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***The Self-Sufficiency Standard  
for Mississippi***

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*by Diana Pearce, Ph.D.  
with Jennifer Brooks*

***March 2003***

***Prepared for the Enterprise Corporation  
of the Delta***

*The Self-Sufficiency Standard for Mississippi*

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# *The Self-Sufficiency Standard for Mississippi*

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

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## *Introduction*

An uncertain economy and major changes in welfare and workforce development policy have given new urgency to the question of self-sufficiency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy, the Self-Sufficiency Standard.

*The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet their basic needs—without public or private assistance.* Below we will explain the origin of the Standard; how it differs from the official poverty standard; how it is calculated; what it looks like for Mississippi families; and how various public work supports, public policies, child support and other available resources can help families move toward self-sufficiency. We conclude this report with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

### **Measuring Income Adequacy: Problems with the Poverty Line**

How much is enough for families to meet their needs on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one

participant in a training program put it when asked to define her progress towards economic self-sufficiency:

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

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

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty measure who nonetheless lack sufficient resources to

adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty line to measure need. For example, depending upon the state, Medicaid is extended to families with incomes at or below 30% to 200% of the federal poverty measure. In Mississippi, children are eligible for MSCHIP up to 200% of the Federal Poverty Level (FPL).<sup>3</sup>

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty measure, depending upon the family's composition and where the family lives.<sup>4</sup> However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold cannot solve these problems.

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There are several basic methodological problems with the federal poverty measure. The first is that the federal poverty measure is based on the cost of a single item, food, not on a market basket of basic needs. At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three. Since the official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

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

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographical variation in costs three decades ago, differences in the

cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.<sup>5</sup>

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

For these and other reasons, many researchers and analysts have proposed revising the poverty measure. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.<sup>6</sup> Others have gone further, creating new measures of income adequacy, such as Basic Needs Budgets or Living Wages.<sup>7</sup>

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

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

While drawing on the critiques and analyses of the federal poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”<sup>8</sup> That is, at

what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

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

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,<sup>9</sup> and therefore, includes costs associated with employment*, specifically, transportation, taxes, and for families with young children, child care.
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high or higher

than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.
- While the poverty measure is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

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

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As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. Rather, the Standard includes income sufficient to meet minimum nutrition standards, for example, and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses. Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

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

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

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a "wage adequacy" level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."<sup>10</sup>

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income.

Generally, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve self-sufficiency in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, true long-term self-sufficiency

increasingly requires investments that enhance skills and adaptability. Without technologically sophisticated and broad-based education—which provides the flexibility to move into new jobs and careers—self-sufficiency is not likely to be sustainable.

Finally, the Standard is not meant to imply that public work supports are not appropriate for Mississippi families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price items as child care, health care, and housing is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

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

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

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

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# *How the Self-Sufficiency Standard is Calculated*

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

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

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

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

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

**Housing:** The Standard uses the Fiscal Year 2003 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan statistical area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.<sup>11</sup>

The FMRs (which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious, and in most cases, the FMR is set at the 40<sup>th</sup> percentile level. (At the 40<sup>th</sup> percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

To reflect differences in housing costs within a housing market, HUD rules permit local housing authorities to increase or decrease FMRs for part or all of the area covered by the FMR. Each Public Housing Authority (PHA) has the authority to vary their payment standards by a range of 90-110% of the FMR, based on the local market, and may do so in specific areas and even by the size of unit. Nearly 70% of Mississippi's 82 counties have set payment standards over 100% of the HUD FMR. Payment standards are reflected in the housing costs used here.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;<sup>12</sup> families with one or two children require two bedrooms, and families with three children, three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of market child care costs at the 75<sup>th</sup> percentile, by age of child and setting (family day care home, day care center, etc.). Surveys are conducted to determine child care costs at the 75<sup>th</sup> percentile because states were mandated under the federal Family Support Act to reimburse families receiving child care assistance at that cost level.<sup>13</sup> For the Mississippi Standard, child care costs were calculated from information provided by the Mississippi Department of Human Services. As the only information available on child care costs at the 75th percentile is statewide (by age and setting), we account for geographical variation by calculating a regional ratio which is based upon local average costs and then applied to the statewide 75th percentile child care costs.

The Standard defines “infants” as children 0-36 months old, “preschoolers” as 3-5 years old, and schoolage children as 6-12 years olds. The Mississippi Department of Human Services defines “infants” as 0-12 months old and “toddlers” as 13-36 months old. To maintain continuity between Mississippi and other state Standards, costs for infants and toddlers were averaged together and used for “infant” costs.

Generally, because it is more common for very young children to be in family day care homes rather than centers,<sup>14</sup> the Standard usually assumes that infants receive full-time care in day care homes. However, family child care homes are not licensed by

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

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the State of Mississippi. Therefore, due to data limitations, we assumed infants go to licensed centers/group child care homes. Preschoolers, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Of course, some parents may put siblings in the same type of facility, though they fall in different age groups.

**Food:** Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.<sup>15</sup> While both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the

Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home.<sup>16</sup> Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout the State of Mississippi.

**Transportation:** If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.<sup>17</sup> Although public transportation is available in many areas of Mississippi, there are no areas in which this many workers use public transportation to get to and from work. Therefore, it is assumed that everywhere in Mississippi adults require a car; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

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

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20<sup>th</sup> and 40<sup>th</sup> percentile) of income, by region. For auto insurance, we use the average cost for Mississippi from the survey conducted by the National Association of Insurance Commissioners. For within state variation, we used premium cost comparisons from three major insurance companies in four areas available from the Mississippi Insurance Department.<sup>18</sup> For variable costs, we used the AAA *Your Driving Costs 2000* survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work

five days per week, plus one trip per week for shopping and errands. (The commuting distance is computed using the statewide average of miles traveled from the National Personal Transportation Survey.) In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Although workers who do not have employer-provided health insurance often “do without,” families cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage.<sup>19</sup> In Mississippi, employees pay an average of 18% of the premium for coverage for themselves only, or 26% of the premium for family coverage.<sup>20</sup> The share for employees only is lower than the national average share for individuals (which is 24% of employee-only coverage) and for families (which is 36% of family coverage).<sup>21</sup> The costs of health insurance are based on the average premiums paid by Mississippi residents, according to the National Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographic differences in costs, we varied the health insurance premiums using the differences in costs by county which were available from a top five market share insurance company.

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

**Miscellaneous:** This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.<sup>22</sup>

**Taxes:** Taxes include state sales tax, state and federal income taxes, and payroll taxes. Sales taxes

are calculated on food and “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Mississippi State Tax Commission. The state income tax calculation includes state specific deductions and exemptions.

Although the federal income tax rate (15% for most family types on most income) is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% from 10% for most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

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

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

**Child Tax Credit (CTC):** The CTC is a refundable federal tax credit, like the EITC, that provides parents a deduction of up to \$600 (for children less than 17 years old). It is calculated as \$600 per child under 17, or 10% of earned income over \$10,500, whichever is less.

# How Much is Enough in Mississippi?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living in four different areas in Mississippi: Hinds, Sunflower, Itawamba, and Harrison Counties.

In Hinds County a single adult with no children needs to earn **\$7.05** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1. An adult with a preschooler (Column 2) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic needs requires an increase in hourly

Table 1  
**The Self-Sufficiency Standard for Selected Family Types**  
**Hinds County, MS, 2003\***  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$437	35	\$587	31	\$587	27	\$587	19
Child Care	\$0	0	\$319	17	\$506	23	\$506	16
Food	\$178	14	\$270	14	\$403	18	\$554	18
Transportation	\$251	20	\$257	14	\$257	12	\$490	16
Health Care	\$83	7	\$201	11	\$221	10	\$262	8
Miscellaneous	\$95	8	\$163	9	\$197	9	\$240	8
Taxes**	\$195	16	\$284	15	\$330	15	\$647	21
Earned Income Tax Credit (-)	\$0	0	-\$93	-5	-\$131	-6	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	\$7.05	100	\$10.75	100	\$12.42	100	\$8.82 per adult	100
Monthly	\$1,240		\$1,893		\$2,185		\$3,105	
Annual	\$14,879		\$22,715		\$26,222		\$37,266	

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

\*\* Taxes include federal and state income taxes (including state tax credits) and payroll taxes.

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

Note: Totals may not add exactly due to rounding.

Table 2  
**The Self-Sufficiency Standard for Selected Family Types**  
**Sunflower County, MS, 2003\***  
*Monthly Expenses and Shares of Total Budgets*

	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
<b>Monthly Costs</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
Housing	\$345	32	\$428	28	\$428	24	\$428	18
Child Care	\$0	0	\$295	20	\$468	26	\$468	19
Food	\$178	17	\$270	18	\$403	22	\$554	23
Transportation	\$238	22	\$244	16	\$244	13	\$464	19
Health Care	\$77	7	\$178	12	\$197	11	\$238	10
Miscellaneous	\$84	8	\$141	9	\$174	10	\$215	9
Taxes**	\$155	14	\$199	13	\$248	14	\$339	14
Earned Income Tax Credit (-)	\$0	0	-\$154	-10	-\$210	-12	-\$96	-4
Child Care Tax Credit (-)	\$0	0	-\$42	-3	-\$47	-3	-\$75	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$94	-5	-\$100	-4
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	—	100	—	100	—	100	—	100
<b>Monthly</b>	<b>\$6.12</b>		<b>\$8.58</b>		<b>\$10.29</b>		<b>\$6.91</b>	<b>per adult</b>
<b>Annual</b>	<b>\$1,077</b>		<b>\$1,510</b>		<b>\$1,811</b>		<b>\$2,434</b>	
	<b>\$12,929</b>		<b>\$18,115</b>		<b>\$21,730</b>		<b>\$29,206</b>	

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

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll taxes.

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

Note: Totals may not add exactly due to rounding.

wages of \$3.70, as compared to the single adult: she must earn **\$10.75** per hour.<sup>23</sup> If she has two children, a preschooler and a schoolage child, she must earn **\$12.42** per hour to meet her family's needs, more than \$5.00 per hour more than the single adult with no children. Finally, if there are two adults with two children—a preschooler and a schoolage child—the major costs of housing and child care stay the same, while costs for additional food, health care, and miscellaneous costs increase slightly. As a result, *each* adult would need to earn **\$8.82** per hour.

Costs in Sunflower County (see Table 2) are lower than those found in Hinds County. A single adult's Self-Sufficiency Wage is **\$6.12** per hour. A single parent with one preschooler must earn an additional \$2.46 per hour, or **\$8.58** per hour to be self-sufficient. The single parent with two children in Sunflower County would need to earn **\$10.29** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$6.91** per hour.

In Itawamba County, costs are higher than Sunflower County and lower than Hinds County. Thus, a single adult's Self-Sufficiency Wage is **\$6.19** per hour (see Table 3). A single parent with one preschooler needs to earn **\$8.77** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$10.43** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$7.00** per hour in Itawamba County.

In Harrison County (excluding the City of Biloxi), costs are higher than in Hinds, Sunflower, and

Itawamba counties. Thus, a single adult's Self-Sufficiency Wage is **\$7.61** per hour (see Table 4). A single parent with one preschooler needs to earn **\$10.81** per hour to meet the basic needs of this family. If there are two children, one preschooler and one schoolage child, the parent would need **\$12.53** per hour to meet this family's needs, which is almost \$5.00 more than the amount required of the single person with no children. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$8.87** per hour in Harrison County.

Child care and housing costs account for the largest percentage of budget costs for Mississippi families with

Table 3  
**The Self-Sufficiency Standard for Selected Family Types**  
**Itawamba County, MS, 2003\***  
*Monthly Expenses and Shares of Total Budgets*

<b>Monthly Costs</b>	<b>One Adult</b>		<b>One Adult, One Preschooler</b>		<b>One Adult, One Preschooler, One Schoolage</b>		<b>Two Adults, One Preschooler, One Schoolage</b>	
	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>	<b>Costs</b>	<b>% of total</b>
<i>Housing</i>	\$345	32	\$428	28	\$428	23	\$428	17
<i>Child Care</i>	\$0	0	\$286	19	\$454	25	\$454	18
<i>Food</i>	\$178	16	\$270	18	\$403	22	\$554	22
<i>Transportation</i>	\$238	22	\$244	16	\$244	13	\$464	19
<i>Health Care</i>	\$85	8	\$209	14	\$228	12	\$269	11
<i>Miscellaneous</i>	\$85	8	\$144	9	\$176	10	\$217	9
<i>Taxes**</i>	\$158	14	\$207	13	\$253	14	\$345	14
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$148	-10	-\$205	-11	-\$90	-4
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$45	-3	-\$49	-3	-\$78	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$50	-3	-\$96	-5	-\$100	-4
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	<b>\$6.19</b>	100	<b>\$8.77</b>	100	<b>\$10.43</b>	100	<b>\$7.00 per adult</b>	100
<b>Monthly</b>	<b>\$1,090</b>		<b>\$1,544</b>		<b>\$1,835</b>		<b>\$2,462</b>	
<b>Annual</b>	<b>\$13,075</b>		<b>\$18,524</b>		<b>\$22,024</b>		<b>\$29,548</b>	

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

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll taxes.

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

Note: Totals may not add exactly due to rounding.

Table 4  
**The Self-Sufficiency Standard for Selected Family Types**  
**Harrison County, MS, 2003\***  
**(Excluding the City of Biloxi)**  
*Monthly Expenses and Shares of Total Budgets*

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$496	37	\$571	30	\$571	26	\$571	18
Child Care	\$0	0	\$324	17	\$514	23	\$514	16
Food	\$178	13	\$270	14	\$403	18	\$554	18
Transportation	\$254	19	\$259	14	\$259	12	\$495	16
Health Care	\$87	7	\$216	11	\$235	11	\$276	9
Miscellaneous	\$102	8	\$164	9	\$198	9	\$241	8
Taxes**	\$222	17	\$285	15	\$336	15	\$653	21
Earned Income Tax Credit (-)	\$0	0	-\$91	-5	-\$127	-6	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$84	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$100	-5	-\$100	-3
<b>Total Percent Self-Sufficiency Wage - Hourly***</b>	<b>\$7.61</b>	<b>100</b>	<b>\$10.81</b>	<b>100</b>	<b>\$12.53</b>	<b>100</b>	<b>\$8.87 per adult</b>	<b>100</b>
<b>Monthly</b>	<b>\$1,339</b>		<b>\$1,902</b>		<b>\$2,206</b>		<b>\$3,124</b>	
<b>Annual</b>	<b>\$16,070</b>		<b>\$22,829</b>		<b>\$26,472</b>		<b>\$37,487</b>	

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

\*\* Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll taxes.

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

Note: Totals may not add exactly due to rounding.

children. The proportions spent on each cost do not vary greatly from place to place. For single parent families with one child, across these four places in Mississippi, child care costs range from 17% to 20% of total budgets, while housing costs range from 28% to 31% of family budgets.

For families with two children, however, child care costs make up a larger part of the family budget, yet housing costs still make up the largest portion of the family budget. Depending on the location, child care costs range from 23% to 26% of the family budget for one adult families with two children, and 16% to 19%

of the family budget for two-adult families with two children.

