/oes/>

<sup>18</sup> Holzer, H. & Lerman, R. (2007). *America's forgotten middle skill jobs: Education and training requirements in the next decade and beyond*. The Workforce Alliance. Washington, DC. Retrieved April 22, 2009, from [http://www.urban.org/UploadedPDF/411633\\_forgottenjobs.pdf](http://www.urban.org/UploadedPDF/411633_forgottenjobs.pdf)

<sup>19</sup> Data obtained from the 2008 American Community Survey. U.S. Census Bureau. (2009). 2008 American Community Survey 1-year Estimates. Detailed Tables. B20004. *Median earnings by sex by educational attainment for the population 25 years and over. Pennsylvania, United States*. Retrieved March 3, 2010, from <http://factfinder.census.gov/>

<sup>20</sup> The U.S. Department of Labor FY 2010 budget includes \$500 million (appropriated through the American Recovery and Reinvestment Act) for competitive grants to train workers for green jobs and \$50 million for green jobs employment and training initiatives. U.S. Department of Labor. (2009). *Secretary Hilda L. Solis unveils U.S. Department of Labor's budget for fiscal year 2010*. [News Release Number 09-0489-NAT]. Retrieved March 23, 2010, from <http://www.dol.gov/opa/media/press/oasam/OASAM20090489.htm>

<sup>21</sup> In 2006, union workers averaged \$23.33 per hour, compared to \$18.53 for nonunion workers. U.S. Department of Labor, Bureau of Labor Statistics. (2007, June). *National compensation survey: Occupational wages in the United States*. (Summary 07-03). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ocs/sp/ncbl0910.pdf>

<sup>22</sup> In 2007, a union employee's average share of employer-sponsored health insurance was 8% of the medical care premium for single coverage and 12% for family coverage, compared with a nonunion employee's average share of 20% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2007, August). *National compensation survey: Employee benefits in private industry in the United States, March 2007*. (Summary 07-05). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf>

## TEXT BOX ENDNOTES

<sup>a</sup> One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles. Ruggles, P. (1990). *Drawing the line: Alternative poverty measures and their implications for public policy*. Lanham, MD: University Press of America.

<sup>b</sup> Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved March 15, 2010, from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

<sup>c</sup> U.S. Department of Commerce, U.S. Census Bureau. (2010). Poverty Measurement Studies and Alternative Measures. *Observations from the interagency technical working group on developing a supplemental poverty measure*. Retrieved March 15, 2010, from <http://www.census.gov/hhes/www/povmeas/povmeas.html>

<sup>d</sup> Short, K., Garner, T. (2008). *Creating a consistent poverty measure over time using NAS Procedures: 1996-2005*. U.S. Census Bureau, Working Paper Series, Poverty Thresholds. Retrieved March 30, 2010, from [http://www.census.gov/hhes/www/pov-meas/papers/experimental\\_measures\\_96\\_05v7.pdf](http://www.census.gov/hhes/www/pov-meas/papers/experimental_measures_96_05v7.pdf)

<sup>e</sup> National Partnership for Women & Families. (2010). *In the states: Pennsylvania by the numbers*. Retrieved April 1, 2010, from [http://www.nationalpartnership.org/site/PageServer?pagename=psd\\_toolkit\\_map\\_states\\_pa](http://www.nationalpartnership.org/site/PageServer?pagename=psd_toolkit_map_states_pa)

<sup>f</sup> National Partnership for Women & Families. (2010). *Support paid sick days*. Retrieved April 1, 2010, from [http://www.nationalpartnership.org/site/PageServer?pagename=psd\\_toolkit\\_map\\_states\\_pa](http://www.nationalpartnership.org/site/PageServer?pagename=psd_toolkit_map_states_pa); and, Lovell, V. (2004). *No time to be sick: Why everyone suffers when workers don't have paid sick leave*. Institute for Women's Policy Research. Retrieved from [www.iwpr.org](http://www.iwpr.org)

<sup>g</sup> Department of Labor. (2004). *Balancing the needs of families and employers: Family and medical leave surveys, 2000*. National Partnership for Women and Families, State Legislative Round-Up. Retrieved from [www.nationalpartnership.org/iwpr.org](http://www.nationalpartnership.org/iwpr.org)

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

<sup>i</sup> U.S. Bureau of Labor Statistics. (2010). *On paid sick leave: Paid sick leave in the United States*. Program Perspectives Vol. 2, Issue 2, March 2010. Retrieved April 1, 2010, from [http://www.bls.gov/opub/perspectives/program\\_perspectives\\_vol2\\_issue2.pdf](http://www.bls.gov/opub/perspectives/program_perspectives_vol2_issue2.pdf)

<sup>j</sup> *ibid.*

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

## Appendix A: Where Do The Numbers Come From? Methodology, Assumptions and Sources

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

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

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

The Self-Sufficiency Standard is calculated for 70 different family types for each county in Pennsylvania. In addition, two Pennsylvania counties have been split into two separate tables: Allegheny County, Pittsburgh and Allegheny County excluding Pittsburgh; and Delaware County assuming private transportation and Delaware County assuming public transportation. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The

cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Pennsylvania are included in Appendix C.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The components of *The Self-Sufficiency Standard for Pennsylvania 2010* and the assumptions included in the calculations are described below.

**HOUSING.** For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. Section 8(c) (1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2009, HUD published final FMRs for fiscal year 2010.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into “Metropolitan Divisions” (i.e., HMFAs).

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and

random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>a</sup>

For the *The Self-Sufficiency Standard for Pennsylvania 2010*, housing is calculated using the FY 2010 HUD Fair Market Rents. All Pennsylvania FMRs are set at the 40th percentile with the exception of the Philadelphia metropolitan area (Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties) which is set at the 50th percentile.

Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard uses median gross rent ratios calculated from the U.S. Census Bureau's 2006-2008 American Community Survey (ACS) 3-Year Estimates to obtain the housing costs for each county in a metropolitan area.

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

**CHILD CARE.** The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.<sup>b</sup> Many states, including

Pennsylvania, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for Pennsylvania child care costs is from the Pennsylvania 2009 market rate survey, conducted by the Pennsylvania Department of Education, Office of Child Development and Early Learning.<sup>c</sup>

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers).<sup>d</sup> However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the “private subsidy” of free or low cost child care provided by relatives and others is not assumed.

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

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

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).<sup>f</sup>

For the 2010 Pennsylvania Standard, infant rates were calculated using the cost of full-time care at licensed family child care facilities for infants and toddlers. Full-time center care rates were used to calculate child care costs for preschoolers. Costs for schoolage children were calculated using part-time licensed center care rates.

Child care costs for the Standard were calculated at the 75th percentile of child care costs from the 2009 Pennsylvania market rate survey responses for each type of care facility and age group. The 2009 market rate survey had several cases of either missing data for a county for a specific type of care facility or a low number of survey responses. In these cases one of the following two methods was used to substitute data for that county and age group. If data was available for another type of facility for the same age group in a county then the 75th percentile of the market rates for that care facility was substituted. For example, if there was missing data for family care facilities for infants, then if available, group care facility data was substituted for infant rates for that county. If there was not adequate data available for another type of care facility in the same county and age group, then an average of the 75th percentile rates (for the same age group) from surrounding counties was substituted. In these cases, surrounding county groups were developed by clustering counties within close proximity and with similar 2010 FMR housing costs.

**FOOD.** Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>8</sup>

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 42% of their food budget on food prepared away from home.<sup>h</sup>

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in food costs within Pennsylvania were varied using the annual 2009 ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Pennsylvania food costs range between 94% and 123% of the national average cost of food. Note that the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

### TRANSPORTATION.

**Public:** If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population. According to a study done by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population.<sup>i</sup> The Standard assumes private transportation (a car) where less than 7% of the public use public transportation to commute to work. For Pennsylvania, the Standard uses 2006-2008 American Community Survey 3-Year Estimates data to calculate the percent public transportation use to commute to work by county. Over 7% of the public use public transportation to commute to work in three Pennsylvania counties: Allegheny (10%), Delaware (9%), and Philadelphia (26%).<sup>j</sup> The Standard calculates public transportation costs for these counties. However, Allegheny and Delaware Counties have two separate tables each in order to account for areas within the counties that may not have adequate public transportation. For Allegheny County there is a Standard table for Pittsburgh that is calculated assuming public transportation and a separate table for Allegheny County excluding Pittsburgh that is calculated assuming private transportation. For Delaware County, separate

Standards are calculated that apply to the entire county: one assuming public transportation and one assuming private transportation. The costs of public transportation in Philadelphia and Delaware Counties are from the Southeastern Pennsylvania Transit Authority (SEPTA). In Delaware County public transportation is calculated using the cost of a monthly Zone 4 TrailPass. In Philadelphia, public transportation is calculated as the cost of a monthly Zone 1 TrailPass, which is comparable to the cost of a monthly TransPass. The cost of public transportation in Pittsburgh is from the Port Authority of Allegheny County and is calculated using the cost of a monthly Zone 2 pass.

**Private Transportation:** For private transportation, the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the 2009 National Household Travel Survey.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2007 State Averages Expenditures and Premiums for Personal Automobile Insurance. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from the Pennsylvania Insurance Department’s automobile insurance guide, *A Rate Comparison Guide for Automobile Insurance in Pennsylvania*.

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

private transportation fixed costs, the Standard uses 2008 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Northeast region of the U.S.

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

**HEALTH CARE.** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance; and, in Pennsylvania 77% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance.<sup>k</sup> Nationally, the employer pays 80% of the insurance premium for the employee and 72% of the insurance premium for the family. In Pennsylvania, the full-time worker’s employer pays an average of 81% of the insurance premium for the employee and 76% for the family.<sup>l</sup> For people without employer-sponsored health insurance, the cost of health care would likely be higher than accounted for in the Standard. With the recently passed health care reform bill, the Patient Protection and Affordable Care Act, the number of people with employer-sponsored health insurance is expected to increase due to the Small Businesses Health Care Tax Credit, which will provide tax credits to small businesses that provide health insurance to their employees. The Small Businesses Health Care Tax Credit will take effect for the 2010 tax year, providing a tax credit of up to 35% of the health premiums paid by the employer, and will increase in 2014 to credit of up to 50% of the employer’s premium costs.<sup>m</sup>

Health care premiums are obtained from the 2008 Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state’s residents for a single adult and for a family. In Pennsylvania, the average premium paid by the employee is \$71 for a single adult and \$248 for a family.<sup>n</sup> These costs

are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary the state premium costs for Pennsylvania, the Standard calculates county-specific insurance rate ratios using sample premium rates for companies in the top 10 market shares in Pennsylvania that have comparable state-wide coverage. The ratios are used to adjust the state level MEPS data by county.<sup>o</sup>

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

Note that although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Pennsylvania, the worker's share of health care premiums nearly doubled over the past decade, increasing by 95% (from \$6,721 to \$13,116 per year) between 2000 and 2009 while the average worker's earnings increased by just 17% between 2000 and 2009.<sup>p</sup> Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage.

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

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

**TAXES.** Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while a payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. Income tax calculations for the Standard include state and local income tax as well as the Pennsylvania Tax Forgiveness Program. Pennsylvania's 3.07% state income tax rate and Pennsylvania's municipal Earned Income Taxes (EIT) are calculated in the 2010 Standard (the municipal EIT rate and the school district EIT rate for the largest population municipality in each county is calculated for that county's table).<sup>r</sup>

The Pennsylvania state sales tax is calculated at 6%. In addition, the Standard calculates the additional local sales tax in Allegheny and Philadelphia Counties, bringing the total sales tax in these counties to 7% for Allegheny and 8% for Philadelphia.<sup>s</sup>

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant.

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

Pennsylvania does not currently have a state EITC, although Table 5 and Appendix D in this report model a proposed Pennsylvania state EITC that would be 30% of the federal EITC.

**The Child Care Tax Credit (CCTC)**, also known as the Child and Dependant Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a

refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2009, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

Pennsylvania does not have a state CCTC.

**The Child Tax Credit (CTC)** is like the EITC in that it is a refundable federal tax credit. In 2009, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over

\$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

Pennsylvania does not have a state CTC.

**The Making Work Pay Tax Credit (MWPTC)**, recently passed in the 2009 American Recovery and Reinvestment Act, is a refundable federal tax credit up to \$400 per year for single adults and \$800 per year for married couples. The credit is available to working adults with incomes up to \$75,000 per year for single adults and \$150,000 per year for married couples. For the Standard, the Making Work Pay Tax Credit is shown monthly.

#### TREATMENT OF TAX CREDITS IN THE MODELING TABLE AND FIGURE.

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, for the work supports modeled in Table 5 (Columns # 2-#6), the refundable federal Earned Income Tax Credit (EITC), proposed state EITC, and the “additional” refundable portion of the Child Tax Credit (CTC) and Making Work Pay Tax Credit (MWPTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling columns of the table.

The tax credits are calculated this way in Table 5 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families receive the EITC as a single payment the following year when they file their tax returns.<sup>a</sup> Many families prefer to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>b</sup> Therefore, in Columns #2-#6 of Table 5, the total amount of the refundable federal, state, and city EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table 5. Likewise, the MWPTC is also separated into a monthly amount used to offset remaining federal taxes (after the CCTC and CTC) and the additional refundable amount shown annually. Note that unlike the EITC one cannot legally receive the “additional” refundable portion of the Child Tax Credit on a monthly basis.

<sup>a</sup> Some workers may be unaware of the advance payment option, and others may have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. National Tax Journal, 53 (4 part 2), 1245-1265.

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## Appendix B: How the Standard Has Been Used

The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we provide specific examples of some of these uses—with references and weblinks—so that you can explore these uses as well as contact programs and persons who have actually applied the Self-Sufficiency Standard in their work.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

***The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.*** As in the modeling tables in this report, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/Food Stamp Program, Medicaid) or policy options (changes in child care co-payments, tax reform or tax credits) on family budgets.

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families*, to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see [http://liveworkthrive.org/admin/Editor/assets/WPFR\\_Report\\_031108.pdf](http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf)).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth used the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their

families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see <http://www.acy.org>).

- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see <http://www.hscdade.org>
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages (see <http://www.PathWaysPA.org>).
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County, see <http://www.captc.org>

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

***The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.***

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development

proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see <http://www.neappleseed.org>).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

## TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis, it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs,*

from short-term job search and placement programs to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Seattle-King County Workforce Development Council adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Seattle-King County Workforce Development Council, see <http://www.seekingwdc.org>
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see <http://www.cityofchicago.org>
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>).

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in education and training* such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council, see [http://www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm)

- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.insightcced.org>).
- Following the release of the Crittenton Women’s Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see <http://www.liveworkthrive.org/hotjobs.php>).
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut’s Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://www.cga.ct.gov/PCSW>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New

York for job readiness planning for women seeking skilled employment.

- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

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

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Oregon, Pennsylvania, Washington State, the Bay

Area in California, Colorado and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at <http://www.Coloradoselfsufficiencystandardcalculator.org>
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool (see <http://www.thecalculator.org>). Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit <http://www.worksourceonline.com/js/documents/Instructions.pdf>
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see [http://www.vakids.org/Publications/budget\\_exercise.htm](http://www.vakids.org/Publications/budget_exercise.htm)).
- Women Work! (National Network for Women’s Employment) used the Standard as a career-counseling tool in South Dakota. For more information on Women Work!, see <http://www.womenwork.org>
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org>
- In New York the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html>
- The Oregon *Prosperity Planner*, a calculator based on the 2008 Oregon Self-Sufficiency Standard can be found at <http://www.prosperityplanner.org>
- The Chicago, Illinois Mayor’s Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at [www.ides.state.il.us/calculator/default.asp](http://www.ides.state.il.us/calculator/default.asp)
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightccd.org/index.php/insight-communities/cfess/calculator>

## PUBLIC EDUCATION

***The Self-Sufficiency Standard has been used as a public education tool.*** As an education tool, the Standard: helps the public at large understand what is involved in making the transition to self-sufficiency; shows employers the importance of providing benefits, especially health care, which help families meet their needs; demonstrates to service providers how the various components fit together, helping to facilitate the coordination of a range of services and supports; and for policy makers and legislators, shows both the need for and impact of work support programs on low-wage workers’ family budgets.

## HOW THE SELF-SUFFICIENCY STANDARD HAS BEEN USED IN PENNSYLVANIA

After more than ten years of use in Pennsylvania, the Self-Sufficiency Standard has become an invaluable tool for numerous private organizations, government agencies, and universities. For instance, PathWays PA uses the Standard to assist agency clients who are on the path to self-sufficiency and to raise staff salaries to ensure income adequacy. Development of the Self-Sufficiency Standard has also led to new resources for statewide use. These include the *Online Training and Benefits Eligibility Tool*, *Making Wages Work*, and various smaller publications and public testimony. PathWays PA has encouraged colleagues in Pennsylvania to use the Standard in their work with families living at or near the poverty level.

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

- **By Local Workforce Investment Boards:** Workforce Investment Boards and CareerLink Centers use the Standard to do the following:
  - » The Berks County CareerLink uses the Standard as a budgeting tool for customers and in related informational workshops.
  - » At the **Central Workforce Investment Board**, for households to receive Title I Adult training funds, they must have incomes below \$30,460, an amount based on the 2006 Self-Sufficiency Standard for one adult and one preschool child.
  - » The **Chester Workforce Investment Board** uses the Standard as a resource and shares it with other providers.
  - » The **Lackawanna Workforce Investment Board** reviewed the Self-Sufficiency Standard for a two-person family (single adult and preschooler, which was set at \$32,046) and ultimately decided to set eligibility at an even higher level, 235% of the Federal Poverty Level (\$34,240).
  - » The **Lancaster Workforce Investment Board** uses the Standard for planning purposes in their WIB.
  - » At the **North Central Workforce Investment Board**, the Standard is used as a reference and in determining eligibility levels for certain programs.
  - » The **Northern Tier Workforce Investment Board** has used the Standard as a guideline for increasing their eligibility requirements.
  - » The **Philadelphia Workforce Investment Board** has used the Standard since 2000 as part of its priority of service policy in that individuals who are not making a sufficient wage are considered for training. Individuals who fall in this category have priority and includes veterans and other related eligible spouses, and others on public assistance.
  - » The **Pocono Workforce Investment Board** has adopted a Self-Sufficiency Standard for the Pocono Counties based on the annual income needed for a single adult and preschool child in each of their four counties.
  - » The **Tri-County Workforce Investment Board** had plans to use the Self-Sufficiency Standard in a pilot program for which they were recently funded.
- **PathWays PA** launched their *Online Budget Worksheet* in 2005. Updated and renamed in 2008, the *Online Training and Benefits Eligibility Tool* provides access to benefits and work supports while also showing users whether they qualify for training through the state's Workforce Investment Boards (see [http://www.pathwayspa.org/Online\\_Training\\_and\\_Benefits\\_Eligibility\\_Tool.html#](http://www.pathwayspa.org/Online_Training_and_Benefits_Eligibility_Tool.html#)).
- At the **Consumer Credit Counseling Service of Delaware Valley**, the Standard is used as a grantwriting tool to paint a picture of the number of people and families in the region who are struggling to make ends meet.

## HOW THE SELF-SUFFICIENCY STANDARD HAS BEEN USED IN PENNSYLVANIA

- At the **Pennsylvania State Education Association (PSEA)**, the Standard has been used as part of a Living Wage Campaign for education support professionals. PSEA plans to create a website showing the Standard for each county and whether the wages achieved by their members meet or exceed it.
  - At the **Philadelphia Health Department/Division of Maternal Child and Family Health**, the Standard is utilized to counsel mothers with infants returning to the workforce to make sound career choices based on wage adequacy.
  - At **Pennsylvania Housing Finance Agency**, the Standard is utilized to provide supportive services to current housing residents to build awareness and increase access to financial resources.
  - At **Montgomery Community CADCOM** and the **Philadelphia Mayor’s Office of Community Services (MOCS)**, caseworkers compare client wages to self-sufficiency wages by using the *Online Self-Sufficiency Budget Worksheet*.
  - At other **Community Action Agencies** throughout Pennsylvania, the Standard is utilized as a tool to meet their state goals in working with low-wage workers.
  - **AchieveAbility** developed a “Family Self-Sufficiency Continuum,” a measurable tool that both informs and reflects a family’s progress from dependency to self-sufficiency.
  - The **Pennsylvania Office of Consumer Advocacy** uses the Standard for issues such as utility rate increases.
- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah’s Children’s Health Insurance Program. For more information on Voices for Utah Children go to <http://www.utahchildren.org>
  - In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
  - MassFESS (hosted by the Crittenton Women’s Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women’s Union, see <http://www.liveworkthrive.org>
  - In an initiative started at the University of Washington School of Social Work, policymakers participate in the “Walk-A-Mile” program, where they “walk” in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
  - The Wisconsin Women’s Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women’s coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women’s Network website can be accessed at <http://www.wiwomensnetwork.org>

## CREATE GUIDELINES FOR WAGE-SETTING

*The Self-Sufficiency Standard has been used as a guideline for wage-setting.* By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service

staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>

- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see <http://www.acy.org>
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see <http://www.insightcced.org>).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

## SUPPORT RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also 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.

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf>).
- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. PathWays PA also uses the

*Overlooked and Undercounted* report (see below) to support the need for stronger poverty measures in Pennsylvania as well as to more accurately estimate the number of families in need in Pennsylvania. In addition, PathWays PA uses the Standard as a measure against which to base tax credits, health care reform, and other needs.

- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the following reports and available online at [www.selfsufficiencystandard.org/pubs.html#addpubs](http://www.selfsufficiencystandard.org/pubs.html#addpubs):
  - » California: *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California*
  - » Colorado: *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*
  - » Connecticut: *Overlooked and Undercounted: Where Connecticut Stands*
  - » Mississippi: *Overlooked and Undercounted: Struggling to Make Ends Meet in Mississippi*
  - » New Jersey: *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*
  - » Pennsylvania: *Overlooked and Undercounted: Struggling to Make Ends Meet in Pennsylvania*
  - » Washington State: *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*

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## **Appendix C, County Data Tables: The Self-Sufficiency Standard for Selected Family Types in Pennsylvania**

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**DEFINITION OF CHILDREN'S AGES IN TABLES:**

Infant = 0 to 3 years

Preschooler = 3 to 5 years

Schoolage = 6 to 12 years

Teenager = 13 to 18 years

# Philadelphia County Workforce Investment Area

**TABLE 1. The Self-Sufficiency Standard for Philadelphia County, 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	811	971	971	971	971	1187	971	971
Child Care	0	803	1621	1411	608	2229	1621	1411
Food	278	422	553	633	734	746	794	870
Transportation*	84	84	84	84	84	84	168	168
Health Care	125	310	325	330	350	346	381	386
Miscellaneous	130	259	355	343	275	459	394	381
Taxes	387	810	1148	1088	784	1624	1168	1106
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-53	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.13	\$19.82	\$27.03	\$25.90	\$20.18	\$35.74	\$14.67 per adult	\$14.09 per adult
MONTHLY	\$1,783	\$3,489	\$4,758	\$4,559	\$3,552	\$6,291	\$5,163	\$4,958
ANNUAL	\$21,392	\$41,863	\$57,092	\$54,705	\$42,630	\$75,491	\$61,959	\$59,501

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

## Delaware County Workforce Investment Area

**TABLE 2. The Self-Sufficiency Standard for Delaware County, PA 2010 (Private Transportation)**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	902	1079	1079	1079	1079	1320	1079	1079
Child Care	0	825	1649	1497	673	2322	1649	1497
Food	278	422	553	633	734	746	794	870
Transportation	299	306	306	306	306	306	589	589
Health Care	125	310	325	330	350	346	381	386
Miscellaneous	161	294	391	385	314	504	449	442
Taxes	409	756	1026	1000	744	1503	1101	1073
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$12.16	\$21.73	\$28.58	\$28.01	\$22.44	\$37.86	\$16.22 per adult	\$15.92 per adult
MONTHLY	\$2,141	\$3,825	\$5,030	\$4,930	\$3,950	\$6,663	\$5,709	\$5,603
ANNUAL	\$25,689	\$45,903	\$60,365	\$59,162	\$47,400	\$79,953	\$68,509	\$67,238

**TABLE 3. The Self-Sufficiency Standard for Delaware County, PA 2010 (Public Transportation)**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	902	1079	1079	1079	1079	1320	1079	1079
Child Care	0	825	1649	1497	673	2322	1649	1497
Food	278	422	553	633	734	746	794	870
Transportation*	163	163	163	163	163	163	326	326
Health Care	125	310	325	330	350	346	381	386
Miscellaneous	147	280	377	370	300	490	423	416
Taxes	355	700	971	944	688	1414	999	971
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$11.01	\$20.52	\$27.37	\$26.80	\$21.23	\$36.46	\$15.11 per adult	\$14.81 per adult
MONTHLY	\$1,938	\$3,612	\$4,817	\$4,717	\$3,737	\$6,416	\$5,318	\$5,212
ANNUAL	\$23,251	\$43,343	\$57,805	\$56,602	\$44,840	\$76,995	\$63,814	\$62,543

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

## Chester County Workforce Investment Area

**TABLE 4. The Self-Sufficiency Standard for Chester County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	1059	1267	1267	1267	1267	1549	1267	1267
Child Care	0	977	1949	1567	590	2540	1949	1567
Food	278	422	553	633	734	746	794	870
Transportation	276	283	283	283	283	283	542	542
Health Care	130	326	342	347	367	362	398	403
Miscellaneous	174	327	439	410	324	548	495	465
Taxes	462	886	1267	1098	782	1777	1279	1161
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$13.33	\$24.55	\$32.96	\$30.13	\$23.28	\$42.16	\$18.16 per adult	\$16.88 per adult
MONTHLY	\$2,347	\$4,321	\$5,801	\$5,303	\$4,097	\$7,421	\$6,391	\$5,941
ANNUAL	\$28,160	\$51,853	\$69,613	\$63,639	\$49,163	\$89,052	\$76,690	\$71,296

# Montgomery County Workforce Investment Area

**TABLE 5. The Self-Sufficiency Standard for Montgomery County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	1012	1211	1211	1211	1211	1481	1211	1211
Child Care	0	909	1656	1582	673	2329	1656	1582
Food	278	422	553	633	734	746	794	870
Transportation	299	306	306	306	306	306	588	588
Health Care	130	326	342	347	367	362	398	403
Miscellaneous	172	317	407	408	329	522	465	465
Taxes	453	847	1087	1091	801	1618	1161	1164
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$13.13	\$23.70	\$29.89	\$29.98	\$23.70	\$39.66	\$16.87 per adult	\$16.90 per adult
MONTHLY	\$2,311	\$4,172	\$5,261	\$5,277	\$4,171	\$6,980	\$5,940	\$5,949
ANNUAL	\$27,735	\$50,064	\$63,137	\$63,323	\$50,047	\$83,762	\$71,275	\$71,393

## Bucks County Workforce Investment Area

**TABLE 6. The Self-Sufficiency Standard for Bucks County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	1015	1214	1214	1214	1214	1485	1214	1214
Child Care	0	957	1717	1586	629	2346	1717	1586
Food	278	422	553	633	734	746	794	870
Transportation	294	300	300	300	300	300	577	577
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	172	322	413	408	325	524	470	465
Taxes	468	894	1146	1128	812	1683	1223	1203
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$13.20	\$24.27	\$30.61	\$30.22	\$23.48	\$40.14	\$17.22 per adult	\$17.01 per adult
MONTHLY	\$2,324	\$4,271	\$5,387	\$5,318	\$4,133	\$7,065	\$6,061	\$5,987
ANNUAL	\$27,886	\$51,253	\$64,642	\$63,821	\$49,597	\$84,779	\$72,735	\$71,846

# Lancaster County Workforce Investment Area

**TABLE 7. The Self-Sufficiency Standard for Lancaster County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	630	776	776	776	776	985	776	776
Child Care	0	768	1405	1329	561	1966	1405	1329
Food	223	337	442	506	587	596	635	695
Transportation	247	254	254	254	254	254	486	486
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	123	245	321	320	254	415	369	368
Taxes	285	610	813	810	520	1108	857	853
Earned Income Tax Credit (-)	0	0	0	0	-83	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.10	\$17.81	\$22.98	\$22.92	\$16.85	\$30.09	\$13.02 per adult	\$12.98 per adult
MONTHLY	\$1,602	\$3,134	\$4,044	\$4,033	\$2,965	\$5,295	\$4,583	\$4,568
ANNUAL	\$19,223	\$37,612	\$48,526	\$48,400	\$35,585	\$63,540	\$55,002	\$54,821

## Berks County Workforce Investment Area

**TABLE 8. The Self-Sufficiency Standard for Berks County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	614	757	757	757	757	1012	757	757
Child Care	0	694	1377	1176	482	1859	1377	1176
Food	225	341	447	511	593	602	641	702
Transportation	256	263	263	263	263	263	504	504
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	122	237	318	304	245	409	367	353
Taxes	319	643	888	830	540	1198	949	889
Earned Income Tax Credit (-)	0	0	0	0	-103	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.26	\$17.48	\$23.20	\$22.04	\$16.31	\$30.19	\$13.21 per adult	\$12.62 per adult
MONTHLY	\$1,630	\$3,076	\$4,083	\$3,879	\$2,871	\$5,313	\$4,652	\$4,443
ANNUAL	\$19,562	\$36,916	\$48,999	\$46,550	\$34,457	\$63,760	\$55,819	\$53,313

# Lehigh Valley Workforce Investment Area

**TABLE 9. The Self-Sufficiency Standard for Lehigh County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	711	841	841	841	841	1088	841	841
Child Care	0	662	1347	1178	516	1864	1347	1178
Food	225	341	447	511	593	602	641	702
Transportation	255	262	262	262	262	262	502	502
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	132	242	323	313	257	417	372	362
Taxes	320	593	815	775	535	1108	863	821
Earned Income Tax Credit (-)	0	0	0	0	-69	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.87	\$17.53	\$23.12	\$22.26	\$17.23	\$30.18	\$13.13 per adult	\$12.69 per adult
MONTHLY	\$1,737	\$3,085	\$4,068	\$3,918	\$3,032	\$5,311	\$4,623	\$4,468
ANNUAL	\$20,846	\$37,018	\$48,820	\$47,016	\$36,389	\$63,735	\$55,471	\$53,611

**TABLE 10. The Self-Sufficiency Standard for Northampton County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	733	868	868	868	868	1123	868	868
Child Care	0	705	1358	1209	503	1861	1358	1209
Food	225	341	447	511	593	602	641	702
Transportation	252	259	259	259	259	259	496	496
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	134	249	326	318	258	420	375	367
Taxes	328	621	829	797	541	1119	875	842
Earned Income Tax Credit (-)	0	0	0	0	-65	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.04	\$18.10	\$23.41	\$22.72	\$17.36	\$30.42	\$13.26 per adult	\$12.91 per adult
MONTHLY	\$1,766	\$3,186	\$4,120	\$3,999	\$3,055	\$5,355	\$4,669	\$4,544
ANNUAL	\$21,196	\$38,229	\$49,435	\$47,991	\$36,655	\$64,256	\$56,026	\$54,527

## Pocono Counties Workforce Investment Area

**TABLE 11. The Self-Sufficiency Standard for Carbon County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	561	664	664	664	664	860	664	664
Child Care	0	560	1082	994	434	1516	1082	994
Food	225	341	447	511	593	602	641	702
Transportation	253	259	259	259	259	259	497	497
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	117	215	280	278	232	360	328	326
Taxes	260	457	634	626	395	875	684	675
Earned Income Tax Credit (-)	0	-61	0	0	-182	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.59</b>	<b>\$14.65</b>	<b>\$19.31</b>	<b>\$19.15</b>	<b>\$14.18</b>	<b>\$25.30</b>	<b>\$11.26</b> per adult	<b>\$11.17</b> per adult
MONTHLY	\$1,513	\$2,579	\$3,399	\$3,371	\$2,496	\$4,452	\$3,963	\$3,930
ANNUAL	\$18,151	\$30,950	\$40,785	\$40,448	\$29,947	\$53,428	\$47,555	\$47,162

**TABLE 12. The Self-Sufficiency Standard for Monroe County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	730	913	913	913	913	1166	913	913
Child Care	0	651	1342	1150	499	1841	1342	1150
Food	225	341	447	511	593	602	641	702
Transportation	264	271	271	271	271	271	520	520
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	135	250	332	319	264	424	382	369
Taxes	333	626	850	800	578	1138	902	850
Earned Income Tax Credit (-)	0	0	0	0	-35	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$10.14</b>	<b>\$18.22</b>	<b>\$23.85</b>	<b>\$22.80</b>	<b>\$18.14</b>	<b>\$30.81</b>	<b>\$13.54</b> per adult	<b>\$13.00</b> per adult
MONTHLY	\$1,784	\$3,206	\$4,198	\$4,013	\$3,193	\$5,422	\$4,766	\$4,576
ANNUAL	\$21,413	\$38,472	\$50,372	\$48,155	\$38,321	\$65,069	\$57,188	\$54,915

## Pocono Counties Workforce Investment Area

**TABLE 13. The Self-Sufficiency Standard for Pike County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	844	978	978	978	978	1324	978	978
Child Care	0	667	1358	1275	608	1966	1358	1275
Food	225	341	447	511	593	602	641	702
Transportation	283	289	289	289	289	289	554	554
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	148	260	342	340	284	454	393	391
Taxes	387	668	891	886	671	1288	949	942
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-53	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$11.27	\$19.09	\$24.71	\$24.59	\$20.10	\$33.55	\$14.03 per adult	\$13.96 per adult
MONTHLY	\$1,984	\$3,360	\$4,348	\$4,327	\$3,538	\$5,904	\$4,939	\$4,914
ANNUAL	\$23,812	\$40,318	\$52,178	\$51,926	\$42,457	\$70,852	\$59,274	\$58,966