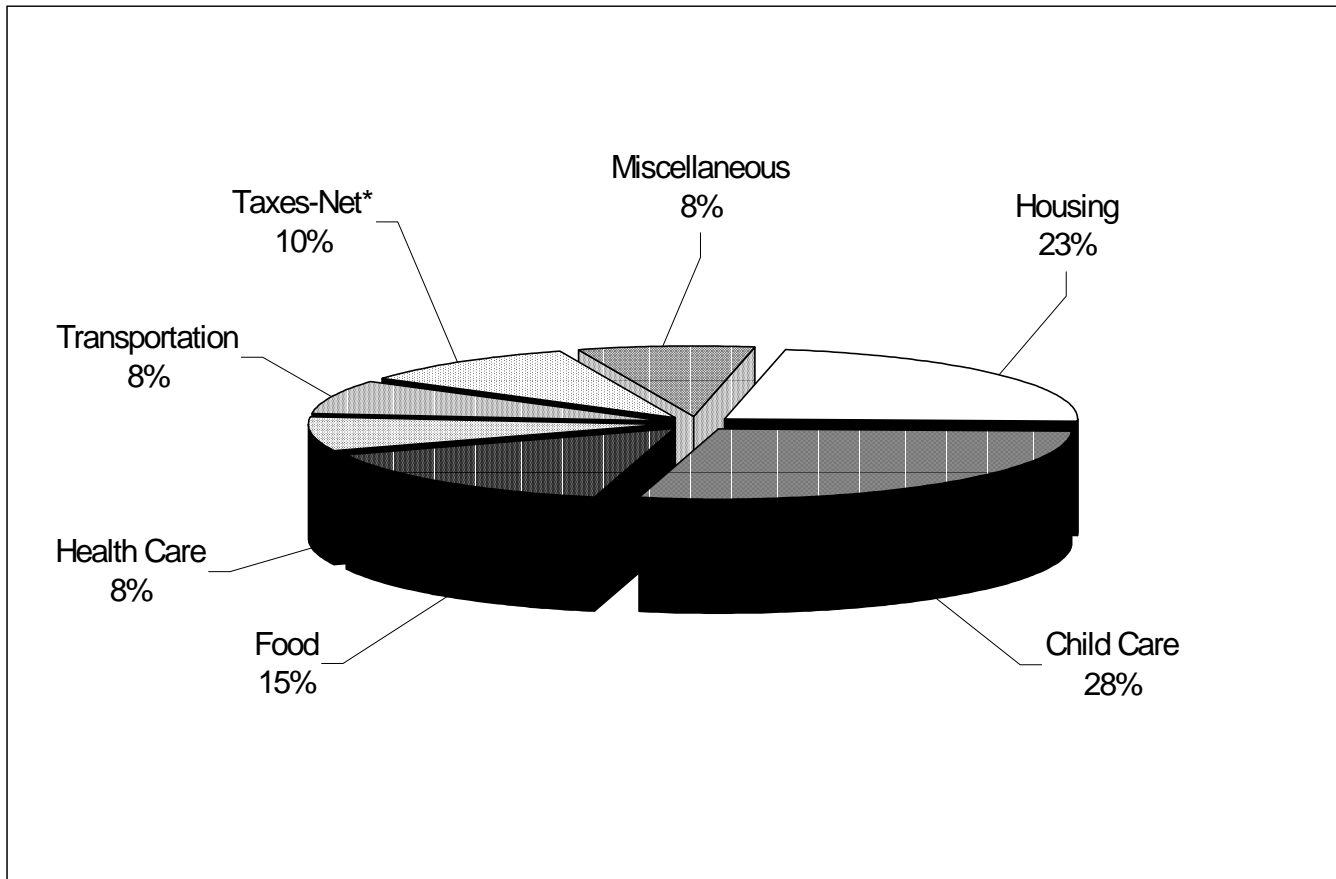
The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from **\$454** in Itawamba County to **\$514** in Harrison County. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of **\$428** per month in Sunflower and Itawamba Counties to a high of **\$587** per month in Hinds County.

In Figure 1, we have shown the proportion of income spent on each basic need for a single parent family with one infant, one preschooler and one schoolage child in Lamar County. Housing and child care are by far the greatest expenses for working families with children—51% for this family in Lamar County. Families with two or more children, when one child is under schoolage, generally spend almost half their incomes on these two expenses alone.

The next largest expense for this Mississippi family is food, accounting for 15% of the total costs. Although taxes account ultimately for 10% of this family’s budget, the tax burden month to month is

actually 18%. The difference is due to tax credits, which reduce the tax burden. (However, note that some or all of these tax credits are usually received the next year when taxes are filed.) Health care is a relatively small share at 8%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. For families in Mississippi who do not have employer-provided health insurance, it is likely that health care costs account for even more of the family budget. While the cost of transportation makes up just under one-tenth of this family’s budget, the Standard does not include the initial cost of purchasing a car.

Figure 1  
**Percentage of Income Needed to Meet Basic Needs, 2003**  
*Based on the Self-Sufficiency Standard for a Family with One Adult, One Infant, One Preschooler and One Schoolage Child in Lamar County, MS*



\*Note: Percentages include 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%.

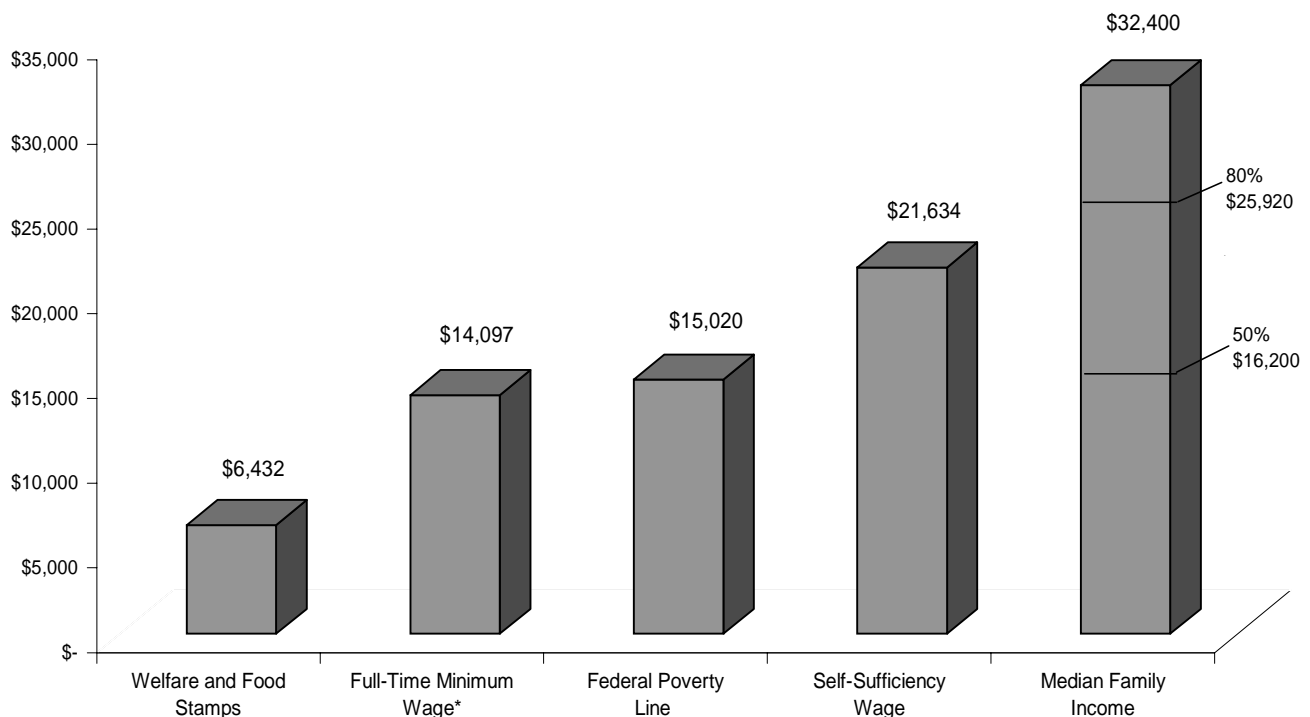
# Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in Attala County to four other benchmarks: the welfare grant package, the federal poverty measure, the federal minimum wage, and the median family income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the next two sections for a more

detailed discussion of how Mississippi families can achieve Self-Sufficiency Wages.)

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in Attala County. (The other benchmarks presented are also for three-person families, where relevant; however, none is as specific as the Standard in terms of age and number of children and/or geographic location.) The Standard for this family is **\$21,634** per year.

Figure 2  
**The Self-Sufficiency Standard Compared to Other Benchmarks, 2002**  
 Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in Attala County, MS



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

***The Welfare (TANF) Grant and Food Stamps:***

Including the cash value of Food Stamps as well as the TANF cash grant, assuming no wage or other income, the total basic “cash” assistance package is **\$536** per month in Attala County or **\$6,432** per year. This amount is under one-third (**30%**) of the Self-Sufficiency Standard for a three-person family in Attala County.

***Minimum Wage:*** A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,175** per month, or **\$14,097** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum and she also receives a small child tax credit. Together these are more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes since her income is below the threshold for paying state or federal income taxes. Nevertheless, because she does not pay income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC, however, a full-time job at the minimum wage provides just under two-thirds (**65%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—she will only receive **\$9,893** during the year, which is less than one-half of the Self-Sufficiency Standard (**46%**).

***Federal Poverty Level:*** Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1252** (**\$15,020** annually) or less—

regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is about two-thirds (**69%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive areas in Mississippi, such as Copiah County, the official poverty line is only about **70%** of the amount necessary to meet family needs according to the Standard.

***Median Family Income:*** Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Attala County is **\$32,400** per year. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **67%** of the median family income for Attala County.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes between 50% and 80% of the median area income are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) Thus, the Self-Sufficiency Standard for an Attala County family falls within the HUD definition of “Low Income.” As in most states and localities, the Self-Sufficiency Standard falls *between* 50% and 80% of area median income. That it is below the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that a substantial portion of Mississippi families lack adequate income to meet their needs. At the same time, it suggests that the Self-Sufficiency Standard is set at a level that is neither too high, nor too low.

# Comparing the Standard for Jackson to Other Major Cities

The Self-Sufficiency Standard has been completed for 33 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared. However, since the Standards have been completed in different years, all numbers have been updated to December 2002. While over time costs are likely to increase at varying rates, for our purposes it is acceptable to use the U.S. Bureau of Labor Statistic's Consumer Price Index (CPI) to update the Standards to make them comparable.

In Table 5, we compare the Standard for the City of Jackson to ten other cities: Atlanta, Billings, Charleston, Indianapolis, Kansas City, Louisville, Memphis, Phoenix, Rapid City, and Richmond.

For a single adult, the costs in Jackson require a Self-Sufficiency Wage of **\$7.05** per hour, which is

higher than Rapid City, SD, and lower than the nine other cities. A single adult with one child requires a Self-Sufficiency Wage of **\$10.75**, which is the lowest cost for this family type among the eleven cities.

For a single adult with two children in Jackson, the Self-Sufficiency Wage at **\$12.42** per hour is also the lowest of the eleven cities. In a two parent family with a preschooler and schoolage child, each adult must earn **\$8.82** for the family to be Self-Sufficient. These wages are the second lowest among these eleven cities with only Rapid City, SD with lower costs for this family type.

In conclusion, while Jackson is not the most expensive city in which to live, living in Jackson still requires substantial resources, particularly for families with children, in order to meet basic family needs at an adequate level.

Table 5  
The Self-Sufficiency Standard for the City of Jackson Compared to Major Cities, 2003\*

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
Rapid City, SD	\$6.37	<b>Jackson, MS</b>	<b>\$10.75</b>	<b>Jackson, MS</b>	<b>\$12.42</b>	Rapid City, SD	\$8.18
<b>Jackson, MS</b>	<b>\$7.05</b>	Rapid City, SD	\$10.78	Rapid City, SD	\$13.35	<b>Jackson, MS</b>	<b>\$8.82</b>
Billings, MT	\$7.22	Memphis, TN	\$12.10	Billings, MT	\$14.93	Richmond, VA	\$9.13
Kansas City, MO	\$7.29	Billings, MT	\$12.37	Memphis, TN	\$15.25	Memphis, TN	\$9.20
Indianapolis, IN	\$7.36	Richmond, VA	\$12.52	Richmond, VA	\$15.26	Indianapolis, IN	\$9.20
Charleston, WV	\$7.74	Indianapolis, IN	\$12.59	Indianapolis, IN	\$15.40	Atlanta, GA***	\$9.23
Memphis, TN	\$7.74	Charleston, WV	\$12.62	Charleston, WV	\$15.40	Billings, MT	\$9.33
Louisville, KY	\$8.21	Kansas City, MO	\$12.69	Kansas City, MO	\$16.01	Charleston, WV	\$9.39
Richmond, VA	\$8.62	Atlanta, GA***	\$14.43	Atlanta, GA***	\$16.81	Kansas City, MO	\$9.47
Phoenix, AZ	\$8.80	Louisville, KY	\$14.51	Louisville, KY	\$17.54	Louisville, KY	\$10.45
Atlanta, GA***	\$9.25	Phoenix, AZ	\$15.25	Phoenix, AZ	\$18.24	Phoenix, AZ	\$10.87

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

\*\*per adult

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

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

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## **The Impact of Supports on Reducing Costs and Meeting Basic Needs**

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives. We then model their effects on wages for a single adult with one infant and a preschooler. Using the Self-Sufficiency Wage as a benchmark, we show the impact of adding various public and private resources on the income needed to meet basic needs.

**Child Support:** While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Even in situations of lower wages and therefore lesser amounts of child support payments, whatever the amount, child support reduces the amount required from single parents to meet their families' needs, by providing the support of both parents to meet children's needs.

**Work Supports:** While the Self-Sufficiency Standard provides the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid such as Temporary Assistance for Needy Families (TANF) cash assistance, housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or other plan), and/or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

**Health Care Coverage:** While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. The Standard assumes that a

Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known as Mississippi CHIP (MSCHIP)—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by MSCHIP, depending upon family income and household size.<sup>24</sup>

## **Modeling the Impact of Supports**

In Tables 6 and 7, we examine the effect of adding work supports for a family consisting of a single parent, an infant and a preschooler living in Hinds and Franklin Counties. These tables illustrate the impact of work supports in different combinations and in places with different costs of living. The basis for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

**Treatment of Tax Credits:** Although we include the federal Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law, a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.<sup>25</sup>

While research shows that this money is frequently used to meet important family needs, such as to pay the security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.<sup>26</sup> Also, for many workers, it is difficult to gauge how much the EITC will total, because of fluctuating hours and wages, and sometimes job and/or wage changes, throughout the year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the first shaded line at the bottom of Tables 6 and 7.)

Families that qualify for the refundable Child Tax Credit also receive the amount not used to reduce their federal income taxes (if they owed any taxes) as a

lump sum payment the next year, like the EITC. Thus the amount of the annual *refundable* Child Tax Credit is also shown at the bottom of Tables 6 and 7 in the second shaded line. Note that because the EITC and the refundable CTC are not received during the month or year shown here, they are not included in the calculation of the wages shown.

**Table 6 - The Impact of Work Supports in Hinds County**

*The Self-Sufficiency Standard (Column #1):* In the first column of Table 6, the Standard provides the full amount of this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Hinds County, with child care expenses of \$658 per month for an infant and a preschooler and housing costs of \$587

Table 6  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
of a Single Parent with One Infant and One Preschooler  
Hinds County, MS, 2003

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	<b>Self-Sufficiency Standard</b>	<b>Child Support</b>	<b>Child Care</b>	<b>Child Care, Food Stamps &amp; Medicaid</b>	<b>Child Care, [Food Stamps]* &amp; MSCHIP</b>	<b>Housing, Child Care, Food Stamps &amp; MSCHIP</b>
<b>Monthly Costs:</b>						
Housing	\$587	\$587	\$587	\$587	\$587	\$475
Child Care	\$658	\$658	\$132	\$98	\$115	\$98
Food	\$351	\$351	\$351	\$278	\$351	\$302
Transportation	\$257	\$257	\$257	\$257	\$257	\$257
Health Care	\$210	\$210	\$210	\$0	\$103	\$103
Miscellaneous	\$206	\$206	\$206	\$206	\$206	\$206
Taxes	\$381	\$327	\$276	\$193	\$246	\$196
Earned Income						
Tax Credit	-\$90	#	#	#	#	#
Child Care Tax Credit (-)	-\$80	-\$84	-\$30	-\$25	-\$28	-\$25
Child Tax Credit (-)	-\$100	-\$2	-\$31	\$0	-\$20	-\$2
Child Support		-\$317				
<b>Self-Sufficiency Wage:</b>						
<b>Hourly</b>	<b>\$13.52</b>	<b>\$12.47</b>	<b>\$11.12</b>	<b>\$9.06</b>	<b>\$10.33</b>	<b>\$9.15</b>
<b>Monthly</b>	<b>\$2,380</b>	<b>\$2,194</b>	<b>\$1,958</b>	<b>\$1,594</b>	<b>\$1,818</b>	<b>\$1,610</b>
<b>Annual</b>	<b>\$28,561</b>	<b>\$26,329</b>	<b>\$23,492</b>	<b>\$19,127</b>	<b>\$21,810</b>	<b>\$19,318</b>
<b>Total Federal EITC (annual)</b>		<b>\$1,551</b>	<b>\$2,148</b>	<b>\$3,067</b>	<b>\$2,502</b>	<b>\$3,027</b>
<b>Total Federal CTC (annual) (refundable)</b>		<b>\$1,181</b>	<b>\$830</b>	<b>\$859</b>	<b>\$896</b>	<b>\$859</b>

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

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

per month, it is not surprising that the Self-Sufficiency Wage is **\$13.52** per hour.

### **Private Support:**

**Child Support (Column #2):** In the second column of Table 6, the private “subsidy” of child support is added. The amount of **\$317** shown in Table 6 is the average child support payment per month per family (not per child) in the United States.<sup>27</sup> (Although this figure in Mississippi is likely to be lower.) Unlike additional earned income, child support is not taxable income, and thus it has a strong impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes. Taxes decrease in Hinds County from \$381 in Column #1—when all income is earned to \$327 in Column #2—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family’s needs by about one dollar per hour, from \$13.52 to **\$12.47** per hour.

### **Public Work Supports:**

**Child Care (Column #3):** In the third column, we model the effect of a child care work support or subsidy available to low-income families in Mississippi. With child care assistance, child care costs are dramatically reduced from \$658 to \$132 per month. The hourly wage needed to meet basic needs is reduced to **\$11.12** per hour. In addition, the annual refundable EITC is increased to \$2,148 while the Child Tax Credit is reduced to \$830.