**TABLE 14. The Self-Sufficiency Standard for Wayne County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	565	710	710	710	710	887	710	710
Child Care	0	608	1186	1120	512	1698	1186	1120
Food	225	341	447	511	593	602	641	702
Transportation	261	268	268	268	268	268	514	514
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	118	225	295	296	245	382	345	345
Taxes	244	471	653	654	423	899	695	695
Earned Income Tax Credit (-)	0	-36	0	0	-136	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.58	\$15.52	\$20.47	\$20.49	\$15.44	\$26.80	\$11.81 per adult	\$11.81 per adult
MONTHLY	\$1,510	\$2,732	\$3,602	\$3,606	\$2,718	\$4,717	\$4,158	\$4,157
ANNUAL	\$18,116	\$32,784	\$43,228	\$43,276	\$32,610	\$56,602	\$49,891	\$49,885

## Lackawanna County Workforce Investment Area

**TABLE 15.** The Self-Sufficiency Standard for Lackawanna County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	544	653	653	653	653	828	653	653
Child Care	0	705	1450	1248	543	1992	1450	1248
Food	225	341	447	511	593	602	641	702
Transportation	256	263	263	263	263	263	504	504
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	115	229	315	302	242	405	365	351
Taxes	304	635	919	858	550	1231	985	923
Earned Income Tax Credit (-)	0	0	0	0	-110	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.75	\$16.91	\$23.23	\$22.06	\$16.12	\$30.12	\$13.25 per adult	\$12.65 per adult
MONTHLY	\$1,541	\$2,977	\$4,089	\$3,882	\$2,838	\$5,301	\$4,663	\$4,452
ANNUAL	\$18,490	\$35,720	\$49,069	\$46,586	\$34,051	\$63,610	\$55,957	\$53,418

## Northern Tier Workforce Investment Area

**TABLE 16. The Self-Sufficiency Standard for Bradford County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	505	579	579	579	579	724	579	579
Child Care	0	531	1088	918	388	1475	1088	918
Food	225	341	447	511	593	602	641	702
Transportation	252	259	259	259	259	259	496	496
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	111	204	271	262	219	342	320	310
Taxes	248	413	617	553	324	831	677	648
Earned Income Tax Credit (-)	0	-94	-18	-67	-239	0	0	-14
Child Care Tax Credit (-)	0	-70	-110	-120	-62	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.17	\$13.48	\$18.61	\$17.29	\$12.66	\$23.94	\$10.98 per adult	\$10.54 per adult
MONTHLY	\$1,438	\$2,373	\$3,275	\$3,042	\$2,228	\$4,214	\$3,867	\$3,710
ANNUAL	\$17,261	\$28,471	\$39,301	\$36,507	\$26,741	\$50,565	\$46,400	\$44,524

**TABLE 17. The Self-Sufficiency Standard for Sullivan County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	587	587	587	587	736	587	587
Child Care	0	548	1094	1011	464	1558	1094	1011
Food	225	341	447	511	593	602	641	702
Transportation	243	250	250	250	250	250	479	479
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	111	205	272	271	226	351	320	318
Taxes	239	404	593	585	370	837	650	643
Earned Income Tax Credit (-)	0	-92	-24	-30	-206	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.11	\$13.55	\$18.45	\$18.29	\$13.53	\$24.52	\$10.90 per adult	\$10.83 per adult
MONTHLY	\$1,427	\$2,384	\$3,248	\$3,219	\$2,382	\$4,315	\$3,837	\$3,812
ANNUAL	\$17,127	\$28,608	\$38,972	\$38,626	\$28,579	\$51,783	\$46,047	\$45,745

## Northern Tier Workforce Investment Area

**TABLE 18.** The Self-Sufficiency Standard for Susquehanna County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	600	600	600	600	721	600	600
Child Care	0	548	1099	1014	467	1566	1099	1014
Food	225	341	447	511	593	602	641	702
Transportation	255	262	262	262	262	262	503	503
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	112	208	275	274	229	351	324	322
Taxes	242	418	613	604	383	839	667	659
Earned Income Tax Credit (-)	0	-83	-8	-16	-194	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.20	\$13.85	\$18.87	\$18.68	\$13.86	\$24.56	\$11.08 per adult	\$11.00 per adult
MONTHLY	\$1,444	\$2,437	\$3,321	\$3,287	\$2,439	\$4,322	\$3,900	\$3,872
ANNUAL	\$17,328	\$29,244	\$39,849	\$39,449	\$29,270	\$51,869	\$46,805	\$46,465

**TABLE 19.** The Self-Sufficiency Standard for Tioga County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	545	606	606	606	606	796	606	606
Child Care	0	564	1096	1101	537	1633	1096	1101
Food	225	341	447	511	593	602	641	702
Transportation	251	258	258	258	258	258	493	493
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	115	209	274	281	235	364	323	330
Taxes	265	448	641	676	435	935	698	728
Earned Income Tax Credit (-)	0	-76	-4	0	-161	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-105	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.49	\$14.11	\$18.98	\$19.70	\$14.75	\$25.90	\$11.12 per adult	\$11.43 per adult
MONTHLY	\$1,495	\$2,483	\$3,340	\$3,467	\$2,596	\$4,559	\$3,913	\$4,022
ANNUAL	\$17,939	\$29,792	\$40,083	\$41,604	\$31,147	\$54,702	\$46,956	\$48,265

## Northern Tier Workforce Investment Area

**TABLE 20.** The Self-Sufficiency Standard for Wyoming County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	549	659	659	659	659	836	659	659
Child Care	0	574	1151	997	423	1574	1151	997
Food	225	341	447	511	593	602	641	702
Transportation	255	262	262	262	262	262	503	503
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	116	216	286	278	231	364	335	327
Taxes	256	464	663	627	389	890	713	677
Earned Income Tax Credit (-)	0	-56	0	0	-188	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.51	\$14.81	\$19.92	\$19.16	\$14.03	\$25.61	\$11.56 per adult	\$11.18 per adult
MONTHLY	\$1,498	\$2,607	\$3,507	\$3,372	\$2,470	\$4,508	\$4,068	\$3,936
ANNUAL	\$17,976	\$31,287	\$42,079	\$40,469	\$29,640	\$54,091	\$48,819	\$47,235

## Luzerne-Schuylkill Workforce Investment Area

**TABLE 21.** The Self-Sufficiency Standard for Luzerne County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	629	629	629	629	798	629	629
Child Care	0	586	1184	1063	477	1661	1184	1063
Food	225	341	447	511	593	602	641	702
Transportation	254	260	260	260	260	260	499	499
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	113	214	286	281	233	369	335	330
Taxes	286	532	764	739	473	1038	826	802
Earned Income Tax Credit (-)	0	-48	0	0	-158	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-105	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.51	\$15.12	\$20.53	\$20.04	\$14.83	\$26.75	\$11.88 per adult	\$11.64 per adult
MONTHLY	\$1,499	\$2,661	\$3,614	\$3,527	\$2,610	\$4,708	\$4,181	\$4,097
ANNUAL	\$17,982	\$31,935	\$43,362	\$42,329	\$31,321	\$56,493	\$50,173	\$49,167

**TABLE 22.** The Self-Sufficiency Standard for Schuylkill County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	503	579	579	579	579	723	579	579
Child Care	0	521	1038	894	373	1411	1038	894
Food	225	341	447	511	593	602	641	702
Transportation	248	255	255	255	255	255	489	489
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	111	202	266	259	217	336	315	307
Taxes	238	388	559	514	276	774	632	625
Earned Income Tax Credit (-)	0	-101	-50	-86	-255	0	-5	-29
Child Care Tax Credit (-)	0	-70	-115	-120	-54	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.08	\$13.22	\$17.74	\$16.79	\$12.23	\$23.19	\$10.67 per adult	\$10.34 per adult
MONTHLY	\$1,422	\$2,327	\$3,122	\$2,954	\$2,152	\$4,081	\$3,755	\$3,638
ANNUAL	\$17,060	\$27,919	\$37,465	\$35,452	\$25,823	\$48,978	\$45,064	\$43,656

## Central Workforce Investment Area

**TABLE 23. The Self-Sufficiency Standard for Centre County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	710	836	836	836	836	999	836	836
Child Care	0	820	1450	1522	702	2151	1450	1522
Food	225	341	447	511	593	602	641	702
Transportation	242	248	248	248	248	248	475	475
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	130	256	331	346	274	435	379	393
Taxes	344	709	923	984	690	1280	974	1034
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-53	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.92	\$19.07	\$24.25	\$25.49	\$19.59	\$32.31	\$13.67 per adult	\$14.27 per adult
MONTHLY	\$1,746	\$3,357	\$4,268	\$4,486	\$3,448	\$5,687	\$4,811	\$5,024
ANNUAL	\$20,949	\$40,284	\$51,217	\$53,828	\$41,377	\$68,245	\$57,735	\$60,290

**TABLE 24. The Self-Sufficiency Standard for Clinton County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	524	631	631	631	631	755	631	631
Child Care	0	574	1151	997	423	1574	1151	997
Food	225	341	447	511	593	602	641	702
Transportation	240	247	247	247	247	247	472	472
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	112	212	282	273	226	354	329	321
Taxes	251	459	669	628	387	880	716	679
Earned Income Tax Credit (-)	0	-67	0	-9	-202	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.23	\$14.44	\$19.68	\$18.84	\$13.65	\$24.96	\$11.38 per adult	\$11.00 per adult
MONTHLY	\$1,449	\$2,541	\$3,464	\$3,316	\$2,402	\$4,393	\$4,007	\$3,874
ANNUAL	\$17,387	\$30,490	\$41,573	\$39,796	\$28,827	\$52,711	\$48,079	\$46,485

## Central Workforce Investment Area

**TABLE 25.** The Self-Sufficiency Standard for Columbia County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	624	624	624	624	798	624	624
Child Care	0	604	1146	993	390	1536	1146	993
Food	225	341	447	511	593	602	641	702
Transportation	244	251	251	251	251	251	481	481
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	111	215	281	273	223	355	329	320
Taxes	249	477	669	627	373	888	718	681
Earned Income Tax Credit (-)	0	-57	0	-12	-216	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.18	\$14.77	\$19.64	\$18.78	\$13.26	\$25.06	\$11.38 per adult	\$11.00 per adult
MONTHLY	\$1,439	\$2,600	\$3,456	\$3,306	\$2,334	\$4,410	\$4,005	\$3,873
ANNUAL	\$17,266	\$31,198	\$41,472	\$39,669	\$28,009	\$52,923	\$48,059	\$46,475

**TABLE 26.** The Self-Sufficiency Standard for Lycoming County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	516	622	622	622	622	817	622	622
Child Care	0	499	1020	781	282	1302	1020	781
Food	216	328	429	491	570	579	616	675
Transportation	243	250	250	250	250	250	479	479
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	111	203	266	249	209	331	314	296
Taxes	256	425	609	499	249	812	653	577
Earned Income Tax Credit (-)	0	-93	-36	-119	-281	0	-2	-76
Child Care Tax Credit (-)	0	-70	-115	-125	-42	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.18	\$13.49	\$18.12	\$15.90	\$11.52	\$23.13	\$10.70 per adult	\$9.70 per adult
MONTHLY	\$1,439	\$2,374	\$3,189	\$2,798	\$2,028	\$4,071	\$3,768	\$3,415
ANNUAL	\$17,268	\$28,487	\$38,264	\$33,574	\$24,334	\$48,856	\$45,213	\$40,978