**Child Care, Food Stamps & Medicaid (Column #4):** For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fourth column of Table 6, we assume that this single parent family is receiving a typical “package” of benefits available to those making the welfare-to-work transition. This package usually includes child care, Food Stamps, and Medicaid.

With this assistance package, child care costs are reduced to a co-payment of \$98 per month. Food Stamps reduce food expenditures from \$351 to \$278 per month. With Medicaid, we assume it reduces the cost of health care to \$0 for the whole family. As a result, taxes also decrease from \$381 to \$193 (compare Column #1 and #4). Altogether, this lowers the wage

required to meet basic needs to **\$9.06** per hour in Hinds County, which is almost \$4.50 per hour less than the Self-Sufficiency Wage.

**Child Care, [Food Stamps] & MSCHIP (Column #5):** After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family. If the family income remains below 200% of poverty, she is eligible for MSCHIP for health insurance coverage for her children. However, the parent must pay for her share of the health insurance premium that is available through her employer, as well as out-of-pocket costs for herself. These costs, plus the co-pay for MSCHIP increase health care costs to \$103. However, health care costs in Column #5 remain significantly lower than the full cost of health care costs shown in Column #1. With increased health care costs, the wages required to meet basic needs are too high for this family to continue to be eligible for Food Stamps.

As a result of the loss of these work supports, this single parent must increase her earnings from \$9.06 to **\$10.33** per hour in Hinds County just to be able to meet her needs at the same level as when Medicaid covered *all* of her family’s health care costs and she was eligible for Food Stamps as well as child care assistance.

**Housing, Child Care, Food Stamps & MSCHIP (Column #6):** In the sixth and final column of Table 6, we added housing assistance to the work support combination, modeling housing, child care, Food Stamps, and MSCHIP. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. Housing assistance lowers this family’s housing costs from \$587 to \$475 per month. With housing assistance, the wage required for her to meet her other basic needs is reduced enough for the family to also qualify for child care, Food Stamps, and MSCHIP. With this combination of work supports the wage required to meet this family’s needs is reduced to **\$9.15** per hour.

### **Table 7 - The Impact of Work Supports in Franklin County**

**The Self-Sufficiency Standard (Column #1):** As in Table 6, the first column of Table 7 shows the Self-Sufficiency Standard and the full amount of this family’s expense. In Franklin County, child care

expenses are \$665 per month for an infant and a preschooler and housing costs are \$416 per month. For this family in Franklin County, the Self-Sufficiency Wage is **\$11.51** per hour, about two dollars less per hour than in Hinds County for the same family type.

**Private Support:**

**Child Support (Column #2):** As in Hinds County, in Franklin County, child support reduces both the wage needed to meet basic needs and reduces taxes. With child support, taxes are reduced slightly from \$292 to \$276. The wage this single parent must earn to meet her family’s needs is also slightly reduced from \$11.51 to **\$11.16** per hour. However, the wages needed are reduced enough to increase the EITC to \$2,133 and for the family to be eligible for a \$1,200 annual refundable Child Tax Credit.

**Public Work Supports:**

**Child Care (Column #3):** In the third column, we show the impact of child care assistance for this family in Franklin County. Child care assistance reduces child care costs substantially from \$665 to \$107. In addition, the annual refundable EITC is increased to \$2,828 and the family is eligible for a \$873 refundable Child Tax Credit.

**Child Care, Food Stamps & Medicaid (Column #4):** In Column 4 of Table 7, we again model the typical “package” of benefits available to those making the welfare-to-work transition. With this assistance package, child care costs are reduced to a co-payment of \$57 per month. Food Stamps reduce food expenditures from \$351 to \$224 per month.

Table 7  
**Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage**  
*of a Single Parent with One Infant and One Preschooler*  
*Franklin County, MS, 2003*

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	Child Care, Food Stamps & Medicaid	Child Care, Food Stamps & MSCHIP	[Housing]*, Child Care, Food Stamps & MSCHIP
<b>Monthly Costs:</b>						
Housing	\$416	\$416	\$416	\$416	\$416	\$416
Child Care	\$665	\$665	<b>\$107</b>	<b>\$57</b>	<b>\$82</b>	<b>\$82</b>
Food	\$351	\$351	\$351	<b>\$224</b>	<b>\$268</b>	<b>\$268</b>
Transportation	\$244	\$244	\$244	\$244	\$244	\$244
Health Care	\$203	\$203	\$203	<b>\$0</b>	<b>\$101</b>	<b>\$101</b>
Miscellaneous	\$188	\$188	\$188	\$188	\$188	\$188
Taxes	\$292	\$276	\$215	\$131	\$162	\$162
Earned Income						
Tax Credit	-\$165	#	#	#	#	#
Child Care Tax Credit (-)	-\$68	-\$62	-\$26	-\$9	-\$12	-\$12
Child Tax Credit (-)	-\$100	\$0	-\$9	\$0	\$0	\$0
Child Support		<b>-\$317</b>				
<b>Self-Sufficiency Wage:</b>						
Hourly	<b>\$11.51</b>	<b>\$11.16</b>	<b>\$9.59</b>	<b>\$7.10</b>	<b>\$8.23</b>	<b>\$8.23</b>
Monthly	<b>\$2,025</b>	<b>\$1,964</b>	<b>\$1,689</b>	<b>\$1,250</b>	<b>\$1,448</b>	<b>\$1,448</b>
Annual	<b>\$24,304</b>	<b>\$23,563</b>	<b>\$20,263</b>	<b>\$14,997</b>	<b>\$17,377</b>	<b>\$17,376</b>
Total Federal EITC (annual)		\$2,133	\$2,828	\$3,937	\$3,436	\$3,436
Total Federal CTC (annual) (refundable)		\$1,200	\$873	\$450	\$688	\$688

\*Work supports in brackets [] indicate that we attempted to model this work support, however, if the income was high enough to meet the family's needs, it was too high to qualify for the work support. Because of the low cost of housing, a housing subsidy based on 30% of income would be higher than the housing costs in Franklin.

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

Medicaid reduces health care costs to zero. As a result, taxes also decrease from \$292 to \$131 (compare Column #1 and #4). Altogether, this lowers the hourly wage required to meet basic needs to **\$7.10** in Franklin County.

***Child Care, Food Stamps & MSCHIP (Column #5):*** With child care assistance, Food Stamps and MSCHIP, this single parent must increase her earnings from \$7.10 to **\$8.23** per hour in Franklin County to be able to meet her needs at the same level as when Medicaid covered *all* of her family’s health care costs.

***[Housing], Child Care, Food Stamps & MSCHIP (Column #6):*** In the sixth column of Table 7, we attempted to add housing assistance to the work support combination. However, with child care assistance, Food Stamps, and MSCHIP, the housing costs for Franklin County are too low for this family to

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***Public policies can have a substantial impact on the ability of families to meet their needs—aiding them with temporary work supports until they are able to earn self-sufficiency wages.***

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qualify for housing assistance. Therefore the wage remain at **\$8.23** per hour.

The figures in Tables 6 and 7 provide examples for one family—a single parent with one infant and one preschoolage child, living in Hinds and Franklin Counties. The impact of various work supports varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can assist families in receiving the support for which they are eligible, thereby substantially impacting the ability of families to become self-sufficient.

### **Modeling the Impact of Work Supports on Wage Adequacy: Table 8**

In Tables 6 and 7, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their needs. In Table 8 we show how adequate wages of \$6.00, \$8.00 and \$10.00 per hour (Panels A, B and C, respectively), meet a family’s needs with and without work supports.

In Table 8, the term “Wage Adequacy” refers to the degree to which a given wage is adequate to meet their basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family’s needs.

We use a different family type in Table 8 from that in Tables 6 and 7, a single parent with one preschooler and a schoolage child. In Table 8, the family modeled resides in Coahoma County where housing costs are similar to Franklin County, but child care costs are less. Panels A, B, and C show the level of Wage Adequacy that this family reaches with wages of \$6.00, \$8.00 and \$10.00 per hour in combination with various work supports. As in Tables 6 and 7, work supports for which the family does not qualify are bracketed and costs reduced by work supports are noted in bold.

***Wage Adequacy with No Work Supports:*** In the first column of Panel A, the parent’s wage is \$6.00 per hour and she is not receiving any work supports. In this scenario, the family’s monthly expenses total \$2,021, while her wages are just \$1,056. Thus there is a shortfall of \$965 per month without work supports. In other words, these wages only provide 52% of the income needed to meet this family’s needs each month. We call this percentage “Wage Adequacy.” In Panels B and C on page 22, we show the effect of increasing her wages to \$8.00 and \$10.00 per hour. With no work supports, this increases Wage Adequacy to 69% and 84%, respectively, still below what is needed. Indeed, even at the higher wages, the family’s monthly income is still \$647 and \$333 *less than* what is needed to be self-sufficient.

When a family’s income is not adequate to meet their basic needs, parents must make difficult choices to try to address their most urgent needs. In other words, parents must “juggle” demands on their income to get by.

For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful, and leaves families without the resources to meet the basics, much less deal with unexpected crisis.

Table 8  
**Impact of Work Supports on Wage Adequacy**  
*Single Parent with One Preschool and Schoolage Child*  
*Coahoma County, MS, 2003*

**Panel A: Wage Adequacy at \$6.00 per hour**

	<b>WORK SUPPORTS</b>			
	<i>No Work Supports</i>	<i>Child Care</i>	<i>Child Care &amp; Food Stamps</i>	<i>Child Care, Food Stamps &amp; MSCHIP</i>
<b>TOTAL INCOME:</b>	\$1,056	\$1,056	\$1,056	\$1,056
<b>Monthly Costs:</b>				
<i>Housing</i>	\$414	\$414	\$414	\$414
<i>Child Care</i>	\$454	<b>\$40</b>	<b>\$40</b>	<b>\$40</b>
<i>Food</i>	\$403	\$403	<b>\$214</b>	<b>\$214</b>
<i>Transportation</i>	\$244	\$244	\$244	\$244
<i>Health Care</i>	\$213	\$213	\$213	<b>\$101</b>
<i>Miscellaneous</i>	\$173	\$173	\$173	\$173
<i>Taxes</i>	\$121	\$121	\$121	\$121
<i>Earned Income Tax Credit (-)</i>	**	**	**	**
<i>Child Care Tax Credit (-)</i>	\$0	\$0	\$0	\$0
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$2,021	\$1,607	\$1,419	\$1,307
<b>SHORTFALL (-) or SURPLUS</b>	-\$965	-\$551	-\$363	-\$251
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>52%</b>	<b>66%</b>	<b>74%</b>	<b>81%</b>

Note: Families costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in quotes.

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

**Wage Adequacy with Child Care:** When the family receives the support of child care assistance, child care costs are reduced, as shown in the second column of panels A, B and C. At \$6.00 per hour (Panel A) this increases Wage Adequacy to 66%. In other words, a wage of \$6.00 per hour with child care assistance, meets only 66% of this family's needs. At \$8.00 per hour, also with child care assistance, the family's Wage Adequacy increases to 84%. At \$10.00 per hour, Wage Adequacy reaches 100%. In short, with the exception of the \$10.00 per hour wage, child care assistance increases wage adequacy but is still below full Wage Adequacy.

**Wage Adequacy with Child Care and Food Stamps:** The addition of Food Stamps reduces food costs and raises the family's Wage Adequacy (see Column #3 in Panels A, B and C of Table 8). When earning \$6.00 per hour, the addition of Food Stamps to the child care assistance previously modeled increases Wage Adequacy from 66% to 74%. At \$8.00 per hour, the addition of Food Stamps increases Wage

Adequacy from 84% to 89%. At \$10.00 per hour, though no longer eligible for Food Stamps, Wage Adequacy remains at 100%.

**Wage Adequacy with Child Care, Food Stamps and MSCHIP:** The addition of health care assistance through the MSCHIP program significantly decreases this family's health care costs (see Column #4 of Panels A, B and C). With child care, Food Stamps and MSCHIP, at an hourly wage of \$6.00 per hour, the family reaches a Wage Adequacy of 81%. At \$8.00 per hour with the same work supports, wage adequacy increases from 89% to 96%. At wages of \$10.00 per hour, Wage Adequacy reaches 107%.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are "bare-bones" budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having

Table 8 -- Continued  
**Impact of Work Supports on Wage Adequacy**  
 Single Parent with One Preschool and One Schoolage Child  
 Coahoma County, MS, 2003

**Panel B: Wage Adequacy at \$8.00 per hour**

	<b>WORK SUPPORTS</b>			
	<i>No Work Supports</i>	<i>Child Care</i>	<i>Child Care &amp; Food Stamps</i>	<i>Child Care, Food Stamps &amp; MSCHIP</i>
<b>TOTAL INCOME:</b>	\$1,408	\$1,408	\$1,408	\$1,408
<b>Monthly Costs:</b>				
<i>Housing</i>	\$414	\$414	\$414	\$414
<i>Child Care</i>	\$454	<b>\$73</b>	<b>\$73</b>	<b>\$73</b>
<i>Food</i>	\$403	\$403	<b>\$312</b>	<b>\$312</b>
<i>Transportation</i>	\$244	\$244	\$244	\$244
<i>Health Care</i>	\$213	\$213	\$213	<b>\$101</b>
<i>Miscellaneous</i>	\$173	\$173	\$173	\$173
<i>Taxes</i>	\$160	\$160	\$160	\$160
<i>Earned Income Tax Credit (-)</i>	**	**	**	**
<i>Child Care Tax Credit (-)</i>	(\$6)	(\$6)	(\$6)	(\$6)
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$2,055	\$1,674	\$1,583	\$1,471
<b>SHORTFALL (-) or SURPLUS</b>	-\$647	-\$266	-\$175	-\$63
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>69%</b>	<b>84%</b>	<b>89%</b>	<b>96%</b>

**Panel C: Wage Adequacy at \$10.00 per hour**

	<b>WORK SUPPORTS</b>			
	<i>No Work Supports</i>	<i>Child Care</i>	<i>Child Care &amp; [Food Stamps]</i>	<i>Child Care, [Food Stamps] &amp; MSCHIP</i>
<b>TOTAL INCOME:</b>	\$1,760	\$1,760	\$1,760	\$1,760
<b>Monthly Costs:</b>				
<i>Housing</i>	\$414	\$414	\$414	\$414
<i>Child Care</i>	\$454	<b>\$115</b>	<b>\$115</b>	<b>\$115</b>
<i>Food</i>	\$403	\$403	\$403	\$403
<i>Transportation</i>	\$244	\$244	\$244	\$244
<i>Health Care</i>	\$213	\$213	\$213	<b>\$101</b>
<i>Miscellaneous</i>	\$173	\$173	\$173	\$173
<i>Taxes</i>	\$235	\$235	\$235	\$235
<i>Earned Income Tax Credit (-)</i>	**	**	**	**
<i>Child Care Tax Credit (-)</i>	(\$41)	(\$41)	(\$41)	(\$41)
<i>Child Tax Credit (-)</i>	\$0	\$0	\$0	\$0
<b>TOTAL LIVING EXPENSES</b>	\$2,093	\$1,754	\$1,754	\$1,642
<b>SHORTFALL (-) or SURPLUS</b>	-\$333	\$6	\$6	\$118
<b>WAGE ADEQUACY (Total Income/Total Expenses)</b>	<b>84%</b>	<b>100%</b>	<b>100%</b>	<b>107%</b>

Note: Families costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in quotes.

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

extravagant incomes. Rather, the additional income should be seen as a means to meet other essential expenses not included in the budget, such as the purchase of a car or a refrigerator or money to put down first and last month's rent to secure housing.

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages, families are able to meet their needs adequately as they enter or re-enter the work force. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet and health care. This in turn helps support their achieving stable employment, depending on the state of the economy.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.<sup>28</sup> In Mississippi, the Regional Housing Authority VI (which serves Hinds County) administers 4365 Section 8 vouchers per year. Currently, there are approximately 7,000 families on the waiting list for Section 8 housing assistance and only 40-50 of those families are taken off the waiting list every month.<sup>29</sup>
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture.
- Although some of this decline was due to the improving economy, a U.S. General Accounting Office report concluded that the decline was greater than would be expected according to economic indicators. Also, the Urban Institute reported that about two-thirds of those who left the Food Stamps program as they left welfare remained eligible for the program.<sup>30</sup>
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.<sup>31</sup> In Mississippi, there are an estimated 31,485 families that receive child care assistance and 12,023 families on the waiting list for assistance.<sup>32</sup>
- Families USA reports that in the 12 states with the largest numbers of uninsured children, from 1996 to 1999, Medicaid enrollment declined by nearly a million children.<sup>33</sup> There are currently 43,804 children enrolled in MSCHIP; however, approximately 62,000 of the 396,000 children living below 200% of FPL under 19 years old, do not have health insurance in Mississippi.<sup>34</sup>
- Although 59% of custodial parents had child support awards, only 29% received at least part of the child support payment owed them, and 45% received the full amount owed. Not surprisingly, the national average monthly child support payment of \$317 represents 15% of a single mother's and 8% of a single father's income.<sup>35</sup>

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# *Closing the Gap Between Incomes and the Self-Sufficiency Standard*

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Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or reentered) the workforce, live in high-cost areas, or live in low wage areas. They therefore cannot afford their housing *and* food *and* child care—much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

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

The two basic approaches for individuals to close this income gap are to: (1) reduce costs through supports—public or private, in cash or “in kind,” and (2) raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance (as discussed in the previous section).