## Central Workforce Investment Area

**TABLE 27. The Self-Sufficiency Standard for Mifflin County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	472	579	579	579	579	752	579	579
Child Care	0	543	1103	884	342	1445	1103	884
Food	225	341	447	511	593	602	641	702
Transportation	241	248	248	248	248	248	474	474
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	107	203	271	256	212	340	319	303
Taxes	231	403	604	511	240	812	662	580
Earned Income Tax Credit (-)	0	-97	-24	-96	-276	0	0	-53
Child Care Tax Credit (-)	0	-70	-115	-125	-44	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.78	\$13.35	\$18.44	\$16.52	\$11.65	\$23.69	\$10.89 per adult	\$10.02 per adult
MONTHLY	\$1,369	\$2,349	\$3,245	\$2,907	\$2,051	\$4,170	\$3,834	\$3,525
ANNUAL	\$16,432	\$28,191	\$38,939	\$34,881	\$24,606	\$50,037	\$46,011	\$42,305

**TABLE 28. The Self-Sufficiency Standard for Montour County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	594	684	684	684	684	818	684	684
Child Care	0	736	1495	1396	661	2156	1495	1396
Food	225	341	447	511	593	602	641	702
Transportation	240	247	247	247	247	247	472	472
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	119	233	322	319	255	419	369	366
Taxes	281	583	846	833	554	1162	892	878
Earned Income Tax Credit (-)	0	0	0	0	-69	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.84	\$16.90	\$23.20	\$22.94	\$17.23	\$30.59	\$13.12 per adult	\$12.98 per adult
MONTHLY	\$1,556	\$2,974	\$4,083	\$4,038	\$3,032	\$5,384	\$4,619	\$4,569
ANNUAL	\$18,675	\$35,692	\$48,996	\$48,457	\$36,387	\$64,604	\$55,427	\$54,833

## Central Workforce Investment Area

**TABLE 29.** The Self-Sufficiency Standard for Northumberland County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	519	579	579	579	579	717	579	579
Child Care	0	532	987	917	385	1373	987	917
Food	225	341	447	511	593	602	641	702
Transportation	244	251	251	251	251	251	481	481
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	112	203	261	261	218	331	309	308
Taxes	241	392	525	525	287	754	627	627
Earned Income Tax Credit (-)	0	-99	-77	-77	-250	0	-23	-25
Child Care Tax Credit (-)	0	-70	-120	-120	-57	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.17	\$13.29	\$17.03	\$17.01	\$12.35	\$22.77	\$10.42 per adult	\$10.40 per adult
MONTHLY	\$1,438	\$2,339	\$2,996	\$2,994	\$2,174	\$4,008	\$3,666	\$3,660
ANNUAL	\$17,260	\$28,074	\$35,958	\$35,925	\$26,083	\$48,093	\$43,997	\$43,918

**TABLE 30.** The Self-Sufficiency Standard for Snyder County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	528	621	621	621	621	777	621	621
Child Care	0	543	1119	933	391	1510	1119	933
Food	225	341	447	511	593	602	641	702
Transportation	239	246	246	246	246	246	470	470
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	112	208	278	266	222	350	325	313
Taxes	263	458	679	610	387	898	730	656
Earned Income Tax Credit (-)	0	-76	0	-38	-215	0	0	-3
Child Care Tax Credit (-)	0	-68	-105	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.32	\$14.11	\$19.47	\$18.08	\$13.31	\$24.79	\$11.29 per adult	\$10.69 per adult
MONTHLY	\$1,464	\$2,484	\$3,427	\$3,183	\$2,342	\$4,363	\$3,973	\$3,764
ANNUAL	\$17,572	\$29,803	\$41,130	\$38,194	\$28,110	\$52,355	\$47,671	\$45,167

## Central Workforce Investment Area

**TABLE 31. The Self-Sufficiency Standard for Union County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	579	669	669	669	669	879	669	669
Child Care	0	477	955	825	347	1302	955	825
Food	225	341	447	511	593	602	641	702
Transportation	239	246	246	246	246	246	470	470
Health Care	131	328	343	348	368	364	399	404
Miscellaneous	117	206	266	260	222	339	313	307
Taxes	282	445	606	566	386	847	652	665
Earned Income Tax Credit (-)	0	-82	-39	-68	-213	0	-3	-18
Child Care Tax Credit (-)	0	-68	-115	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.75	\$13.90	\$18.05	\$17.25	\$13.34	\$23.84	\$10.69 per adult	\$10.49 per adult
MONTHLY	\$1,540	\$2,446	\$3,178	\$3,036	\$2,347	\$4,195	\$3,764	\$3,691
ANNUAL	\$18,476	\$29,347	\$38,132	\$36,435	\$28,168	\$50,343	\$45,169	\$44,296

## South Central Workforce Investment Area

**TABLE 32. The Self-Sufficiency Standard for Adams County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	594	710	710	710	710	956	710	710
Child Care	0	649	1190	1208	559	1748	1190	1208
Food	225	341	447	511	593	602	641	702
Transportation	242	248	248	248	248	248	475	475
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	119	227	293	302	247	391	341	349
Taxes	282	548	727	764	505	1048	774	810
Earned Income Tax Credit (-)	0	-19	0	0	-108	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.84	\$16.15	\$20.72	\$21.48	\$16.19	\$28.21	\$11.89 per adult	\$12.26 per adult
MONTHLY	\$1,556	\$2,842	\$3,647	\$3,781	\$2,850	\$4,964	\$4,187	\$4,315
ANNUAL	\$18,669	\$34,108	\$43,770	\$45,367	\$34,199	\$59,572	\$50,239	\$51,780

**TABLE 33. The Self-Sufficiency Standard for Cumberland County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	658	829	829	829	829	1046	829	829
Child Care	0	742	1375	1133	391	1766	1375	1133
Food	214	324	424	485	563	572	609	667
Transportation	239	246	246	246	246	246	471	471
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	124	246	321	303	239	398	367	349
Taxes	301	634	840	765	452	1073	881	806
Earned Income Tax Credit (-)	0	0	0	0	-146	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.27	\$17.98	\$23.12	\$21.59	\$15.15	\$28.82	\$13.04 per adult	\$12.26 per adult
MONTHLY	\$1,631	\$3,165	\$4,069	\$3,800	\$2,666	\$5,072	\$4,589	\$4,316
ANNUAL	\$19,568	\$37,977	\$48,822	\$45,604	\$31,992	\$60,867	\$55,064	\$51,792

## South Central Workforce Investment Area

**TABLE 34. The Self-Sufficiency Standard for Dauphin County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	659	830	830	830	830	1048	830	830
Child Care	0	725	1387	1224	499	1886	1387	1224
Food	214	324	424	485	563	572	609	667
Transportation	247	254	254	254	254	254	486	486
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	125	245	323	313	250	411	370	360
Taxes	291	605	815	775	496	1084	855	814
Earned Income Tax Credit (-)	0	0	0	0	-100	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.26	\$17.76	\$23.10	\$22.27	\$16.41	\$29.69	\$13.05 per adult	\$12.62 per adult
MONTHLY	\$1,630	\$3,126	\$4,066	\$3,920	\$2,889	\$5,226	\$4,593	\$4,443
ANNUAL	\$19,563	\$37,510	\$48,791	\$47,040	\$34,663	\$62,707	\$55,120	\$53,316

**TABLE 35. The Self-Sufficiency Standard for Franklin County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	646	646	646	646	850	646	646
Child Care	0	541	1064	910	369	1433	1064	910
Food	225	341	447	511	593	602	641	702
Transportation	241	248	248	248	248	248	474	474
Health Care	133	336	352	357	376	372	408	413
Miscellaneous	111	211	276	267	223	350	323	315
Taxes	252	462	650	598	380	877	701	641
Earned Income Tax Credit (-)	0	-68	0	-37	-212	0	0	-3
Child Care Tax Credit (-)	0	-68	-110	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.18	\$14.39	\$19.16	\$18.10	\$13.37	\$24.71	\$11.15 per adult	\$10.70 per adult
MONTHLY	\$1,440	\$2,533	\$3,372	\$3,185	\$2,352	\$4,349	\$3,923	\$3,765
ANNUAL	\$17,280	\$30,393	\$40,459	\$38,218	\$28,228	\$52,186	\$47,079	\$45,182

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**TABLE 36. The Self-Sufficiency Standard for Juniata County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	581	581	581	581	790	581	581
Child Care	0	514	1060	896	382	1442	1060	896
Food	225	341	447	511	593	602	641	702
Transportation	241	248	248	248	248	248	474	474
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	108	200	267	257	216	344	315	305
Taxes	228	378	563	503	266	807	632	568
Earned Income Tax Credit (-)	0	-108	-47	-94	-259	0	-5	-52
Child Care Tax Credit (-)	0	-70	-115	-125	-52	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.83	\$12.98	\$17.82	\$16.56	\$12.11	\$23.88	\$10.66 per adult	\$10.03 per adult
MONTHLY	\$1,379	\$2,284	\$3,136	\$2,915	\$2,132	\$4,203	\$3,754	\$3,530
ANNUAL	\$16,545	\$27,412	\$37,633	\$34,985	\$25,586	\$50,434	\$45,047	\$42,355

**TABLE 37. The Self-Sufficiency Standard for Lebanon County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	529	682	682	682	682	925	682	682
Child Care	0	631	1239	1065	434	1673	1239	1065
Food	225	341	447	511	593	602	641	702
Transportation	243	250	250	250	250	250	478	478
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	112	222	295	285	232	380	343	332
Taxes	260	532	747	700	426	1017	796	750
Earned Income Tax Credit (-)	0	-31	0	0	-175	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.32	\$15.72	\$20.98	\$20.04	\$14.39	\$27.37	\$12.03 per adult	\$11.57 per adult
MONTHLY	\$1,464	\$2,766	\$3,693	\$3,526	\$2,532	\$4,818	\$4,235	\$4,071
ANNUAL	\$17,564	\$33,196	\$44,312	\$42,316	\$30,386	\$57,815	\$50,825	\$48,856

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**TABLE 38. The Self-Sufficiency Standard for Perry County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	526	663	663	663	663	837	663	663
Child Care	0	662	1168	1052	391	1559	1168	1052
Food	214	324	424	485	563	572	609	667
Transportation	243	250	250	250	250	250	478	478
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	111	222	284	279	222	357	331	326
Taxes	252	519	687	666	377	905	732	710
Earned Income Tax Credit (-)	0	-35	0	0	-215	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.18	\$15.57	\$19.91	\$19.48	\$13.29	\$25.28	\$11.47 per adult	\$11.24 per adult
MONTHLY	\$1,440	\$2,740	\$3,504	\$3,428	\$2,338	\$4,450	\$4,037	\$3,957
ANNUAL	\$17,277	\$32,886	\$42,050	\$41,142	\$28,058	\$53,397	\$48,449	\$47,488

**TABLE 39. The Self-Sufficiency Standard for York County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	581	737	737	737	737	890	737	737
Child Care	0	633	1218	1054	421	1639	1218	1054
Food	213	323	424	484	562	571	608	666
Transportation	244	251	251	251	251	251	480	480
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	117	226	296	286	233	371	343	333
Taxes	258	516	706	664	400	917	745	703
Earned Income Tax Credit (-)	0	-26	0	0	-178	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.56	\$15.90	\$20.83	\$19.94	\$14.30	\$26.19	\$11.90 per adult	\$11.46 per adult
MONTHLY	\$1,507	\$2,799	\$3,666	\$3,509	\$2,516	\$4,610	\$4,188	\$4,034
ANNUAL	\$18,085	\$33,584	\$43,988	\$42,114	\$30,192	\$55,314	\$50,253	\$48,408