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

These two approaches—reducing costs and raising incomes—are not mutually exclusive, but in fact can

and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

## **Raising Incomes: Micro Approaches**

***Targeting Higher-Wage Employment: Increasing Access to Higher Education:*** Adults with language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without addressing access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages (see chart on following page). For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “workfirst,” the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women’s access to higher education. Thus, students enrolled in college must meet the strict work requirements of the welfare reform law and take approved courses that qualify as “vocational education training.” Currently, states can count only twelve months of vocational education as a work activity for TANF recipients. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing supports for low-income parents in college, including child care, tuition waivers, transportation, etc. In addition, policy changes at the local, state as well as federal levels are necessary.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefitting the employer as well as the employee by increasing wages.

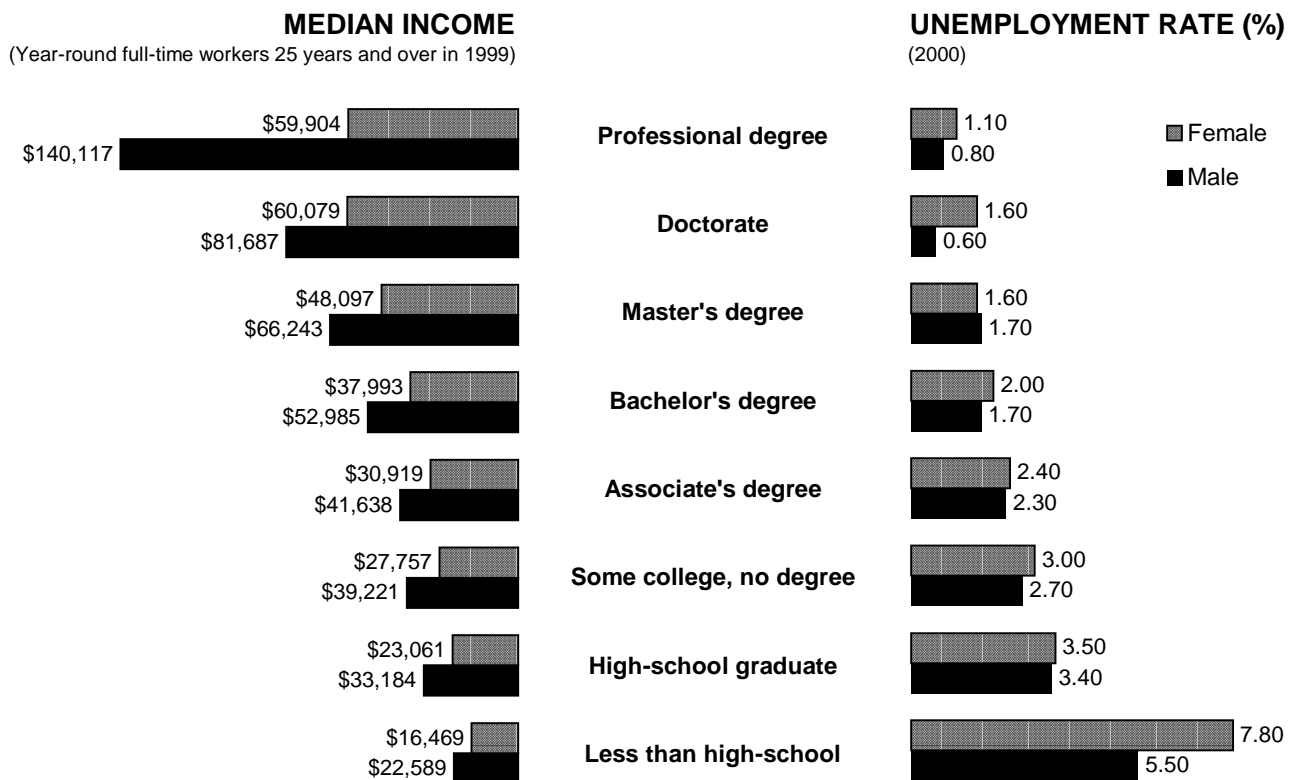
**Functional Context Education:** Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective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

This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly through FCE and as efficiently as possible.

**Nontraditional Employment for Women:** For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs that are often thought of as “men’s jobs.” According to the U.S. Department of Labor, they include any occupation in which less than 25 percent of the workforce is female.

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



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

Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, nontraditional jobs can provide better wages and benefits than the traditionally female jobs. Enhancing women's access to these jobs—or training leading to these jobs—requires addressing a range of economic, political and social barriers that prevent women from entering and remaining in nontraditional occupations. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. Nontraditional jobs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in nontraditional jobs is good for business and produces positive results for employers.

Recognizing the significant benefits to nontraditional employment for low-income women and their families, many women's community-based organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in higher-wage, nontraditional jobs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

***Targeting Higher-Wage Employment — Microenterprise Training and Development:***

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

women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

***Individual Development Accounts:*** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, a family with a household income between \$10,000 and \$25,000, had net financial assets of \$1,000, while a family with a household income of less than \$10,000 had net financial assets of \$10.<sup>36</sup> For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Mississippi, a parent with \$2000 in countable assets is ineligible for TANF cash assistance.<sup>37</sup>

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

## **Raising Incomes: Macro Approaches**

**Labor Market Reforms:** As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Eleven states, for example, have a minimum wage that is above the federal minimum wage, with the highest being Alaska at \$7.15 per hour. In all, 20% of the U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.<sup>38</sup> Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another approach to raising wages of workers are the Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage.” These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.<sup>39</sup>

**Reducing Gender and Race Based Wage Disparities:** It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or

institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.<sup>40</sup>

**Sectoral Employment Intervention:** A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives, workforce development boards, establishing occupational information systems based on local- and regional-labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards. Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients access high-demand, high-wage jobs. By responding to business’ specific labor needs, a high-wage job targeting strategy improves a region’s ability to attract and keep industries and to support a healthier business climate.

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# *How the Self-Sufficiency Standard Can Be Used*

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The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings. Some of these include:

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

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

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

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

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

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help demonstrate the “pay off” for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and people of color. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages. In California’s Santa Clara County, for example, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources and wage rates. The analysis led to a curriculum and counselor training package that targets transportation jobs and provides \$140,000 to the community college system to explore how to strengthen preparation for transportation jobs. The Self-Sufficiency Standard was also used in Pennsylvania’s Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.

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

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well, essentially a “double

subsidy.” Thus, such proposals can be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential workers and their families. In Pennsylvania, the Standard was used to create a report, “The Road to Self-Sufficiency,” which explored the impact of public subsidies on full- and part-time low-wage workers and assessed wage adequacy in Philadelphia.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Table 8), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, as a result of a proposal to raise child care co-payments in Pennsylvania, our state partner commissioned us to use the Standard to analyze the impact of the proposed plan on low-income working parent’s ability to meet their basic needs. The resulting report, *When Wages Aren’t Enough*, was instrumental in preventing the proposed increase in child care co-payments.

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

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

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

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

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

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

The first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs was Sonoma County, California. In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used as a performance measure for planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial client assessment. Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.

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

## **The Self-Sufficiency Standard as a Counseling Tool**

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

The Standard has been used as a career counseling tool in Texas for low-income individuals enrolled in job training programs at Houston READ Commission, the Women’s Center of Tarrant County and Project Quest in San Antonio.

Computer-based Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York and Washington, DC. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow both counselors and clients to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate in one place a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

## **The Self-Sufficiency Standard as a Public Education Tool**

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in

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

## **The Self-Sufficiency Standard in Research**

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of “poverty,” or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family’s income, place of residence, and composition.

The Standard has been used in researching the impact of work supports on wage adequacy in Pennsylvania and Massachusetts, child care subsidies in California and health care costs in Washington State. More detailed information about these various applications of the Standard and links to reports and calculators can be found at the website [www.sixstrategies.org](http://www.sixstrategies.org) and/or by contacting the specific state lead organization.

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# Conclusion

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With the current debate on the reauthorization of the federal TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care and job training/education, the challenge continues to be how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for some add further to the problems faced by many parents seeking self-sufficiency. The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what they need to meet their families' basic needs.

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

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

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

For further information on the Standard for Mississippi, to order this publication or the Standard for a particular county, or to find out more about the Mississippi Family Economic Self-Sufficiency Project, contact Ed Sivak at Enterprise Corporation of the Delta at (601) 944-1100.



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# Endnotes

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- <sup>1</sup> Anonymous quote from Gowdy, E. A. & Pearlmutter, S. R. (1994). Economic self-sufficiency is a road I'm on: The results of focus group research with low-income women. In L. V. Davis, (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (pp.93 ). New York: The Haworth Press.
- <sup>2</sup> See Dalaker, J. (2001). *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.
- <sup>3</sup> Mississippi Department of Health. Retrieved January 30, 2003 from <http://www.msdh.state.ms.us/chip>.
- <sup>4</sup> See for example, O'Hare, W, Mann, T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line*. Center on Budget and Policy Priorities.
- <sup>5</sup> Using the 2003 Fair Market Rents ([www.huduser.org](http://www.huduser.org)) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,940. This is over five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$370 per month.
- <sup>6</sup> One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). In Citro, C. & Michael, R. (Eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.
- <sup>7</sup> Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28(1), 1-24.
- <sup>8</sup> See "New light on the cost of living." (1998, September 25). *Boston Globe*.
- <sup>9</sup> While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.
- <sup>10</sup> Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.
- <sup>11</sup> These costs are based on a survey of units that have been on the market within the last two years, excluding new housing (two years old or less), substandard housing, and public housing.
- <sup>12</sup> Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.
- <sup>13</sup> Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile for the age of child, setting, and location. Most states conducted surveys of costs or commissioned child care referral networks or researchers to do these studies.
- <sup>14</sup> Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). See Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child care arrangements for children under five: Variation across states*. Washington, DC: The Urban Institute. New Federalism: National Survey of America's Families, Series B, No. B-7.
- <sup>15</sup> Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.
- <sup>16</sup> See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer expenditure survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved March 20, 2002, from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.
- <sup>17</sup> See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.
- <sup>18</sup> Mississippi Department of Insurance. Retrieved November 27, 2002 from <http://www.doi.state.ms.us>
- <sup>19</sup> 82.5% of non-contingent workers have health insurance, 55% which receive health insurance through their or a relative's employer. See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.) *Current Population Survey* (Table 9. Employed contingent and noncontingent workers and those with alternative work arrangements by health insurance coverage and eligibility for employer-provided pension plans, February 2001). Retrieved April 2, 2002, from <http://stats.bls.gov/news.release/conemp.t09.htm>

- <sup>20</sup> See Agency for Healthcare Research and Quality, Center for Cost & Financing Studies. (n.d.) *1999 Employer-sponsored health insurance data. Private sector data by firm size and state*. Retrieved March 29, 2002, from Medical Expenditure Panel Survey (MEPS): [http://www.meps.ahrq.gov/MEPSDATA/ic/1999/tables\\_ii/tiic3a.htm](http://www.meps.ahrq.gov/MEPSDATA/ic/1999/tables_ii/tiic3a.htm).
- <sup>21</sup> A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).
- <sup>22</sup> See Citro & Michael (1995), *op.cit.*
- <sup>23</sup> In this report, single parents are referred to as “she” because over 90% of single parents are women.
- <sup>24</sup> Mississippi Department of Health. Retrieved January 30, 2003 from <http://www.msdh.state.ms.us/chip>.
- <sup>25</sup> Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EITC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section “Monthly Operational Review of Earned Income Credit.”)
- <sup>26</sup> Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J. L. & Weisner, T. (1999). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.
- <sup>27</sup> Grall, T. (2002). *Custodial Mothers and Fathers and their Child Support: 1999* (U.S. Bureau of the Census, Current Population Reports, Series P60-217). Washington, DC: U.S. Government Printing Office.
- <sup>28</sup> U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.
- <sup>29</sup> John Murphy, Mississippi Regional Housing Authority VI (personal communication 1/6/03).
- <sup>30</sup> See Food Research and Action Center. (2000, June 5). “There were 8.6 million fewer food stamp participants in March 2000 than March 1996, yet studies show persistent need.” Retrieved from <http://www.franc.org/html/news/fsmar00nos.html>. Also see Zedlewski, S.R. & Brauner, S. (1999). *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* Washington, DC: The Urban Institute. *Assessing the New Federalism: National Survey of America’s Families, Series B, No. B-3*.
- <sup>31</sup> “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.” See US Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>.
- <sup>32</sup> Sarah Smith, Mississippi Department of Human Services, Division of Children and Youth (personal communication 1/20/03).
- <sup>33</sup> Families USA. (1999). *One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform*. (Families USA Pub. No. 99-106). Washington, DC: Families USA Foundation.
- <sup>34</sup> U.S. Census Bureau, Current Population Survey, 2000, 2001, and 2002 Annual Demographic Supplements. *Low Income Uninsured Children by State: 1999, 2000, 2001*. Retrieved January 14, 2003 from <http://www.census.gov/hhes/hlthins/liuc01.html>.
- <sup>35</sup> See Grall (2002), *op.cit.*
- <sup>36</sup> Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.
- <sup>37</sup> See MS Department of Human Services, Division of Economic Assistance: [http://www.mdhs.state.ms.us/ea\\_tanf.html](http://www.mdhs.state.ms.us/ea_tanf.html).
- <sup>38</sup> See the United States Department of Labor. (2002, January). *Minimum wage and overtime premium pay standard applicable to nonsupervisory nonfarm private sector employment under state and federal laws January 1, 2002*. Retrieved April 2, 2002, from <http://www.dol.gov/dol/esa/public/minwage/america.htm>.
- <sup>39</sup> Among union employees—52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees.” See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry, 1999*. Retrieved April 2, 2002, from <http://www.bls.gov/news.release/ebs2.nr0.htm>. Union representation of workers also leads to higher wages as well as better benefits. Also, “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour for nonunion workers.” Which is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from <http://www.bls.gov/opus/cwc/2000/spring/brief2.htm>.
- <sup>40</sup> See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002, <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

## Data Sources

Data Type	Source	Assumptions
<b>Child Care</b>	Mississippi Department of Human Services Office for Children and Youth Weekly Child Care Reimbursement Tiers, December 2000. Tier 2 of this report provides statewide 75th percentile child care costs. County level average child care costs provided in statewide survey.	<p><u>Infants</u>: Full Time, (0 - 36 months)  <u>Preschool</u>: Full Time, (3 - 5 years)  <u>Schoolage</u>: Part Time, (5 - 12 years)</p> <p>We account for geographical variation by calculating a regional ratio which is based upon local average costs within the Office of Children and Youth Service area level. These ratios were then applied to the statewide 75th percentile child care.</p>
<b>Food</b>	USDA Low-Cost Food Plan, June 2002.	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	<p><b>Premiums:</b>            Blue Cross Blue Shield of Mississippi. Retrieved December 27, 2002, <a href="http://www.bcbsms.com">http://www.bcbsms.com</a>.</p> <p>The Henry J. Kaiser Family Foundation, State Health Facts Online, <i>Mississippi: Employment-Based Premiums, 2000</i>. Retrieved December 26, 2002 from <a href="http://statehealthfacts.kff.org">http://statehealthfacts.kff.org</a>. The Kaiser Foundation calculates premiums based on the 2000 Medical Expenditure Panel Survey.</p> <p><b>Out-of-Pocket Costs:</b>            Agency for Healthcare Research and Quality, Rockville, MD, <i>Medical Expenditure Panel Survey, Health Insurance Component Analytical Tool (MEPSnet/IC)</i>. December 2001.  <a href="http://www.meps.ahrq.gov/mepsnet/IC/MEPSnetIC.asp">http://www.meps.ahrq.gov/mepsnet/IC/MEPSnetIC.asp</a></p>	<p>Ratios were calculated for five regions in Mississippi as separated by Blue Cross Blue Shield of Mississippi based on their premium rates. The region ratio was applied (for each county) to the premium for families and individuals from the Kaiser Foundation statewide average for both single and family coverage in 2000.</p> <p>All data was updated with Medical Consumer Price Index.</p>
<b>Housing</b>	<p>Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2003</i>. (10/01/02). (<a href="http://www.huduser.org">www.huduser.org</a>).</p> <p>Approved Plans from Public and Indian Housing Authorities</p>	Fair Market Rents vary by individual PHA payment standards, which reflect sub-MSA and county or sub-county cost variations and range from 91 - 110% of FMR.
<b>Taxes</b>	<p>U.S. Department of Treasury - IRS 1040 Instructions.</p> <p>State Income Tax Form and Instructions from the Mississippi State Tax Commission.  <a href="http://www.mstc.state.ms.us/">http://www.mstc.state.ms.us/</a></p>	<p>Federal and state income taxes and payroll taxes are included.</p> <p>Sales taxes are 7% throughout Mississippi and are applied to miscellaneous items and food.</p>
<b>Transportation</b>	<p>Mississippi Department of Insurance, <i>Mississippi Department of Insurance Auto/Home Rate Comparison Guide 2002</i>. <a href="http://www.doi.state.ms.us">www.doi.state.ms.us</a>.</p> <p>U.S. Census Bureau, <i>Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the U.S.: 1990 Census</i>. <a href="http://www.census.gov">www.census.gov</a></p> <p>National Insurance Commissioners, <i>State Average Expenditures and Premiums for Personal Automobile Insurance</i>. <a href="http://www.naic.org">www.naic.org</a></p>	The Mississippi Department of Insurance (DOI) provides sample premium rates for the City of Jackson, Biloxi, Tupelo, and for rural areas. The Special Projects Division at the DOI, advised applying the city rates to the counties in which each of the three cities are located and applying the rural rate to the rest of the state. However, since costs in Desoto County are higher than the rural counties, the Biloxi rate was applied to Desoto County. Ratios were created from these premiums and applied to the state average premium as reported by the National Insurance Commissioners.
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and the telephone.



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## *About the Authors*

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

**Jennifer Brooks** is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). In this role, she plans and oversees the development and implementation the Self-Sufficiency Standard in the states; oversees WOW's local, state and federal legislative involvement; works with the Executive Director to formulate WOW's policy positions; works to build coalitions of advocates at the local, state and national levels; represents WOW in national coalitions; and provides technical assistance to WOW's state and local partners on issues related to women, work and poverty. Ms. Brooks has testified before Congress and speaks widely on the issues of women, work, education and training, and poverty. Ms. Brooks received a Master of Arts in Public Policy with a Concentration in Women's Studies from The George Washington University, Washington, DC, where she was awarded the Women's Studies Graduate Prize for Feminist Scholarship. Ms. Brooks also holds a Bachelor of Fine Arts from Tufts University, Medford, MA and The School of the Museum of Fine Arts, Boston, MA.



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# *List of Mississippi Counties*

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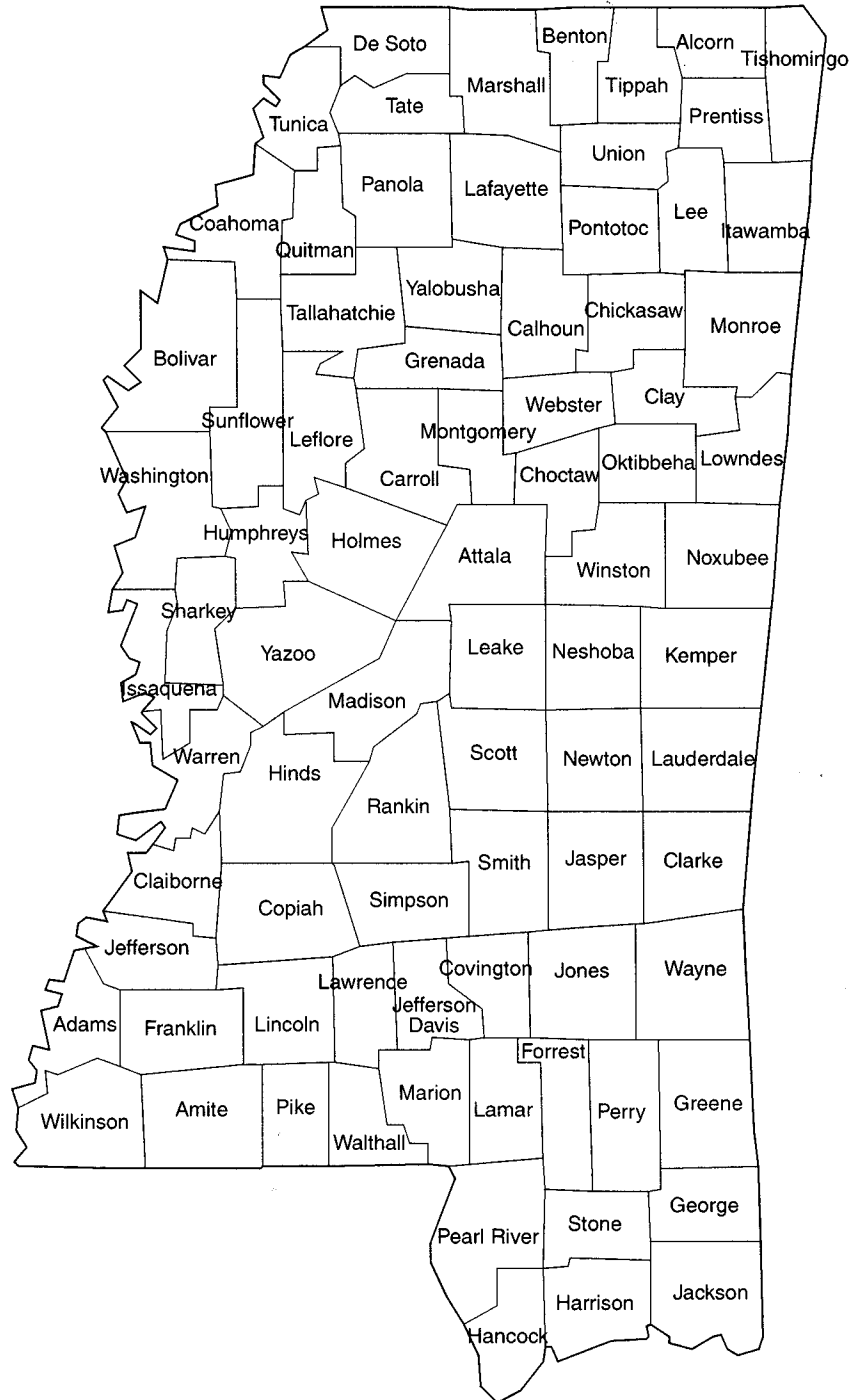
<i>Adams County</i>	<i>Itawamba County</i>	<i>Pike County</i>
<i>Alcorn County</i>	<i>Jackson County</i>	<i>Pontotoc County</i>
<i>Amite County</i>	<i>Jasper County</i>	<i>Prentiss County</i>
<i>Attala County</i>	<i>Jefferson County</i>	<i>Quitman County</i>
<i>Benton County</i>	<i>Jefferson Davis County</i>	<i>Rankin County</i>
<i>Bolivar County</i>	<i>Jones County</i>	<i>Scott County</i>
<i>Calhoun County</i>	<i>Kemper County</i>	<i>Sharkey County</i>
<i>Carroll County</i>	<i>Lafayette County</i>	<i>Simpson County</i>
<i>Chickasaw County</i>	<i>Lamar County</i>	<i>Smith County</i>
<i>Choctaw County</i>	<i>Lauderdale County</i>	<i>Stone County</i>
<i>Claiborne County</i>	<i>Lawrence County</i>	<i>Sunflower County</i>
<i>Clarke County</i>	<i>Leake County</i>	<i>Tallahatchie County</i>
<i>Clay County</i>	<i>Lee County</i>	<i>Tate County</i>
<i>Coahoma County</i>	<i>Leflore County</i>	<i>Tippah County</i>
<i>Copiah County</i>	<i>Lincoln County</i>	<i>Tishomingo County</i>
<i>Covington County</i>	<i>Lowndes County</i>	<i>Tunica County</i>
<i>Desoto County</i>	<i>Madison County</i>	<i>Union County</i>
<i>Forrest County</i>	<i>Marion County</i>	<i>Walthall County</i>
<i>Franklin County</i>	<i>Marshall County</i>	<i>Warren County</i>
<i>George County</i>	<i>Monroe County</i>	<i>Washington County</i>
<i>Greene County</i>	<i>Montgomery County</i>	<i>Wayne County</i>
<i>Grenada County</i>	<i>Neshoba County</i>	<i>Webster County</i>
<i>Hancock County</i>	<i>Newton County</i>	<i>Wilkinson County</i>
<i>Harrison County</i>	<i>Noxubee County</i>	<i>Winston County</i>
<i>Hinds County</i>	<i>Oktibbeha County</i>	<i>Yalobusha County</i>
<i>Holmes County</i>	<i>Panola County</i>	<i>Yazoo County</i>
<i>Humphreys County</i>	<i>Pearl River County</i>	
<i>Issaquena County</i>	<i>Perry County</i>	



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# Map of Mississippi Counties

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

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**Table 1**  
**The Self-Sufficiency Standard for Adams County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	418	418	418	418	500	418	418
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	146	145	188	152	229	229	220
Taxes	156	213	211	293	189	445	598	334
Earned Income								
Tax Credit (-)	0	-144	-146	-164	-274	0	0	-84
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.94	\$8.87	\$11.53	\$8.56	\$15.54	\$8.36 per adult	\$7.08 per adult
-Monthly	\$1,084	\$1,574	\$1,561	\$2,029	\$1,506	\$2,735	\$2,942	\$2,491
-Annual	\$13,006	\$18,884	\$18,733	\$24,347	\$18,077	\$32,816	\$35,308	\$29,893

**Table 2**  
**The Self-Sufficiency Standard for Alcorn County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	287	592	168	760	592	455
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	271	185	426	366	340
Earned Income								
Tax Credit (-)	0	-150	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.70	\$8.65	\$10.94	\$8.47	\$15.16	\$7.50 per adult	\$6.93 per adult
-Monthly	\$1,084	\$1,531	\$1,522	\$1,926	\$1,491	\$2,669	\$2,641	\$2,440
-Annual	\$13,006	\$18,374	\$18,265	\$23,110	\$17,889	\$32,027	\$31,697	\$29,275

**Table 3**  
**The Self-Sufficiency Standard for Amite County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	145	145	188	152	229	229	220
Taxes	156	212	210	292	188	445	597	334
Earned Income								
Tax Credit (-)	0	-144	-146	-165	-275	0	0	-85
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.92	\$8.85	\$11.51	\$8.54	\$15.54	\$8.35 per adult	\$7.07 per adult
-Monthly	\$1,084	\$1,570	\$1,558	\$2,025	\$1,503	\$2,735	\$2,939	\$2,487
-Annual	\$13,006	\$18,845	\$18,694	\$24,305	\$18,041	\$32,816	\$35,269	\$29,850

**Table 4**  
**The Self-Sufficiency Standard for Attala County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	294	277	571	162	733	571	438
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	418	365	337
Earned Income								
Tax Credit (-)	0	-151	-153	-192	-277	0	-71	-98
Child Care								
Tax Credit (-)	0	-43	-43	-55	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.67	\$8.62	\$10.78	\$8.48	\$14.99	\$7.25 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,525	\$1,517	\$1,898	\$1,492	\$2,638	\$2,553	\$2,424
-Annual	\$13,040	\$18,304	\$18,207	\$22,776	\$17,908	\$31,654	\$30,639	\$29,093

**Table 5**  
**The Self-Sufficiency Standard for Benton County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	305	287	592	168	760	592	455
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	139	138	178	147	220	219	212
Taxes	147	193	192	255	173	405	350	326
Earned Income								
Tax Credit (-)	0	-159	-161	-199	-289	0	-82	-109
Child Care								
Tax Credit (-)	0	-38	-37	-52	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.38	\$8.33	\$10.58	\$8.15	\$14.73	\$7.10 per adult	\$6.75 per adult
-Monthly	\$1,040	\$1,475	\$1,466	\$1,861	\$1,435	\$2,592	\$2,500	\$2,376
-Annual	\$12,480	\$17,696	\$17,588	\$22,338	\$17,218	\$31,109	\$30,000	\$28,507

**Table 6**  
**The Self-Sufficiency Standard for Bolivar County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	444	444	444	444	556	444	444
Child Care	0	314	295	609	173	782	609	468
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	77	176	178	186	210	206	227	238
Miscellaneous	84	144	143	183	151	226	225	217
Taxes	155	206	205	277	187	431	372	345
Earned Income								
Tax Credit (-)	0	-148	-150	-180	-276	0	0	-91
Child Care								
Tax Credit (-)	0	-45	-44	-61	-15	-80	-80	-78
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.12	\$8.78	\$8.72	\$11.10	\$8.51	\$15.26	\$7.57 per adult	\$6.99 per adult
-Monthly	\$1,077	\$1,545	\$1,535	\$1,953	\$1,498	\$2,685	\$2,665	\$2,461
-Annual	\$12,929	\$18,536	\$18,417	\$23,440	\$17,974	\$32,219	\$31,985	\$29,531

**Table 7**  
**The Self-Sufficiency Standard for Calhoun County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	139	138	178	147	220	219	212
Taxes	147	193	192	255	173	404	349	326
Earned Income								
Tax Credit (-)	0	-160	-161	-200	-289	0	-83	-109
Child Care								
Tax Credit (-)	0	-38	-37	-51	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.37	\$8.32	\$10.57	\$8.15	\$14.72	\$7.10 <i>per adult</i>	\$6.75 <i>per adult</i>
-Monthly	\$1,040	\$1,474	\$1,465	\$1,860	\$1,434	\$2,590	\$2,498	\$2,374
-Annual	\$12,480	\$17,686	\$17,579	\$22,321	\$17,213	\$31,084	\$29,973	\$28,491

**Table 8**  
**The Self-Sufficiency Standard for Carroll County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	320	397	397	397	397	510	397	397
Child Care	0	294	277	571	162	733	571	438
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	82	139	138	176	147	218	218	211
Taxes	149	192	191	251	173	370	341	323
Earned Income								
Tax Credit (-)	0	-160	-162	-203	-289	-72	-89	-112
Child Care								
Tax Credit (-)	0	-38	-37	-50	-9	-80	-79	-68
Child Tax Credit (-)	0	-50	-50	-97	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.35	\$8.31	\$10.47	\$8.17	\$14.01	\$7.02 <i>per adult</i>	\$6.71 <i>per adult</i>
-Monthly	\$1,049	\$1,470	\$1,462	\$1,842	\$1,437	\$2,466	\$2,470	\$2,361
-Annual	\$12,585	\$17,636	\$17,540	\$22,107	\$17,245	\$29,591	\$29,643	\$28,334

**Table 9**  
**The Self-Sufficiency Standard for Chickasaw County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	270	185	426	366	340
Earned Income								
Tax Credit (-)	0	-151	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.69	\$8.64	\$10.93	\$8.47	\$15.15	\$7.50 per adult	\$6.93 per adult
-Monthly	\$1,084	\$1,530	\$1,521	\$1,924	\$1,490	\$2,667	\$2,640	\$2,438
-Annual	\$13,006	\$18,364	\$18,255	\$23,089	\$17,884	\$32,002	\$31,679	\$29,259

**Table 10**  
**The Self-Sufficiency Standard for Choctaw County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	320	396	396	396	396	510	396	396
Child Care	0	342	321	663	188	851	663	509
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	82	143	143	186	150	230	227	218
Taxes	149	205	203	285	182	448	588	349
Earned Income								
Tax Credit (-)	0	-149	-151	-172	-281	0	0	-87
Child Care								
Tax Credit (-)	0	-45	-43	-64	-13	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.74	\$8.67	\$11.30	\$8.38	\$15.60	\$8.25 per adult	\$7.04 per adult
-Monthly	\$1,048	\$1,538	\$1,526	\$1,989	\$1,475	\$2,745	\$2,905	\$2,477
-Annual	\$12,580	\$18,460	\$18,311	\$23,872	\$17,699	\$32,939	\$34,864	\$29,718

**Table 11**  
**The Self-Sufficiency Standard for Claiborne County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	286	354	354	354	354	455	354	354
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	79	140	139	182	146	225	224	214
Taxes	139	196	194	273	171	429	368	336
Earned Income								
Tax Credit (-)	0	-157	-159	-184	-291	0	0	-99
Child Care								
Tax Credit (-)	0	-40	-39	-59	-8	-80	-80	-74
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.70	\$8.46	\$8.39	\$11.00	\$8.10	\$15.21	\$7.53 per adult	\$6.88 per adult
-Monthly	\$1,003	\$1,489	\$1,477	\$1,935	\$1,425	\$2,677	\$2,650	\$2,422
-Annual	\$12,042	\$17,870	\$17,722	\$23,225	\$17,099	\$32,124	\$31,797	\$29,059

**Table 12**  
**The Self-Sufficiency Standard for Clarke County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 13**  
**The Self-Sufficiency Standard for Clay County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	320	396	396	396	396	510	396	396
Child Care	0	342	321	663	188	851	663	509
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	82	143	143	186	150	230	227	218
Taxes	149	205	203	285	182	448	588	349
Earned Income								
Tax Credit (-)	0	-149	-151	-172	-281	0	0	-87
Child Care								
Tax Credit (-)	0	-45	-43	-64	-13	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.74	\$8.67	\$11.30	\$8.38	\$15.60	\$8.25 per adult	\$7.04 per adult
-Monthly	\$1,048	\$1,538	\$1,526	\$1,989	\$1,475	\$2,745	\$2,905	\$2,477
-Annual	\$12,580	\$18,460	\$18,311	\$23,872	\$17,699	\$32,939	\$34,864	\$29,718