## Southern Alleghenies Workforce Investment Area

**TABLE 40. The Self-Sufficiency Standard for Bedford County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	501	579	579	579	579	692	579	579
Child Care	0	499	1043	869	370	1413	1043	869
Food	225	341	447	511	593	602	641	702
Transportation	251	258	258	258	258	258	494	494
Health Care	133	336	352	357	376	372	408	413
Miscellaneous	111	201	268	257	218	334	316	306
Taxes	248	400	592	528	311	794	661	644
Earned Income Tax Credit (-)	0	-101	-37	-86	-244	0	0	-28
Child Care Tax Credit (-)	0	-70	-115	-120	-59	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.15	\$13.22	\$18.10	\$16.78	\$12.51	\$23.19	\$10.82 per adult	\$10.36 per adult
MONTHLY	\$1,435	\$2,326	\$3,186	\$2,954	\$2,201	\$4,082	\$3,809	\$3,646
ANNUAL	\$17,221	\$27,916	\$38,227	\$35,445	\$26,412	\$48,979	\$45,706	\$43,756

**TABLE 41. The Self-Sufficiency Standard for Blair County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	509	616	616	616	616	807	616	616
Child Care	0	543	1005	977	434	1439	1005	977
Food	225	341	447	511	593	602	641	702
Transportation	248	255	255	255	255	255	489	489
Health Care	137	349	364	369	389	385	420	425
Miscellaneous	112	210	269	273	229	349	317	321
Taxes	245	438	583	609	388	840	648	664
Earned Income Tax Credit (-)	0	-74	-37	-16	-193	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.19	\$14.16	\$18.11	\$18.65	\$13.88	\$24.40	\$10.81 per adult	\$10.97 per adult
MONTHLY	\$1,442	\$2,493	\$3,188	\$3,283	\$2,443	\$4,294	\$3,804	\$3,860
ANNUAL	\$17,305	\$29,915	\$38,251	\$39,395	\$29,311	\$51,526	\$45,642	\$46,319

## Southern Alleghenies Workforce Investment Area

**TABLE 42. The Self-Sufficiency Standard for Cambria County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	471	579	579	579	579	729	579	579
Child Care	0	521	1014	933	412	1427	1014	933
Food	233	354	463	530	615	625	665	729
Transportation	247	254	254	254	254	254	487	487
Health Care	131	329	344	350	369	365	400	406
Miscellaneous	108	204	266	265	223	340	315	313
Taxes	235	406	570	564	366	809	645	643
Earned Income Tax Credit (-)	0	-95	-49	-54	-217	0	-2	-6
Child Care Tax Credit (-)	0	-70	-115	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.91	\$13.43	\$17.76	\$17.65	\$13.25	\$23.67	\$10.71 per adult	\$10.66 per adult
MONTHLY	\$1,393	\$2,364	\$3,126	\$3,106	\$2,332	\$4,166	\$3,771	\$3,751
ANNUAL	\$16,714	\$28,370	\$37,516	\$37,268	\$27,985	\$49,988	\$45,247	\$45,013

**TABLE 43. The Self-Sufficiency Standard for Fulton County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	492	579	579	579	579	714	579	579
Child Care	0	514	1060	896	382	1442	1060	896
Food	225	341	447	511	593	602	641	702
Transportation	248	255	255	255	255	255	489	489
Health Care	133	336	352	357	376	372	408	413
Miscellaneous	110	202	269	260	219	339	318	308
Taxes	235	389	577	520	300	786	618	626
Earned Income Tax Credit (-)	0	-101	-37	-81	-245	0	0	-26
Child Care Tax Credit (-)	0	-70	-115	-120	-59	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.01	\$13.23	\$18.10	\$16.91	\$12.50	\$23.45	\$10.74 per adult	\$10.38 per adult
MONTHLY	\$1,409	\$2,329	\$3,186	\$2,975	\$2,200	\$4,127	\$3,780	\$3,653
ANNUAL	\$16,913	\$27,945	\$38,237	\$35,704	\$26,396	\$49,524	\$45,357	\$43,835

## Southern Alleghenies Workforce Investment Area

**TABLE 44. The Self-Sufficiency Standard for Huntingdon County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	466	579	579	579	579	748	579	579
Child Care	0	499	1034	933	434	1468	1034	933
Food	225	341	447	511	593	602	641	702
Transportation	246	253	253	253	253	253	485	485
Health Care	133	336	352	357	376	372	408	413
Miscellaneous	107	201	266	263	224	344	315	311
Taxes	235	397	585	563	375	839	632	649
Earned Income Tax Credit (-)	0	-103	-43	-59	-213	0	-5	-10
Child Care Tax Credit (-)	0	-70	-115	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.83	\$13.17	\$17.94	\$17.50	\$13.36	\$24.11	\$10.67 per adult	\$10.59 per adult
MONTHLY	\$1,379	\$2,317	\$3,158	\$3,080	\$2,351	\$4,244	\$3,755	\$3,729
ANNUAL	\$16,543	\$27,805	\$37,896	\$36,959	\$28,211	\$50,927	\$45,061	\$44,745

**TABLE 45. The Self-Sufficiency Standard for Somerset County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	481	579	579	579	579	712	579	579
Child Care	0	543	1037	911	369	1406	1037	911
Food	225	341	447	511	593	602	641	702
Transportation	249	256	256	256	256	256	491	491
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	109	205	266	261	217	334	315	309
Taxes	231	402	561	526	276	769	633	627
Earned Income Tax Credit (-)	0	-93	-49	-76	-255	0	-4	-22
Child Care Tax Credit (-)	0	-70	-115	-120	-54	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.91	\$13.50	\$17.77	\$17.04	\$12.22	\$23.08	\$10.68 per adult	\$10.43 per adult
MONTHLY	\$1,393	\$2,375	\$3,128	\$2,999	\$2,151	\$4,062	\$3,761	\$3,671
ANNUAL	\$16,715	\$28,503	\$37,531	\$35,982	\$25,807	\$48,747	\$45,128	\$44,051

# Westmoreland & Fayette Workforce Investment Area

**TABLE 46. The Self-Sufficiency Standard for Fayette County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	488	584	584	584	584	726	584	584
Child Care	0	586	1226	1036	450	1676	1226	1036
Food	220	334	438	501	581	590	629	688
Transportation	252	258	258	258	258	258	495	495
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	109	209	285	273	224	362	334	321
Taxes	233	426	659	601	363	881	705	654
Earned Income Tax Credit (-)	0	-79	0	-18	-213	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.95	\$14.00	\$19.84	\$18.61	\$13.34	\$25.43	\$11.48 per adult	\$10.95 per adult
MONTHLY	\$1,400	\$2,464	\$3,491	\$3,276	\$2,348	\$4,476	\$4,041	\$3,853
ANNUAL	\$16,796	\$29,573	\$41,895	\$39,313	\$28,176	\$53,717	\$48,494	\$46,233

**TABLE 47. The Self-Sufficiency Standard for Westmoreland County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	549	657	657	657	657	816	657	657
Child Care	0	669	1417	1124	456	1873	1417	1124
Food	220	334	438	501	581	590	629	688
Transportation	255	261	261	261	261	261	501	501
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	116	225	312	289	233	391	361	338
Taxes	254	511	770	676	398	1000	816	723
Earned Income Tax Credit (-)	0	-29	0	0	-179	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.47	\$15.79	\$22.17	\$20.20	\$14.26	\$27.93	\$12.64 per adult	\$11.66 per adult
MONTHLY	\$1,491	\$2,780	\$3,902	\$3,555	\$2,510	\$4,915	\$4,450	\$4,106
ANNUAL	\$17,897	\$33,358	\$46,820	\$42,664	\$30,120	\$58,979	\$53,394	\$49,266

## Southwest Corner Workforce Investment Area

**TABLE 48. The Self-Sufficiency Standard for Beaver County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	563	673	673	673	673	836	673	673
Child Care	0	651	1428	1153	502	1930	1428	1153
Food	220	334	438	501	581	590	629	688
Transportation	252	259	259	259	259	259	496	496
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	117	225	314	294	239	398	363	342
Taxes	269	529	807	720	447	1065	856	767
Earned Income Tax Credit (-)	0	-26	0	0	-148	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.63	\$15.89	\$22.53	\$20.74	\$15.10	\$28.76	\$12.82 per adult	\$11.91 per adult
MONTHLY	\$1,518	\$2,796	\$3,965	\$3,650	\$2,658	\$5,062	\$4,513	\$4,193
ANNUAL	\$18,217	\$33,556	\$47,584	\$43,805	\$31,890	\$60,739	\$54,154	\$50,321

**TABLE 49. The Self-Sufficiency Standard for Greene County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	579	579	579	579	692	579	579
Child Care	0	895	1799	1568	673	2472	1799	1568
Food	225	341	447	511	593	602	641	702
Transportation	256	263	263	263	263	263	505	505
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	112	241	343	327	248	440	393	376
Taxes	243	586	899	832	481	1200	947	879
Earned Income Tax Credit (-)	0	0	0	0	-111	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.22	\$17.38	\$24.86	\$23.47	\$16.10	\$32.11	\$14.01 per adult	\$13.30 per adult
MONTHLY	\$1,446	\$3,059	\$4,376	\$4,131	\$2,833	\$5,651	\$4,932	\$4,682
ANNUAL	\$17,357	\$36,705	\$52,512	\$49,574	\$33,993	\$67,817	\$59,183	\$56,190

## Southwest Corner Workforce Investment Area

**TABLE 50. The Self-Sufficiency Standard for Washington County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	530	634	634	634	634	788	634	634
Child Care	0	760	1472	1386	626	2098	1472	1386
Food	220	334	438	501	581	590	629	688
Transportation	255	261	261	261	261	261	501	501
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	114	232	315	313	247	410	364	362
Taxes	247	546	783	776	478	1080	829	820
Earned Income Tax Credit (-)	0	-8	0	0	-114	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.31	\$16.54	\$22.44	\$22.28	\$16.03	\$29.61	\$12.77 per adult	\$12.68 per adult
MONTHLY	\$1,463	\$2,910	\$3,949	\$3,921	\$2,822	\$5,211	\$4,497	\$4,464
ANNUAL	\$17,554	\$34,924	\$47,389	\$47,055	\$33,865	\$62,531	\$53,961	\$53,573

## Three Rivers Workforce Investment Area

**TABLE 51. The Self-Sufficiency Standard for Allegheny County (Excluding Pittsburgh), PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	655	783	783	783	783	973	783	783
Child Care	0	803	1546	1389	586	2132	1546	1389
Food	220	334	438	501	581	590	629	688
Transportation*	259	266	266	266	266	266	510	510
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	127	252	338	329	259	433	387	378
Taxes	309	653	905	867	568	1208	956	917
Earned Income Tax Credit (-)	0	0	0	0	-55	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-58	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.48	\$18.45	\$24.55	\$23.78	\$17.62	\$31.73	\$13.86 per adult	\$13.46 per adult
MONTHLY	\$1,668	\$3,246	\$4,321	\$4,186	\$3,101	\$5,585	\$4,879	\$4,739
ANNUAL	\$20,013	\$38,957	\$51,854	\$50,226	\$37,211	\$67,024	\$58,548	\$56,865

**TABLE 52. The Self-Sufficiency Standard for Allegheny County—Pittsburgh, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	655	783	783	783	783	973	783	783
Child Care	0	803	1546	1389	586	2132	1546	1389
Food	220	334	438	501	581	590	629	688
Transportation*	105	105	105	105	105	105	210	210
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	111	236	322	313	243	417	357	348
Taxes	264	620	885	846	507	1204	882	842
Earned Income Tax Credit (-)	0	0	0	0	-119	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.25	\$17.24	\$23.44	\$22.66	\$15.87	\$30.71	\$12.72 per adult	\$12.31 per adult
MONTHLY	\$1,453	\$3,034	\$4,125	\$3,988	\$2,794	\$5,404	\$4,476	\$4,334
ANNUAL	\$17,431	\$36,412	\$49,504	\$47,857	\$33,527	\$64,853	\$53,712	\$52,009

\*In Allegheny County the rate of public transportation use is over seven percent, however, the majority of public transportation users are within Pittsburgh. Thus, separate data tables were calculated. Please see methodology appendix for more information.

## Tri-County Workforce Investment Area

**TABLE 53. The Self-Sufficiency Standard for Armstrong County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	523	579	579	579	579	741	579	579
Child Care	0	608	1259	1166	559	1817	1259	1166
Food	225	341	447	511	593	602	641	702
Transportation	257	264	264	264	264	264	506	506
Health Care	131	329	344	350	369	365	400	406
Miscellaneous	114	212	289	287	236	379	339	336
Taxes	247	440	675	666	415	952	725	715
Earned Income Tax Credit (-)	0	-71	0	0	-163	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-105	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.31</b>	<b>\$14.30</b>	<b>\$20.18</b>	<b>\$19.98</b>	<b>\$14.70</b>	<b>\$26.91</b>	<b>\$11.69</b> per adult	<b>\$11.58</b> per adult
MONTHLY	\$1,462	\$2,517	\$3,552	\$3,517	\$2,587	\$4,736	\$4,116	\$4,077
ANNUAL	\$17,549	\$30,206	\$42,624	\$42,208	\$31,042	\$56,835	\$49,389	\$48,918

**TABLE 54. The Self-Sufficiency Standard for Butler County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	650	778	778	778	778	966	778	778
Child Care	0	738	1371	1259	521	1892	1371	1259
Food	220	334	438	501	581	590	629	688
Transportation	255	262	262	262	262	262	502	502
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	126	244	319	315	251	408	368	363
Taxes	295	601	801	783	500	1069	847	827
Earned Income Tax Credit (-)	0	0	0	0	-96	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$9.34</b>	<b>\$17.68</b>	<b>\$22.81</b>	<b>\$22.43</b>	<b>\$16.50</b>	<b>\$29.37</b>	<b>\$12.96</b> per adult	<b>\$12.76</b> per adult
MONTHLY	\$1,644	\$3,113	\$4,014	\$3,947	\$2,904	\$5,169	\$4,562	\$4,491
ANNUAL	\$19,727	\$37,350	\$48,165	\$47,367	\$34,853	\$62,033	\$54,746	\$53,893

## Tri-County Workforce Investment Area

**TABLE 55. The Self-Sufficiency Standard for Indiana County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	536	620	620	620	620	740	620	620
Child Care	0	694	1259	1177	483	1741	1259	1177
Food	214	324	425	486	564	573	610	668
Transportation	254	261	261	261	261	261	500	500
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	114	223	291	290	230	368	339	337
Taxes	251	508	697	689	395	923	742	734
Earned Income Tax Credit (-)	0	-34	0	0	-188	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.33	\$15.60	\$20.44	\$20.27	\$14.02	\$26.08	\$11.76 per adult	\$11.68 per adult
MONTHLY	\$1,467	\$2,746	\$3,598	\$3,568	\$2,467	\$4,590	\$4,138	\$4,111
ANNUAL	\$17,598	\$32,946	\$43,178	\$42,819	\$29,609	\$55,076	\$49,660	\$49,331

## West Central Workforce Investment Area

**TABLE 56. The Self-Sufficiency Standard for Lawrence County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	549	646	646	646	646	773	646	646
Child Care	0	673	1324	1226	553	1877	1324	1226
Food	225	341	447	511	593	602	641	702
Transportation	252	259	259	259	259	259	497	497
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	116	225	302	299	242	388	351	348
Taxes	280	559	793	780	499	1069	848	834
Earned Income Tax Credit (-)	0	-20	0	0	-123	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.63	\$16.10	\$21.68	\$21.43	\$15.78	\$28.13	\$12.43 per adult	\$12.29 per adult
MONTHLY	\$1,520	\$2,834	\$3,816	\$3,772	\$2,778	\$4,951	\$4,375	\$4,327
ANNUAL	\$18,234	\$34,012	\$45,793	\$45,270	\$33,332	\$59,413	\$52,505	\$51,926

**TABLE 57. The Self-Sufficiency Standard for Mercer County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	488	595	595	595	595	729	595	595
Child Care	0	775	1468	1317	543	2011	1468	1317
Food	225	341	447	511	593	602	641	702
Transportation	253	260	260	260	260	260	499	499
Health Care	132	332	347	352	372	368	403	408
Miscellaneous	110	230	312	304	236	397	361	352
Taxes	258	592	837	801	463	1112	893	856
Earned Income Tax Credit (-)	0	-2	0	0	-151	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.14	\$16.74	\$22.53	\$21.82	\$15.03	\$28.95	\$12.86 per adult	\$12.49 per adult
MONTHLY	\$1,432	\$2,946	\$3,965	\$3,840	\$2,646	\$5,095	\$4,527	\$4,396
ANNUAL	\$17,182	\$35,353	\$47,585	\$46,079	\$31,750	\$61,144	\$54,320	\$52,758

## Northwest Workforce Investment Area

**TABLE 58. The Self-Sufficiency Standard for Clarion County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	523	579	579	579	579	739	579	579
Child Care	0	563	1154	1010	447	1601	1154	1010
Food	225	341	447	511	593	602	641	702
Transportation	257	264	264	264	264	264	506	506
Health Care	131	329	344	350	369	365	400	406
Miscellaneous	114	208	279	271	225	357	328	320
Taxes	247	417	631	588	366	862	683	651
Earned Income Tax Credit (-)	0	-84	0	-28	-211	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.31	\$13.82	\$19.25	\$18.35	\$13.42	\$25.03	\$11.24 per adult	\$10.91 per adult
MONTHLY	\$1,463	\$2,432	\$3,387	\$3,230	\$2,362	\$4,406	\$3,958	\$3,841
ANNUAL	\$17,550	\$29,184	\$40,648	\$38,762	\$28,338	\$52,874	\$47,497	\$46,089

**TABLE 59. The Self-Sufficiency Standard for Crawford County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	511	579	579	579	579	768	579	579
Child Care	0	629	1181	989	359	1540	1181	989
Food	225	341	447	511	593	602	641	702
Transportation	257	264	264	264	264	264	506	506
Health Care	137	349	364	369	389	385	420	425
Miscellaneous	113	216	283	271	218	356	333	320
Taxes	245	463	652	587	299	857	702	650
Earned Income Tax Credit (-)	0	-57	0	-28	-245	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-115	-59	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.26	\$14.78	\$19.69	\$18.33	\$12.48	\$24.93	\$11.45 per adult	\$10.90 per adult
MONTHLY	\$1,454	\$2,602	\$3,465	\$3,227	\$2,197	\$4,388	\$4,029	\$3,838
ANNUAL	\$17,444	\$31,221	\$41,575	\$38,719	\$26,366	\$52,662	\$48,344	\$46,060

# Northwest Workforce Investment Area

**TABLE 60. The Self-Sufficiency Standard for Erie County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	518	669	669	669	669	800	669	669
Child Care	0	760	1396	1324	564	1960	1396	1324
Food	211	321	420	480	558	566	603	661
Transportation	255	262	262	262	262	262	502	502
Health Care	137	350	365	370	390	386	421	426
Miscellaneous	112	236	311	311	244	397	359	358
Taxes	245	574	777	774	468	1040	821	817
Earned Income Tax Credit (-)	0	0	0	0	-125	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.21	\$17.01	\$22.16	\$22.10	\$15.72	\$28.57	\$12.61 per adult	\$12.57 per adult
MONTHLY	\$1,445	\$2,994	\$3,900	\$3,890	\$2,767	\$5,028	\$4,438	\$4,423
ANNUAL	\$17,344	\$35,928	\$46,801	\$46,676	\$33,204	\$60,334	\$53,254	\$53,077

**TABLE 61. The Self-Sufficiency Standard for Forest County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	579	579	579	579	750	579	579
Child Care	0	563	1154	1010	447	1601	1154	1010
Food	225	341	447	511	593	602	641	702
Transportation	257	264	264	264	264	264	505	505
Health Care	137	349	364	369	389	385	420	425
Miscellaneous	113	210	281	273	227	360	330	322
Taxes	245	427	641	602	374	874	690	659
Earned Income Tax Credit (-)	0	-78	0	-17	-203	0	0	0
Child Care Tax Credit (-)	0	-68	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.26	\$14.03	\$19.45	\$18.64	\$13.63	\$25.30	\$11.33 per adult	\$10.99 per adult
MONTHLY	\$1,455	\$2,469	\$3,423	\$3,281	\$2,399	\$4,452	\$3,987	\$3,870
ANNUAL	\$17,454	\$29,631	\$41,080	\$39,369	\$28,786	\$53,423	\$47,842	\$46,434

## Northwest Workforce Investment Area

**TABLE 62. The Self-Sufficiency Standard for Venango County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	486	579	579	579	579	731	579	579
Child Care	0	651	1383	1107	456	1839	1383	1107
Food	225	341	447	511	593	602	641	702
Transportation	258	264	264	264	264	264	507	507
Health Care	137	349	364	369	389	385	420	425
Miscellaneous	110	218	304	283	228	382	353	332
Taxes	237	474	737	650	379	965	785	699
Earned Income Tax Credit (-)	0	-50	0	0	-198	0	0	0
Child Care Tax Credit (-)	0	-65	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.06</b>	<b>\$15.03</b>	<b>\$21.47</b>	<b>\$19.65</b>	<b>\$13.76</b>	<b>\$27.19</b>	<b>\$12.32</b> per adult	<b>\$11.42</b> per adult
MONTHLY	\$1,419	\$2,645	\$3,778	\$3,458	\$2,423	\$4,785	\$4,336	\$4,018
ANNUAL	\$17,029	\$31,736	\$45,335	\$41,496	\$29,071	\$57,416	\$52,032	\$48,220

**TABLE 63. The Self-Sufficiency Standard for Warren County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	483	579	579	579	579	752	579	579
Child Care	0	543	1103	977	434	1537	1103	977
Food	225	341	447	511	593	602	641	702
Transportation	253	259	259	259	259	259	497	497
Health Care	137	349	364	369	389	385	420	425
Miscellaneous	110	207	275	269	225	354	324	318
Taxes	262	469	686	655	418	939	748	721
Earned Income Tax Credit (-)	0	-76	0	-14	-195	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.15</b>	<b>\$14.13</b>	<b>\$19.34</b>	<b>\$18.73</b>	<b>\$13.83</b>	<b>\$25.25</b>	<b>\$11.30</b> per adult	<b>\$11.04</b> per adult
MONTHLY	\$1,435	\$2,486	\$3,403	\$3,296	\$2,435	\$4,444	\$3,979	\$3,886
ANNUAL	\$17,223	\$29,834	\$40,839	\$39,549	\$29,216	\$53,327	\$47,750	\$46,633