**Table 14**  
**The Self-Sufficiency Standard for Coahoma County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	414	414	414	414	519	414	414
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	141	141	180	149	222	222	214
Taxes	147	199	197	261	181	412	364	335
Earned Income								
Tax Credit (-)	0	-154	-155	-192	-282	0	-71	-100
Child Care								
Tax Credit (-)	0	-42	-41	-55	-13	-80	-80	-74
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.57	\$8.52	\$10.78	\$8.36	\$14.88	\$7.25 per adult	\$6.86 per adult
-Monthly	\$1,040	\$1,509	\$1,500	\$1,897	\$1,471	\$2,619	\$2,552	\$2,415
-Annual	\$12,480	\$18,109	\$18,000	\$22,762	\$17,651	\$31,433	\$30,620	\$28,985

**Table 15**  
**The Self-Sufficiency Standard for Copiah County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	286	354	354	354	354	455	354	354
Child Care	0	339	319	658	187	845	658	506
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	79	140	139	182	146	224	223	214
Taxes	139	195	193	270	170	425	366	335
Earned Income Tax Credit (-)	0	-158	-160	-186	-292	0	0	-101
Child Care Tax Credit (-)	0	-39	-38	-58	-8	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.70	\$8.43	\$8.36	\$10.94	\$8.08	\$15.14	\$7.50 per adult	\$6.86 per adult
-Monthly	\$1,003	\$1,484	\$1,472	\$1,925	\$1,422	\$2,664	\$2,641	\$2,414
-Annual	\$12,042	\$17,810	\$17,666	\$23,099	\$17,069	\$31,974	\$31,687	\$28,962

**Table 16**  
**The Self-Sufficiency Standard for Covington, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	148	147	191	154	236	232	223
Taxes	158	223	220	300	196	475	611	340
Earned Income Tax Credit (-)	0	-137	-139	-155	-267	0	0	-74
Child Care Tax Credit (-)	0	-50	-50	-73	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.19	\$9.11	\$11.78	\$8.76	\$16.15	\$8.48 per adult	\$7.21 per adult
-Monthly	\$1,090	\$1,618	\$1,603	\$2,073	\$1,542	\$2,843	\$2,987	\$2,538
-Annual	\$13,075	\$19,417	\$19,239	\$24,874	\$18,505	\$34,116	\$35,840	\$30,451

**Table 17**  
**The Self-Sufficiency Standard for Desoto County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	532	624	624	624	624	867	624	624
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	218	224	224	224	224	224	430	430
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	101	160	160	199	168	254	239	232
Taxes	220	271	269	336	232	554	640	612
Earned Income								
Tax Credit (-)	0	-101	-103	-124	-226	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-84	-39	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-86	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.56	\$10.45	\$10.38	\$12.62	\$9.85	\$17.74	\$8.79 per adult	\$8.47 per adult
-Monthly	\$1,331	\$1,840	\$1,826	\$2,220	\$1,733	\$3,122	\$3,093	\$2,980
-Annual	\$15,969	\$22,079	\$21,914	\$26,645	\$20,799	\$37,460	\$37,116	\$35,761

**Table 18**  
**The Self-Sufficiency Standard for Forrest County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	526	526	526	526	706	526	526
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	93	158	157	201	164	252	242	233
Taxes	187	262	259	345	220	542	653	617
Earned Income								
Tax Credit (-)	0	-108	-111	-117	-239	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-33	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.88	\$10.20	\$10.12	\$12.79	\$9.52	\$17.51	\$8.91 per adult	\$8.51 per adult
-Monthly	\$1,211	\$1,795	\$1,780	\$2,252	\$1,675	\$3,082	\$3,136	\$2,996
-Annual	\$14,536	\$21,541	\$21,363	\$27,020	\$20,097	\$36,984	\$37,637	\$35,950

**Table 19**  
**The Self-Sufficiency Standard for Franklin County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	145	145	188	152	229	229	220
Taxes	156	212	210	292	188	445	597	334
Earned Income								
Tax Credit (-)	0	-144	-146	-165	-275	0	0	-85
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.92	\$8.85	\$11.51	\$8.54	\$15.54	\$8.35 per adult	\$7.07 per adult
-Monthly	\$1,084	\$1,570	\$1,558	\$2,025	\$1,503	\$2,735	\$2,939	\$2,487
-Annual	\$13,006	\$18,845	\$18,694	\$24,305	\$18,041	\$32,816	\$35,269	\$29,850

**Table 20**  
**The Self-Sufficiency Standard for George County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	87	214	216	224	248	244	265	276
Miscellaneous	85	149	148	192	155	237	233	224
Taxes	158	225	223	303	198	478	614	342
Earned Income								
Tax Credit (-)	0	-134	-137	-152	-264	0	0	-72
Child Care								
Tax Credit (-)	0	-50	-50	-74	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.21	\$9.27	\$9.18	\$11.85	\$8.82	\$16.22	\$8.52 per adult	\$7.24 per adult
-Monthly	\$1,092	\$1,631	\$1,616	\$2,085	\$1,552	\$2,854	\$2,998	\$2,550
-Annual	\$13,110	\$19,573	\$19,395	\$25,021	\$18,627	\$34,250	\$35,974	\$30,597

**Table 21**  
**The Self-Sufficiency Standard for Greene County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	148	147	191	154	236	232	223
Taxes	158	223	220	300	196	475	611	340
Earned Income								
Tax Credit (-)	0	-137	-139	-155	-267	0	0	-74
Child Care Tax Credit (-)	0	-50	-50	-73	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.19	\$9.11	\$11.78	\$8.76	\$16.15	\$8.48 per adult	\$7.21 per adult
-Monthly	\$1,090	\$1,618	\$1,603	\$2,073	\$1,542	\$2,843	\$2,987	\$2,538
-Annual	\$13,075	\$19,417	\$19,239	\$24,874	\$18,505	\$34,116	\$35,840	\$30,451

**Table 22**  
**The Self-Sufficiency Standard for Grenada County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	321	396	396	396	396	541	396	396
Child Care	0	294	277	571	162	733	571	438
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	82	139	138	176	147	221	218	211
Taxes	149	192	191	251	173	411	341	323
Earned Income								
Tax Credit (-)	0	-160	-162	-203	-289	0	-89	-112
Child Care Tax Credit (-)	0	-38	-37	-50	-9	-80	-79	-68
Child Tax Credit (-)	0	-50	-50	-97	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.35	\$8.30	\$10.46	\$8.16	\$14.85	\$7.02 per adult	\$6.71 per adult
-Monthly	\$1,050	\$1,469	\$1,461	\$1,842	\$1,437	\$2,613	\$2,469	\$2,361
-Annual	\$12,597	\$17,629	\$17,533	\$22,100	\$17,239	\$31,356	\$29,633	\$28,326

**Table 23**  
**The Self-Sufficiency Standard for Hancock County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	496	571	571	571	571	795	571	571
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	87	214	216	224	248	244	265	276
Miscellaneous	100	163	163	206	169	261	247	238
Taxes	216	283	280	379	235	584	675	639
Earned Income								
Tax Credit (-)	0	-93	-95	-92	-223	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.48	\$10.75	\$10.66	\$13.48	\$9.94	\$18.35	\$9.14 per adult	\$8.74 per adult
-Monthly	\$1,316	\$1,892	\$1,877	\$2,373	\$1,749	\$3,229	\$3,217	\$3,076
-Annual	\$15,787	\$22,698	\$22,520	\$28,474	\$20,988	\$38,749	\$38,602	\$36,914

**Table 24**  
**The Self-Sufficiency Standard for Harrison County, MS, 2003**  
**(Excluding City of Biloxi)**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	496	571	571	571	571	795	571	571
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	254	259	259	259	259	259	495	495
Health Care	87	214	216	224	248	244	265	276
Miscellaneous	102	165	164	208	171	263	251	241
Taxes	222	289	285	388	240	590	689	653
Earned Income								
Tax Credit (-)	0	-88	-91	-84	-218	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.61	\$10.90	\$10.81	\$13.67	\$10.06	\$18.48	\$9.27 per adult	\$8.87 per adult
-Monthly	\$1,339	\$1,919	\$1,902	\$2,406	\$1,771	\$3,253	\$3,265	\$3,124
-Annual	\$16,070	\$23,026	\$22,829	\$28,878	\$21,252	\$39,035	\$39,174	\$37,487

**Table 25**  
**The Self-Sufficiency Standard for Harrison County, MS, 2003**  
**City of Biloxi**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	546	628	628	628	628	875	628	628
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	254	259	259	259	259	259	495	495
Health Care	87	214	216	224	248	244	265	276
Miscellaneous	107	171	170	213	177	271	256	247
Taxes	242	321	317	445	260	625	713	677
Earned Income								
Tax Credit (-)	0	-70	-73	0	-199	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-99	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.03	\$11.56	\$11.47	\$14.83	\$10.58	\$19.17	\$9.52 <i>per adult</i>	\$9.12 <i>per adult</i>
-Monthly	\$1,414	\$2,035	\$2,018	\$2,611	\$1,863	\$3,375	\$3,352	\$3,211
-Annual	\$16,968	\$24,414	\$24,217	\$31,327	\$22,352	\$40,495	\$40,223	\$38,535

**Table 26**  
**The Self-Sufficiency Standard for Hinds County, MS, 2003**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	437	587	587	587	587	711	587	587
Child Care	0	339	319	658	187	845	658	506
Food	178	261	270	351	442	472	504	554
Transportation	251	257	257	257	257	257	490	490
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	95	164	163	206	171	251	249	240
Taxes	195	285	284	381	239	541	682	647
Earned Income								
Tax Credit (-)	0	-91	-93	-90	-220	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.05	\$10.83	\$10.75	\$13.52	\$10.03	\$17.48	\$9.21 <i>per adult</i>	\$8.82 <i>per adult</i>
-Monthly	\$1,240	\$1,905	\$1,893	\$2,380	\$1,765	\$3,076	\$3,242	\$3,105
-Annual	\$14,879	\$22,866	\$22,715	\$28,561	\$21,180	\$36,911	\$38,906	\$37,266

**Table 27**  
**The Self-Sufficiency Standard for Holmes County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	286	354	354	354	354	455	354	354
Child Care	0	294	277	571	162	733	571	438
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	79	135	135	173	144	213	214	207
Taxes	139	181	180	240	163	342	309	310
Earned Income								
Tax Credit (-)	0	-169	-170	-214	-299	-92	-105	-124
Child Care								
Tax Credit (-)	0	-32	-32	-45	-4	-77	-71	-62
Child Tax Credit (-)	0	-50	-50	-92	-51	-149	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.70	\$8.05	\$8.00	\$10.18	\$7.88	\$13.46	\$6.79 <i>per adult</i>	\$6.54 <i>per adult</i>
-Monthly	\$1,003	\$1,416	\$1,408	\$1,792	\$1,387	\$2,369	\$2,390	\$2,303
-Annual	\$12,042	\$16,995	\$16,900	\$21,506	\$16,649	\$28,431	\$28,685	\$27,634

**Table 28**  
**The Self-Sufficiency Standard for Humphreys County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	314	295	609	173	782	609	468
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	77	176	178	186	210	206	227	238
Miscellaneous	84	142	141	182	150	225	223	215
Taxes	155	201	199	271	182	428	366	339
Earned Income								
Tax Credit (-)	0	-152	-154	-186	-281	0	0	-96
Child Care								
Tax Credit (-)	0	-43	-42	-58	-13	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.12	\$8.63	\$8.58	\$10.94	\$8.38	\$15.21	\$7.51 <i>per adult</i>	\$6.91 <i>per adult</i>
-Monthly	\$1,077	\$1,519	\$1,510	\$1,926	\$1,475	\$2,676	\$2,642	\$2,434
-Annual	\$12,929	\$18,233	\$18,115	\$23,116	\$17,698	\$32,118	\$31,701	\$29,206

**Table 29**  
**The Self-Sufficiency Standard for Issaquena County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	420	558	558	558	558	697	558	558
Child Care	0	314	295	609	173	782	609	468
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	92	158	158	198	166	243	239	231
Taxes	184	262	260	328	224	505	640	610
Earned Income								
Tax Credit (-)	0	-108	-110	-130	-234	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-82	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.81	\$10.20	\$10.14	\$12.44	\$9.63	\$16.76	\$8.78 <i>per adult</i>	\$8.45 <i>per adult</i>
-Monthly	\$1,198	\$1,796	\$1,785	\$2,189	\$1,695	\$2,949	\$3,092	\$2,973
-Annual	\$14,377	\$21,552	\$21,415	\$26,271	\$20,343	\$35,389	\$37,106	\$35,678

**Table 30**  
**The Self-Sufficiency Standard for Itawamba County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	144	144	183	152	226	225	217
Taxes	158	208	207	276	189	432	371	345
Earned Income								
Tax Credit (-)	0	-147	-148	-181	-273	0	0	-90
Child Care								
Tax Credit (-)	0	-46	-45	-60	-16	-80	-80	-78
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$8.82	\$8.77	\$11.07	\$8.58	\$15.28	\$7.56 <i>per adult</i>	\$7.00 <i>per adult</i>
-Monthly	\$1,090	\$1,553	\$1,544	\$1,948	\$1,511	\$2,689	\$2,661	\$2,462
-Annual	\$13,075	\$18,632	\$18,524	\$23,377	\$18,129	\$32,271	\$31,930	\$29,548

**Table 31**  
**The Self-Sufficiency Standard for Jackson County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	496	571	571	571	571	795	571	571
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	87	214	216	224	248	244	265	276
Miscellaneous	100	163	163	206	169	261	247	238
Taxes	216	283	280	379	235	584	675	639
Earned Income								
Tax Credit (-)	0	-93	-95	-92	-223	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.48	\$10.75	\$10.66	\$13.48	\$9.94	\$18.35	\$9.14 per adult	\$8.74 per adult
-Monthly	\$1,316	\$1,892	\$1,877	\$2,373	\$1,749	\$3,229	\$3,217	\$3,076
-Annual	\$15,787	\$22,698	\$22,520	\$28,474	\$20,988	\$38,749	\$38,602	\$36,914

**Table 32**  
**The Self-Sufficiency Standard for Jasper County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 33**  
**The Self-Sufficiency Standard for Jefferson County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	145	145	188	152	229	229	220
Taxes	156	212	210	292	188	445	597	334
Earned Income								
Tax Credit (-)	0	-144	-146	-165	-275	0	0	-85
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.92	\$8.85	\$11.51	\$8.54	\$15.54	\$8.35 per adult	\$7.07 per adult
-Monthly	\$1,084	\$1,570	\$1,558	\$2,025	\$1,503	\$2,735	\$2,939	\$2,487
-Annual	\$13,006	\$18,845	\$18,694	\$24,305	\$18,041	\$32,816	\$35,269	\$29,850

**Table 34**  
**The Self-Sufficiency Standard for Jefferson Davis County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	147	146	190	153	231	231	222
Taxes	158	218	216	296	193	454	605	338
Earned Income								
Tax Credit (-)	0	-140	-142	-159	-270	0	0	-79
Child Care								
Tax Credit (-)	0	-50	-49	-71	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.08	\$9.00	\$11.67	\$8.67	\$15.72	\$8.43 per adult	\$7.15 per adult
-Monthly	\$1,090	\$1,597	\$1,584	\$2,053	\$1,526	\$2,766	\$2,969	\$2,518
-Annual	\$13,075	\$19,169	\$19,006	\$24,641	\$18,309	\$33,198	\$35,626	\$30,217

**Table 35**  
**The Self-Sufficiency Standard for Jones County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	148	147	191	154	236	232	223
Taxes	158	223	220	300	196	475	611	340
Earned Income								
Tax Credit (-)	0	-137	-139	-155	-267	0	0	-74
Child Care								
Tax Credit (-)	0	-50	-50	-73	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.19	\$9.11	\$11.78	\$8.76	\$16.15	\$8.48 per adult	\$7.21 per adult
-Monthly	\$1,090	\$1,618	\$1,603	\$2,073	\$1,542	\$2,843	\$2,987	\$2,538
-Annual	\$13,075	\$19,417	\$19,239	\$24,874	\$18,505	\$34,116	\$35,840	\$30,451

**Table 36**  
**The Self-Sufficiency Standard for Kemper County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 37**  
**The Self-Sufficiency Standard for Lafayette County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	367	489	489	489	489	613	489	489
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	86	149	148	188	157	231	229	222
Taxes	163	225	223	292	202	453	597	337
Earned Income								
Tax Credit (-)	0	-135	-136	-165	-259	0	0	-79
Child Care								
Tax Credit (-)	0	-50	-50	-68	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.33	\$9.26	\$9.20	\$11.50	\$8.95	\$15.70	\$8.35 per adult	\$7.14 per adult
-Monthly	\$1,114	\$1,629	\$1,618	\$2,024	\$1,576	\$2,763	\$2,938	\$2,515
-Annual	\$13,368	\$19,547	\$19,421	\$24,291	\$18,907	\$33,159	\$35,256	\$30,177

**Table 38**  
**The Self-Sufficiency Standard for Lamar County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	526	526	526	526	706	526	526
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	93	158	157	201	164	252	242	233
Taxes	187	262	259	345	220	542	653	617
Earned Income								
Tax Credit (-)	0	-108	-111	-117	-239	0	0	0
Child Care								
Tax Credit (-)	0	-48	-48	-84	-33	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.88	\$10.20	\$10.12	\$12.79	\$9.52	\$17.51	\$8.91 per adult	\$8.51 per adult
-Monthly	\$1,211	\$1,795	\$1,780	\$2,252	\$1,675	\$3,082	\$3,136	\$2,996
-Annual	\$14,536	\$21,541	\$21,363	\$27,020	\$20,097	\$36,984	\$37,637	\$35,950

**Table 39**  
**The Self-Sufficiency Standard for Lauderdale County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	375	472	472	472	472	613	472	472
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	87	147	146	185	155	229	226	219
Taxes	166	217	216	282	198	446	585	352
Earned Income								
Tax Credit (-)	0	-140	-142	-175	-264	0	0	-83
Child Care								
Tax Credit (-)	0	-50	-49	-63	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.41	\$9.06	\$9.01	\$11.24	\$8.83	\$15.55	\$8.22 <i>per adult</i>	\$7.10 <i>per adult</i>
-Monthly	\$1,128	\$1,595	\$1,586	\$1,978	\$1,554	\$2,737	\$2,895	\$2,499
-Annual	\$13,541	\$19,135	\$19,032	\$23,733	\$18,654	\$32,850	\$34,735	\$29,990

**Table 40**  
**The Self-Sufficiency Standard for Lawrence County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	147	146	189	153	231	231	221
Taxes	158	217	215	298	192	451	603	337
Earned Income								
Tax Credit (-)	0	-141	-143	-160	-270	0	0	-80
Child Care								
Tax Credit (-)	0	-50	-49	-70	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.05	\$8.98	\$11.64	\$8.66	\$15.67	\$8.41 <i>per adult</i>	\$7.14 <i>per adult</i>
-Monthly	\$1,090	\$1,593	\$1,580	\$2,049	\$1,524	\$2,757	\$2,961	\$2,512
-Annual	\$13,075	\$19,116	\$18,963	\$24,593	\$18,286	\$33,085	\$35,538	\$30,143

**Table 41**  
**The Self-Sufficiency Standard for Leake County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 42**  
**The Self-Sufficiency Standard for Lee County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	391	472	472	472	472	591	472	472
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	89	149	148	187	157	230	229	221
Taxes	172	224	222	291	202	450	596	337
Earned Income								
Tax Credit (-)	0	-135	-137	-166	-260	0	0	-80
Child Care								
Tax Credit (-)	0	-50	-50	-67	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.55	\$9.23	\$9.17	\$11.48	\$8.93	\$15.63	\$8.34 per adult	\$7.13 per adult
-Monthly	\$1,153	\$1,625	\$1,614	\$2,020	\$1,572	\$2,752	\$2,934	\$2,511
-Annual	\$13,839	\$19,495	\$19,369	\$24,243	\$18,865	\$33,018	\$35,211	\$30,128

**Table 43**  
**The Self-Sufficiency Standard for Leflore County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	501	389	389
Child Care	0	294	277	571	162	733	571	438
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	77	176	178	186	210	206	227	238
Miscellaneous	81	136	136	174	145	216	216	208
Taxes	146	185	184	244	166	356	313	314
Earned Income								
Tax Credit (-)	0	-166	-167	-210	-296	-83	-101	-120
Child Care								
Tax Credit (-)	0	-34	-33	-46	-6	-80	-73	-64
Child Tax Credit (-)	0	-50	-50	-93	-53	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.87	\$8.15	\$8.10	\$10.28	\$7.98	\$13.71	\$6.85 per adult	\$6.60 per adult
-Monthly	\$1,034	\$1,434	\$1,426	\$1,809	\$1,404	\$2,414	\$2,410	\$2,322
-Annual	\$12,404	\$17,204	\$17,109	\$21,702	\$16,843	\$28,964	\$28,917	\$27,862

**Table 44**  
**The Self-Sufficiency Standard for Lincoln County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	145	145	188	152	229	229	220
Taxes	156	212	210	292	188	445	597	334
Earned Income								
Tax Credit (-)	0	-144	-146	-165	-275	0	0	-85
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.92	\$8.85	\$11.51	\$8.54	\$15.54	\$8.35 per adult	\$7.07 per adult
-Monthly	\$1,084	\$1,570	\$1,558	\$2,025	\$1,503	\$2,735	\$2,939	\$2,487
-Annual	\$13,006	\$18,845	\$18,694	\$24,305	\$18,041	\$32,816	\$35,269	\$29,850

**Table 45**  
**The Self-Sufficiency Standard for Lowndes County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	358	426	426	426	426	532	426	426
Child Care	0	342	321	663	188	851	663	509
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	86	146	145	189	153	232	230	221
Taxes	160	215	213	295	191	457	600	336
Earned Income								
Tax Credit (-)	0	-142	-144	-162	-272	0	0	-82
Child Care								
Tax Credit (-)	0	-49	-48	-69	-17	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.25	\$9.00	\$8.93	\$11.58	\$8.61	\$15.79	\$8.38 <i>per adult</i>	\$7.10 <i>per adult</i>
-Monthly	\$1,101	\$1,584	\$1,571	\$2,038	\$1,516	\$2,779	\$2,951	\$2,501
-Annual	\$13,210	\$19,002	\$18,853	\$24,453	\$18,193	\$33,351	\$35,407	\$30,011

**Table 46**  
**The Self-Sufficiency Standard for Madison County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	437	587	587	587	587	711	587	587
Child Care	0	339	319	658	187	845	658	506
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	94	163	162	205	169	250	246	237
Taxes	190	281	279	373	235	535	671	636
Earned Income								
Tax Credit (-)	0	-94	-96	-96	-223	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.93	\$10.70	\$10.62	\$13.36	\$9.92	\$17.36	\$9.10 <i>per adult</i>	\$8.71 <i>per adult</i>
-Monthly	\$1,220	\$1,884	\$1,869	\$2,352	\$1,746	\$3,056	\$3,202	\$3,065
-Annual	\$14,640	\$22,604	\$22,434	\$28,219	\$20,957	\$36,669	\$38,421	\$36,782

**Table 47**  
**The Self-Sufficiency Standard for Marion County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	148	147	191	154	236	232	223
Taxes	158	223	220	300	196	475	611	340
Earned Income								
Tax Credit (-)	0	-137	-139	-155	-267	0	0	-74
Child Care								
Tax Credit (-)	0	-50	-50	-73	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.19	\$9.11	\$11.78	\$8.76	\$16.15	\$8.48 per adult	\$7.21 per adult
-Monthly	\$1,090	\$1,618	\$1,603	\$2,073	\$1,542	\$2,843	\$2,987	\$2,538
-Annual	\$13,075	\$19,417	\$19,239	\$24,874	\$18,505	\$34,116	\$35,840	\$30,451

**Table 48**  
**The Self-Sufficiency Standard for Marshall County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	305	287	592	168	760	592	455
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	139	138	178	147	220	219	212
Taxes	147	193	192	255	173	405	350	326
Earned Income								
Tax Credit (-)	0	-159	-161	-199	-289	0	-82	-109
Child Care								
Tax Credit (-)	0	-38	-37	-52	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.38	\$8.33	\$10.58	\$8.15	\$14.73	\$7.10 per adult	\$6.75 per adult
-Monthly	\$1,040	\$1,475	\$1,466	\$1,861	\$1,435	\$2,592	\$2,500	\$2,376
-Annual	\$12,480	\$17,696	\$17,588	\$22,338	\$17,218	\$31,109	\$30,000	\$28,507

**Table 49**  
**The Self-Sufficiency Standard for Monroe County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	270	185	426	366	340
Earned Income								
Tax Credit (-)	0	-151	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.69	\$8.64	\$10.93	\$8.47	\$15.15	\$7.50 <i>per adult</i>	\$6.93 <i>per adult</i>
-Monthly	\$1,084	\$1,530	\$1,521	\$1,924	\$1,490	\$2,667	\$2,640	\$2,438
-Annual	\$13,006	\$18,364	\$18,255	\$23,089	\$17,884	\$32,002	\$31,679	\$29,259

**Table 50**  
**The Self-Sufficiency Standard for Montgomery County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	320	396	396	396	396	510	396	396
Child Care	0	294	277	571	162	733	571	438
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	82	139	138	176	147	218	218	211
Taxes	149	192	191	251	173	369	341	323
Earned Income								
Tax Credit (-)	0	-160	-162	-203	-289	-72	-89	-112
Child Care								
Tax Credit (-)	0	-38	-37	-50	-9	-80	-79	-68
Child Tax Credit (-)	0	-50	-50	-97	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.35	\$8.30	\$10.46	\$8.16	\$14.00	\$7.02 <i>per adult</i>	\$6.71 <i>per adult</i>
-Monthly	\$1,048	\$1,469	\$1,461	\$1,842	\$1,437	\$2,465	\$2,469	\$2,361
-Annual	\$12,580	\$17,629	\$17,533	\$22,100	\$17,239	\$29,578	\$29,633	\$28,326

**Table 51**  
**The Self-Sufficiency Standard for Neshoba County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 52**  
**The Self-Sufficiency Standard for Newton County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 53**  
**The Self-Sufficiency Standard for Noxubee County, MS, 2003**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	342	321	663	188	851	663	509
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	147	146	189	153	234	230	221
Taxes	156	216	214	296	191	465	601	336
Earned Income								
Tax Credit (-)	0	-142	-144	-161	-271	0	0	-81
Child Care								
Tax Credit (-)	0	-49	-48	-70	-17	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$9.01	\$8.94	\$11.60	\$8.63	\$15.95	\$8.39 <i>per adult</i>	\$7.11 <i>per adult</i>
-Monthly	\$1,084	\$1,587	\$1,574	\$2,041	\$1,519	\$2,807	\$2,954	\$2,504
-Annual	\$13,006	\$19,038	\$18,889	\$24,492	\$18,226	\$33,683	\$35,443	\$30,050

**Table 54**  
**The Self-Sufficiency Standard for Oktibbeha County, MS, 2003**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	344	420	420	420	420	584	420	420
Child Care	0	342	321	663	188	851	663	509
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	146	145	188	152	237	229	220
Taxes	156	213	211	293	189	480	598	334
Earned Income								
Tax Credit (-)	0	-144	-146	-164	-274	0	0	-84
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.15	\$8.94	\$8.87	\$11.52	\$8.57	\$16.24	\$8.36 <i>per adult</i>	\$7.08 <i>per adult</i>
-Monthly	\$1,082	\$1,574	\$1,562	\$2,028	\$1,508	\$2,859	\$2,941	\$2,491
-Annual	\$12,989	\$18,890	\$18,741	\$24,333	\$18,091	\$34,305	\$35,295	\$29,888

**Table 55**  
**The Self-Sufficiency Standard for Panola County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	139	138	178	147	220	219	212
Taxes	147	193	192	255	173	404	349	326
Earned Income								
Tax Credit (-)	0	-160	-161	-200	-289	0	-83	-109
Child Care								
Tax Credit (-)	0	-38	-37	-51	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.37	\$8.32	\$10.57	\$8.15	\$14.72	\$7.10 per adult	\$6.75 per adult
-Monthly	\$1,040	\$1,474	\$1,465	\$1,860	\$1,434	\$2,590	\$2,498	\$2,374
-Annual	\$12,480	\$17,686	\$17,579	\$22,321	\$17,213	\$31,084	\$29,973	\$28,491

**Table 56**  
**The Self-Sufficiency Standard for Pearl River County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	552	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	87	214	216	224	248	244	265	276
Miscellaneous	85	149	148	192	155	237	233	224
Taxes	158	225	223	303	198	479	614	342
Earned Income								
Tax Credit (-)	0	-134	-137	-152	-264	0	0	-72
Child Care								
Tax Credit (-)	0	-50	-50	-74	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.21	\$9.27	\$9.18	\$11.85	\$8.82	\$16.24	\$8.52 per adult	\$7.24 per adult
-Monthly	\$1,092	\$1,631	\$1,616	\$2,085	\$1,552	\$2,858	\$2,998	\$2,550
-Annual	\$13,110	\$19,573	\$19,395	\$25,021	\$18,627	\$34,291	\$35,974	\$30,597

**Table 57**  
**The Self-Sufficiency Standard for Perry County, MS, 2003**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	148	147	191	154	236	232	223
Taxes	158	223	220	300	196	475	611	340
Earned Income								
Tax Credit (-)	0	-137	-139	-155	-267	0	0	-74
Child Care								
Tax Credit (-)	0	-50	-50	-73	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.19	\$9.11	\$11.78	\$8.76	\$16.15	\$8.48 <i>per adult</i>	\$7.21 <i>per adult</i>
-Monthly	\$1,090	\$1,618	\$1,603	\$2,073	\$1,542	\$2,843	\$2,987	\$2,538
-Annual	\$13,075	\$19,417	\$19,239	\$24,874	\$18,505	\$34,116	\$35,840	\$30,451

**Table 58**  
**The Self-Sufficiency Standard for Pike County, MS, 2003**

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	145	145	188	152	229	229	220
Taxes	156	212	210	292	188	445	597	334
Earned Income								
Tax Credit (-)	0	-144	-146	-165	-275	0	0	-85
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.92	\$8.85	\$11.51	\$8.54	\$15.54	\$8.35 <i>per adult</i>	\$7.07 <i>per adult</i>
-Monthly	\$1,084	\$1,570	\$1,558	\$2,025	\$1,503	\$2,735	\$2,939	\$2,487
-Annual	\$13,006	\$18,845	\$18,694	\$24,305	\$18,041	\$32,816	\$35,269	\$29,850

**Table 59**  
**The Self-Sufficiency Standard for Pontotoc County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	270	185	426	366	340
Earned Income								
Tax Credit (-)	0	-151	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.69	\$8.64	\$10.93	\$8.47	\$15.15	\$7.50 per adult	\$6.93 per adult
-Monthly	\$1,084	\$1,530	\$1,521	\$1,924	\$1,490	\$2,667	\$2,640	\$2,438
-Annual	\$13,006	\$18,364	\$18,255	\$23,089	\$17,884	\$32,002	\$31,679	\$29,259

**Table 60**  
**The Self-Sufficiency Standard for Prentiss County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	287	592	168	760	592	455
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	271	185	426	366	340
Earned Income								
Tax Credit (-)	0	-150	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.70	\$8.65	\$10.94	\$8.47	\$15.16	\$7.50 per adult	\$6.93 per adult
-Monthly	\$1,084	\$1,531	\$1,522	\$1,926	\$1,491	\$2,669	\$2,641	\$2,440
-Annual	\$13,006	\$18,374	\$18,265	\$23,110	\$17,889	\$32,027	\$31,697	\$29,275

**Table 61**  
**The Self-Sufficiency Standard for Quitman County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	139	138	178	147	220	219	212
Taxes	147	193	192	255	173	404	349	326
Earned Income								
Tax Credit (-)	0	-160	-161	-200	-289	0	-83	-109
Child Care								
Tax Credit (-)	0	-38	-37	-51	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.37	\$8.32	\$10.57	\$8.15	\$14.72	\$7.10 <i>per adult</i>	\$6.75 <i>per adult</i>
-Monthly	\$1,040	\$1,474	\$1,465	\$1,860	\$1,434	\$2,590	\$2,498	\$2,374
-Annual	\$12,480	\$17,686	\$17,579	\$22,321	\$17,213	\$31,084	\$29,973	\$28,491

**Table 62**  
**The Self-Sufficiency Standard for Rankin County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	437	587	587	587	587	711	587	587
Child Care	0	339	319	658	187	845	658	506
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	94	163	162	205	169	250	246	237
Taxes	190	281	279	373	235	535	671	636
Earned Income								
Tax Credit (-)	0	-94	-96	-96	-223	0	0	0
Child Care								
Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-87	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.93	\$10.70	\$10.62	\$13.36	\$9.92	\$17.36	\$9.10 <i>per adult</i>	\$8.71 <i>per adult</i>
-Monthly	\$1,220	\$1,884	\$1,869	\$2,352	\$1,746	\$3,056	\$3,202	\$3,065
-Annual	\$14,640	\$22,604	\$22,434	\$28,219	\$20,957	\$36,669	\$38,421	\$36,782