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**TABLE 64.** The Self-Sufficiency Standard for Cameron County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	502	581	581	581	581	770	581	581
Child Care	0	563	1154	1010	447	1601	1154	1010
Food	225	341	447	511	593	602	641	702
Transportation	250	257	257	257	257	257	492	492
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	111	207	278	271	225	360	327	319
Taxes	238	415	629	586	364	872	678	646
Earned Income Tax Credit (-)	0	-85	0	-29	-212	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.09</b>	<b>\$13.78</b>	<b>\$19.21</b>	<b>\$18.31</b>	<b>\$13.37</b>	<b>\$25.25</b>	<b>\$11.20</b> per adult	<b>\$10.86</b> per adult
MONTHLY	\$1,423	\$2,424	\$3,381	\$3,222	\$2,354	\$4,444	\$3,941	\$3,824
ANNUAL	\$17,078	\$29,094	\$40,577	\$38,663	\$28,248	\$53,329	\$47,294	\$45,887

**TABLE 65.** The Self-Sufficiency Standard for Clearfield County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	487	579	579	579	579	830	579	579
Child Care	0	564	1085	1020	456	1541	1085	1020
Food	225	341	447	511	593	602	641	702
Transportation	248	255	255	255	255	255	488	488
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	109	207	271	272	225	359	319	320
Taxes	233	412	587	590	366	872	648	648
Earned Income Tax Credit (-)	0	-87	-28	-27	-210	0	0	0
Child Care Tax Credit (-)	0	-70	-115	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.95</b>	<b>\$13.72</b>	<b>\$18.33</b>	<b>\$18.38</b>	<b>\$13.43</b>	<b>\$25.24</b>	<b>\$10.88</b> per adult	<b>\$10.88</b> per adult
MONTHLY	\$1,399	\$2,414	\$3,226	\$3,235	\$2,364	\$4,441	\$3,829	\$3,830
ANNUAL	\$16,792	\$28,971	\$38,712	\$38,817	\$28,369	\$53,298	\$45,943	\$45,963

## North Central Workforce Investment Area

**TABLE 66.** The Self-Sufficiency Standard for Elk County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	504	579	579	579	579	750	579	579
Child Care	0	553	1110	1074	521	1631	1110	1074
Food	225	341	447	511	593	602	641	702
Transportation	250	257	257	257	257	257	492	492
Health Care	131	330	346	351	371	366	402	407
Miscellaneous	111	206	274	277	232	361	322	325
Taxes	238	407	605	624	396	877	659	672
Earned Income Tax Credit (-)	0	-90	-14	0	-182	0	0	0
Child Care Tax Credit (-)	0	-70	-110	-110	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.10</b>	<b>\$13.62</b>	<b>\$18.71</b>	<b>\$19.11</b>	<b>\$14.19</b>	<b>\$25.34</b>	<b>\$11.00</b> per adult	<b>\$11.13</b> per adult
MONTHLY	\$1,426	\$2,397	\$3,293	\$3,363	\$2,498	\$4,460	\$3,872	\$3,918
ANNUAL	\$17,112	\$28,764	\$39,518	\$40,359	\$29,975	\$53,521	\$46,470	\$47,014

**TABLE 67.** The Self-Sufficiency Standard for Jefferson County, PA 2010

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	487	579	579	579	579	767	579	579
Child Care	0	508	1094	835	327	1421	1094	835
Food	225	341	447	511	593	602	641	702
Transportation	248	255	255	255	255	255	489	489
Health Care	132	332	347	352	372	368	403	408
Miscellaneous	109	201	272	253	213	341	321	301
Taxes	233	384	593	480	232	798	652	554
Earned Income Tax Credit (-)	0	-104	-24	-112	-276	0	0	-66
Child Care Tax Credit (-)	0	-70	-115	-125	-44	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.96</b>	<b>\$13.12</b>	<b>\$18.46</b>	<b>\$16.07</b>	<b>\$11.65</b>	<b>\$23.69</b>	<b>\$10.93</b> per adult	<b>\$9.84</b> per adult
MONTHLY	\$1,401	\$2,310	\$3,249	\$2,829	\$2,050	\$4,169	\$3,846	\$3,465
ANNUAL	\$16,807	\$27,716	\$38,989	\$33,943	\$24,605	\$50,026	\$46,151	\$41,579

## North Central Workforce Investment Area

**TABLE 68. The Self-Sufficiency Standard for McKean County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	512	584	584	584	584	783	584	584
Child Care	0	516	1043	891	374	1417	1043	891
Food	225	341	447	511	593	602	641	702
Transportation	253	259	259	259	259	259	497	497
Health Care	137	349	364	369	389	385	420	425
Miscellaneous	113	205	270	261	220	345	319	310
Taxes	243	402	579	529	314	811	644	628
Earned Income Tax Credit (-)	0	-93	-35	-74	-238	0	0	-20
Child Care Tax Credit (-)	0	-70	-115	-120	-62	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.23	\$13.50	\$18.16	\$17.11	\$12.69	\$23.97	\$10.84 per adult	\$10.47 per adult
MONTHLY	\$1,449	\$2,376	\$3,196	\$3,011	\$2,233	\$4,219	\$3,814	\$3,685
ANNUAL	\$17,385	\$28,514	\$38,347	\$36,132	\$26,798	\$50,623	\$45,769	\$44,217

**TABLE 69. The Self-Sufficiency Standard for Potter County, PA 2010**

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	522	579	579	579	579	767	579	579
Child Care	0	563	1154	1010	447	1601	1154	1010
Food	225	341	447	511	593	602	641	702
Transportation	253	259	259	259	259	259	497	497
Health Care	128	318	333	339	358	354	389	395
Miscellaneous	113	206	277	270	224	358	326	318
Taxes	244	408	624	580	359	867	675	643
Earned Income Tax Credit (-)	0	-90	0	-34	-217	0	0	0
Child Care Tax Credit (-)	0	-70	-110	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.24	\$13.62	\$19.11	\$18.17	\$13.25	\$25.14	\$11.16 per adult	\$10.83 per adult
MONTHLY	\$1,450	\$2,398	\$3,364	\$3,198	\$2,332	\$4,425	\$3,928	\$3,811
ANNUAL	\$17,405	\$28,774	\$40,369	\$38,371	\$27,981	\$53,102	\$47,138	\$45,730

## Appendix D. Impact of Work Supports on Wage Adequacy

One Adult with One Preschooler and One Schoolage Child, Philadelphia, PA 2010

	#1	#2	#3	#4
	Pennsylvania Minimum Wage	MEDIAN HOURLY WAGE OF SELECT PHILADELPHIA OCCUPATIONS*		
		Retail Salespersons	Nursing Aides, Orderlies, and Attendants	Customer Service Representatives
HOURLY WAGE:	\$7.25	\$10.71	\$12.39	\$15.96
TOTAL MONTHLY INCOME:	\$1,276	\$1,885	\$2,181	\$2,809
<b>PANEL A: NO WORK SUPPORTS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$971	\$971	\$971	\$971
Child Care	\$1,411	\$1,411	\$1,411	\$1,411
Food	\$633	\$633	\$633	\$633
Transportation	\$84	\$84	\$84	\$84
Health Care	\$330	\$330	\$330	\$330
Miscellaneous	\$343	\$343	\$343	\$343
Taxes	\$175	\$273	\$357	\$569
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$28)	(\$57)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	(\$5)
May Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,946	\$4,016	\$4,071	\$4,210
SHORTFALL (-) OR SURPLUS	(\$2,670)	(\$2,131)	(\$1,890)	(\$1,401)
WAGE ADEQUACY Total Income/Total Expenses	32%	47%	54%	67%
<b>PANEL B: CHILD CARE</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$971	\$971	\$971	\$971
Child Care	\$43	\$130	\$152	\$239
Food	\$633	\$633	\$633	\$633
Transportation	\$84	\$84	\$84	\$84
Health Care	\$330	\$330	\$330	\$330
Miscellaneous	\$343	\$343	\$343	\$343
Taxes	\$175	\$273	\$357	\$569
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$28)	(\$57)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	(\$5)
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,579	\$2,736	\$2,812	\$3,038
SHORTFALL (-) OR SURPLUS	(\$1,303)	(\$851)	(\$631)	(\$229)
WAGE ADEQUACY Total Income/Total Expenses	49%	69%	78%	92%
Total Federal EITC (annual refundable)**	\$5,036	\$3,730	\$2,983	\$1,395
Total Proposed State EITC (annual refundable)**	\$1,511	\$1,119	\$895	\$419
Total Federal and State CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$1,936
Total Making Work Pay Tax Credit (-) (annual refundable)**	\$400	\$400	\$400	\$400

\* U.S. Department of Labor, Bureau of Labor Statistics. May 2008 occupational employment and wage estimates: Philadelphia, PA Metropolitan Division. Retrieved March 4, 2010 from <http://www.bls.gov/oes/data.htm>

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

Appendix D Continued. Impact of Work Supports on Wage Adequacy  
 One Adult with One Preschooler and One Schoolage Child, Philadelphia, PA 2010

	#1	#2	#3	#4
	Pennsylvania Minimum Wage	MEDIAN HOURLY WAGE OF SELECT PHILADELPHIA OCCUPATIONS*		
		Retail Salespersons	Nursing Aides, Orderlies, and Attendants	Customer Service Representatives
HOURLY WAGE:	\$7.25	\$10.71	\$12.39	\$15.96
TOTAL MONTHLY INCOME:	\$1,276	\$1,885	\$2,181	\$2,809
<b>PANEL C: CHILD CARE, SNAP/ WIC, &amp; CHIP</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$971	\$971	\$971	\$971
Child Care	\$43	\$130	\$152	\$239
Food	\$177	\$329	\$590	\$590
Transportation	\$84	\$84	\$84	\$84
Health Care	\$125	\$125	\$125	\$125
Miscellaneous	\$343	\$343	\$343	\$343
Taxes	\$175	\$273	\$357	\$569
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$28)	(\$57)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	(\$5)
May Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,918	\$2,228	\$2,564	\$2,790
SHORTFALL (-) OR SURPLUS	(\$642)	(\$343)	(\$384)	\$19
WAGE ADEQUACY Total Income/Total Expenses	67%	85%	85%	101%
<b>PANEL D: HOUSING, CHILD CARE, SNAP/ WIC, &amp; CHIP</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$383	\$565	\$654	\$843
Child Care	\$43	\$130	\$152	\$239
Food	\$177	\$329	\$590	\$590
Transportation	\$84	\$84	\$84	\$84
Health Care	\$125	\$125	\$125	\$125
Miscellaneous	\$343	\$343	\$343	\$343
Taxes	\$175	\$273	\$357	\$569
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	(\$28)	(\$57)	(\$125)
Child Tax Credit (-)	\$0	\$0	\$0	(\$5)
Making Work Pay Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,330	\$1,822	\$2,248	\$2,662
SHORTFALL (-) OR SURPLUS	(\$54)	\$63	(\$67)	\$147
WAGE ADEQUACY Total Income/Total Expenses	96%	103%	97%	106%
Total Federal EITC (annual refundable)**	\$5,036	\$3,730	\$2,983	\$1,395
Total Proposed EITC (annual refundable)**	\$1,511	\$1,119	\$895	\$419
Total Federal and State CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$1,936
Total Making Work Pay Tax Credit (-) (annual refundable)**	\$400	\$400	\$400	\$400

\* U.S. Department of Labor, Bureau of Labor Statistics. May 2008 occupational employment and wage estimates: Philadelphia, PA Metropolitan Division. Retrieved March 4, 2010 from <http://www.bls.gov/oes/data.htm>

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

## About the Author

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

### THE FAMILY ECONOMIC SELF-SUFFICIENCY PROJECT (FESS)

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 37 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the FESS Project, visit the website: <http://www.wowonline.org/ourprograms/fess>



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