**Table 63**  
**The Self-Sufficiency Standard for Scott County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 64**  
**The Self-Sufficiency Standard for Sharkey County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	314	295	609	173	782	609	468
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	144	143	183	151	227	225	217
Taxes	156	206	205	277	187	435	372	345
Earned Income								
Tax Credit (-)	0	-148	-150	-180	-276	0	0	-91
Child Care								
Tax Credit (-)	0	-45	-44	-61	-15	-80	-80	-78
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.77	\$8.72	\$11.09	\$8.51	\$15.35	\$7.57 per adult	\$6.99 per adult
-Monthly	\$1,084	\$1,544	\$1,534	\$1,953	\$1,497	\$2,701	\$2,665	\$2,460
-Annual	\$13,006	\$18,529	\$18,410	\$23,432	\$17,968	\$32,413	\$31,978	\$29,524

**Table 65**  
**The Self-Sufficiency Standard for Simpson County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	286	354	354	354	354	455	354	354
Child Care	0	339	319	658	187	845	658	506
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	79	140	139	182	146	224	223	214
Taxes	139	195	193	270	170	425	366	335
Earned Income								
Tax Credit (-)	0	-158	-160	-186	-292	0	0	-101
Child Care								
Tax Credit (-)	0	-39	-38	-58	-8	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.70	\$8.43	\$8.36	\$10.94	\$8.08	\$15.14	\$7.50 per adult	\$6.86 per adult
-Monthly	\$1,003	\$1,484	\$1,472	\$1,925	\$1,422	\$2,664	\$2,641	\$2,414
-Annual	\$12,042	\$17,810	\$17,666	\$23,099	\$17,069	\$31,974	\$31,687	\$28,962

**Table 66**  
**The Self-Sufficiency Standard for Smith County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	295	277	573	163	735	573	440
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	83	199	201	210	234	229	251	262
Miscellaneous	85	143	142	180	151	223	222	215
Taxes	157	202	201	262	186	419	362	338
Earned Income								
Tax Credit (-)	0	-151	-152	-191	-277	0	0	-98
Child Care								
Tax Credit (-)	0	-44	-43	-56	-15	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.17	\$8.68	\$8.63	\$10.80	\$8.48	\$15.01	\$7.45 per adult	\$6.89 per adult
-Monthly	\$1,087	\$1,527	\$1,519	\$1,901	\$1,493	\$2,642	\$2,624	\$2,427
-Annual	\$13,040	\$18,322	\$18,224	\$22,813	\$17,917	\$31,698	\$31,485	\$29,122

**Table 67**  
**The Self-Sufficiency Standard for Stone County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	87	214	216	224	248	244	265	276
Miscellaneous	85	149	148	192	155	237	233	224
Taxes	158	225	223	303	198	478	614	342
Earned Income								
Tax Credit (-)	0	-134	-137	-152	-264	0	0	-72
Child Care								
Tax Credit (-)	0	-50	-50	-74	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.21	\$9.27	\$9.18	\$11.85	\$8.82	\$16.22	\$8.52 per adult	\$7.24 per adult
-Monthly	\$1,092	\$1,631	\$1,616	\$2,085	\$1,552	\$2,854	\$2,998	\$2,550
-Annual	\$13,110	\$19,573	\$19,395	\$25,021	\$18,627	\$34,250	\$35,974	\$30,597

**Table 68**  
**The Self-Sufficiency Standard for Sunflower County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	314	295	609	173	782	609	468
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	77	176	178	186	210	206	227	238
Miscellaneous	84	142	141	182	150	225	223	215
Taxes	155	201	199	271	182	428	366	339
Earned Income								
Tax Credit (-)	0	-152	-154	-186	-281	0	0	-96
Child Care								
Tax Credit (-)	0	-43	-42	-58	-13	-80	-80	-75
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.12	\$8.63	\$8.58	\$10.94	\$8.38	\$15.21	\$7.51 per adult	\$6.91 per adult
-Monthly	\$1,077	\$1,519	\$1,510	\$1,926	\$1,475	\$2,676	\$2,642	\$2,434
-Annual	\$12,929	\$18,233	\$18,115	\$23,116	\$17,698	\$32,118	\$31,701	\$29,206

**Table 69**  
**The Self-Sufficiency Standard for Tallahatchie County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	139	138	178	147	220	219	212
Taxes	147	193	192	255	173	404	349	326
<b>Earned Income</b>								
Tax Credit (-)	0	-160	-161	-200	-289	0	-83	-109
Child Care								
Tax Credit (-)	0	-38	-37	-51	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
<b>Self-Sufficiency Wage</b>								
-Hourly	\$5.91	\$8.37	\$8.32	\$10.57	\$8.15	\$14.72	\$7.10 <i>per adult</i>	\$6.75 <i>per adult</i>
-Monthly	\$1,040	\$1,474	\$1,465	\$1,860	\$1,434	\$2,590	\$2,498	\$2,374
-Annual	\$12,480	\$17,686	\$17,579	\$22,321	\$17,213	\$31,084	\$29,973	\$28,491

**Table 70**  
**The Self-Sufficiency Standard for Tate County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	357	412	412	412	412	517	412	412
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	85	141	141	180	149	221	221	214
Taxes	160	198	197	261	181	412	363	334
<b>Earned Income</b>								
Tax Credit (-)	0	-154	-156	-193	-282	0	-72	-101
Child Care								
Tax Credit (-)	0	-41	-41	-55	-12	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-59	-150	-100	-100
<b>Self-Sufficiency Wage</b>								
-Hourly	\$6.25	\$8.56	\$8.51	\$10.76	\$8.34	\$14.87	\$7.24 <i>per adult</i>	\$6.85 <i>per adult</i>
-Monthly	\$1,100	\$1,506	\$1,497	\$1,894	\$1,468	\$2,616	\$2,547	\$2,412
-Annual	\$13,199	\$18,072	\$17,963	\$22,723	\$17,618	\$31,396	\$30,568	\$28,945

**Table 71**  
**The Self-Sufficiency Standard for Tippah County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	287	592	168	760	592	455
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	271	185	426	366	340
Earned Income								
Tax Credit (-)	0	-150	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.70	\$8.65	\$10.94	\$8.47	\$15.16	\$7.50 per adult	\$6.93 per adult
-Monthly	\$1,084	\$1,531	\$1,522	\$1,926	\$1,491	\$2,669	\$2,641	\$2,440
-Annual	\$13,006	\$18,374	\$18,265	\$23,110	\$17,889	\$32,027	\$31,697	\$29,275

**Table 72**  
**The Self-Sufficiency Standard for Tishomingo County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	287	592	168	760	592	455
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	271	185	426	366	340
Earned Income								
Tax Credit (-)	0	-150	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.70	\$8.65	\$10.94	\$8.47	\$15.16	\$7.50 per adult	\$6.93 per adult
-Monthly	\$1,084	\$1,531	\$1,522	\$1,926	\$1,491	\$2,669	\$2,641	\$2,440
-Annual	\$13,006	\$18,374	\$18,265	\$23,110	\$17,889	\$32,027	\$31,697	\$29,275

**Table 73**  
**The Self-Sufficiency Standard for Tunica County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	139	138	178	147	220	219	212
Taxes	147	193	192	255	173	404	349	326
Earned Income								
Tax Credit (-)	0	-160	-161	-200	-289	0	-83	-109
Child Care								
Tax Credit (-)	0	-38	-37	-51	-9	-80	-80	-70
Child Tax Credit (-)	0	-50	-50	-99	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.37	\$8.32	\$10.57	\$8.15	\$14.72	\$7.10 per adult	\$6.75 per adult
-Monthly	\$1,040	\$1,474	\$1,465	\$1,860	\$1,434	\$2,590	\$2,498	\$2,374
-Annual	\$12,480	\$17,686	\$17,579	\$22,321	\$17,213	\$31,084	\$29,973	\$28,491

**Table 74**  
**The Self-Sufficiency Standard for Union County, MS, 2003**

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	305	286	591	168	759	591	454
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	143	142	182	151	225	223	215
Taxes	156	203	202	270	185	426	366	340
Earned Income								
Tax Credit (-)	0	-151	-152	-186	-277	0	0	-95
Child Care								
Tax Credit (-)	0	-44	-43	-58	-14	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.69	\$8.64	\$10.93	\$8.47	\$15.15	\$7.50 per adult	\$6.93 per adult
-Monthly	\$1,084	\$1,530	\$1,521	\$1,924	\$1,490	\$2,667	\$2,640	\$2,438
-Annual	\$13,006	\$18,364	\$18,255	\$23,089	\$17,884	\$32,002	\$31,679	\$29,259

**Table 75**  
**The Self-Sufficiency Standard for Walthall County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	147	146	189	153	231	231	221
Taxes	158	217	215	298	192	451	603	337
Earned Income Tax Credit (-)	0	-141	-143	-160	-270	0	0	-80
Child Care Tax Credit (-)	0	-50	-49	-70	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-65	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.19	\$9.05	\$8.98	\$11.64	\$8.66	\$15.67	\$8.41 per adult	\$7.14 per adult
-Monthly	\$1,090	\$1,593	\$1,580	\$2,049	\$1,524	\$2,757	\$2,961	\$2,512
-Annual	\$13,075	\$19,116	\$18,963	\$24,593	\$18,286	\$33,085	\$35,538	\$30,143

**Table 76**  
**The Self-Sufficiency Standard for Warren County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	431	431	431	431	542	431	431
Child Care	0	339	319	658	187	845	658	506
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	147	146	189	153	232	230	221
Taxes	156	216	214	295	192	459	601	336
Earned Income Tax Credit (-)	0	-141	-143	-162	-271	0	0	-82
Child Care Tax Credit (-)	0	-50	-48	-69	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-65	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.15	\$9.02	\$8.95	\$11.59	\$8.64	\$15.83	\$8.39 per adult	\$7.11 per adult
-Monthly	\$1,083	\$1,588	\$1,576	\$2,039	\$1,521	\$2,787	\$2,952	\$2,504
-Annual	\$12,999	\$19,056	\$18,908	\$24,470	\$18,258	\$33,443	\$35,423	\$30,047

**Table 77**  
**The Self-Sufficiency Standard for Washington County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	374	499	499	499	499	646	499	499
Child Care	0	314	295	609	173	782	609	468
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	77	176	178	186	210	206	227	238
Miscellaneous	87	149	149	189	157	235	230	222
Taxes	164	226	224	296	202	470	602	339
Earned Income								
Tax Credit (-)	0	-134	-136	-161	-260	0	0	-77
Child Care								
Tax Credit (-)	0	-50	-50	-70	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.35	\$9.29	\$9.22	\$11.61	\$8.95	\$16.04	\$8.40 per adult	\$7.18 per adult
-Monthly	\$1,117	\$1,635	\$1,623	\$2,044	\$1,575	\$2,823	\$2,956	\$2,528
-Annual	\$13,410	\$19,617	\$19,480	\$24,522	\$18,895	\$33,875	\$35,471	\$30,331

**Table 78**  
**The Self-Sufficiency Standard for Wayne County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	428	428	428	428	550	428	428
Child Care	0	345	324	670	190	860	670	514
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	85	206	209	217	241	237	258	269
Miscellaneous	85	148	147	191	154	236	232	223
Taxes	158	223	220	300	196	475	611	340
Earned Income								
Tax Credit (-)	0	-137	-139	-155	-267	0	0	-74
Child Care								
Tax Credit (-)	0	-50	-50	-73	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.19	\$9.19	\$9.11	\$11.78	\$8.76	\$16.15	\$8.48 per adult	\$7.21 per adult
-Monthly	\$1,090	\$1,618	\$1,603	\$2,073	\$1,542	\$2,843	\$2,987	\$2,538
-Annual	\$13,075	\$19,417	\$19,239	\$24,874	\$18,505	\$34,116	\$35,840	\$30,451

**Table 79**  
**The Self-Sufficiency Standard for Webster County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	320	396	396	396	396	510	396	396
Child Care	0	342	321	663	188	851	663	509
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	82	143	143	186	150	230	227	218
Taxes	149	205	203	285	182	448	588	349
Earned Income								
Tax Credit (-)	0	-149	-151	-172	-281	0	0	-87
Child Care								
Tax Credit (-)	0	-45	-43	-64	-13	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.74	\$8.67	\$11.30	\$8.38	\$15.60	\$8.25 per adult	\$7.04 per adult
-Monthly	\$1,048	\$1,538	\$1,526	\$1,989	\$1,475	\$2,745	\$2,905	\$2,477
-Annual	\$12,580	\$18,460	\$18,311	\$23,872	\$17,699	\$32,939	\$34,864	\$29,718

**Table 80**  
**The Self-Sufficiency Standard for Wilkinson County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	345	416	416	416	416	500	416	416
Child Care	0	343	322	665	189	853	665	511
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	84	145	145	188	152	229	229	220
Taxes	156	212	210	292	188	445	597	334
Earned Income								
Tax Credit (-)	0	-144	-146	-165	-275	0	0	-85
Child Care								
Tax Credit (-)	0	-48	-47	-68	-16	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-63	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.16	\$8.92	\$8.85	\$11.51	\$8.54	\$15.54	\$8.35 per adult	\$7.07 per adult
-Monthly	\$1,084	\$1,570	\$1,558	\$2,025	\$1,503	\$2,735	\$2,939	\$2,487
-Annual	\$13,006	\$18,845	\$18,694	\$24,305	\$18,041	\$32,816	\$35,269	\$29,850

**Table 81**  
**The Self-Sufficiency Standard for Winston County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	320	396	396	396	396	510	396	396
Child Care	0	342	321	663	188	851	663	509
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	82	143	143	186	150	230	227	218
Taxes	149	205	203	285	182	448	588	349
Earned Income								
Tax Credit (-)	0	-149	-151	-172	-281	0	0	-87
Child Care								
Tax Credit (-)	0	-45	-43	-64	-13	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$8.74	\$8.67	\$11.30	\$8.38	\$15.60	\$8.25 <i>per adult</i>	\$7.04 <i>per adult</i>
-Monthly	\$1,048	\$1,538	\$1,526	\$1,989	\$1,475	\$2,745	\$2,905	\$2,477
-Annual	\$12,580	\$18,460	\$18,311	\$23,872	\$17,699	\$32,939	\$34,864	\$29,718

**Table 82**  
**The Self-Sufficiency Standard for Yalobusha County, MS, 2003**

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	314	389	389	389	389	500	389	389
Child Care	0	294	277	571	162	733	571	438
Food	178	261	270	351	442	472	504	554
Transportation	238	244	244	244	244	244	464	464
Health Care	81	192	194	203	227	222	244	254
Miscellaneous	81	138	137	176	146	217	217	210
Taxes	147	190	189	249	171	364	334	320
Earned Income								
Tax Credit (-)	0	-162	-163	-206	-291	-77	-92	-114
Child Care								
Tax Credit (-)	0	-37	-36	-49	-8	-80	-77	-67
Child Tax Credit (-)	0	-50	-50	-96	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.91	\$8.28	\$8.24	\$10.40	\$8.10	\$13.89	\$6.97 <i>per adult</i>	\$6.67 <i>per adult</i>
-Monthly	\$1,040	\$1,458	\$1,450	\$1,831	\$1,426	\$2,444	\$2,453	\$2,348
-Annual	\$12,480	\$17,495	\$17,400	\$21,975	\$17,115	\$29,332	\$29,442	\$28,180

**Table 83**  
**The Self-Sufficiency Standard for Yazoo County, MS, 2003**

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
<i>Housing</i>	330	408	408	408	408	525	408	408
<i>Child Care</i>	0	339	319	658	187	845	658	506
<i>Food</i>	178	261	270	351	442	472	504	554
<i>Transportation</i>	238	244	244	244	244	244	464	464
<i>Health Care</i>	83	199	201	210	234	229	251	262
<i>Miscellaneous</i>	83	145	144	187	151	231	229	219
<i>Taxes</i>	152	211	209	290	188	455	594	333
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-145	-147	-167	-275	0	0	-87
<i>Child Care</i>								
<i>Tax Credit (-)</i>	0	-47	-46	-67	-15	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-50	-50	-100	-63	-150	-100	-100
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	<b>\$6.05</b>	<b>\$8.89</b>	<b>\$8.82</b>	<b>\$11.44</b>	<b>\$8.52</b>	<b>\$15.75</b>	<b>\$8.32</b> <i>per adult</i>	<b>\$7.04</b> <i>per adult</i>
<i>-Monthly</i>	<b>\$1,065</b>	<b>\$1,565</b>	<b>\$1,552</b>	<b>\$2,014</b>	<b>\$1,500</b>	<b>\$2,772</b>	<b>\$2,929</b>	<b>\$2,479</b>
<i>-Annual</i>	<b>\$12,777</b>	<b>\$18,776</b>	<b>\$18,629</b>	<b>\$24,170</b>	<b>\$18,003</b>	<b>\$33,259</b>	<b>\$35,143</b>	<b>\$29,742</b>