
The Self-Sufficiency Standard for Louisiana

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Table of Contents

Introduction 1

How the Self-Sufficiency Standard is Calculated5

How Much Money is Enough in Louisiana8

Comparing the Standard to Other Benchmarks of Income 14

*Comparing the Standard for New Orleans to Other
Major Cities 16*

*Modeling the Impact of Supports on Wages Required to Meet
Basic Needs 17*

*Closing the Gap Between Incomes and the Self-Sufficiency
Standard24*

How the Self-Sufficiency Standard Can Be Used 28

Conclusion 31

Endnotes 32

Data Sources 35

About the Authors 37

List of Louisiana Parishes..... 39

Map of Louisiana Parishes..... 41

Appendix: Selected Family Types 43

The Self-Sufficiency Standard for Louisiana

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

Introduction

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

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

Measuring Income Adequacy: Problems with the Poverty Line

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

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

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

Obviously, we cannot interview *every* person for his or her own assessment of income 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."²

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

adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For example, LaCHIP, the Children's Health Insurance Program (CHIP) in Louisiana, is available for children in families earning up to 200% of the federal poverty guidelines.³

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 level, depending upon the family's composition and where the family lives.⁴ However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty level, or using a multiple of the threshold cannot solve these problems.

There are several basic methodological problems with the federal poverty measure. The first is that the

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

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 federal 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 Baton Rouge or Boston. 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.⁵

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.⁶ Others have gone further, creating new measures of income adequacy, such as Basic Needs Budgets or Living Wages.⁷

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 Stamp 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.”⁸ 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,⁹ 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 measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.

- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare)

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.

taxes, local occupational taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

- While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs of each basic need, determined independently*, which allows each cost to increase at its own rate. Thus, the Standard does not assume that food is always 33% of a family’s budget, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. For example, the Standard includes income sufficient to meet minimum nutrition standards 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."¹⁰

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 Louisiana families. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to have the necessary resources to secure their basic needs.

Likewise, it is important to recognize that self-sufficiency does not imply that *any* family at *any* income should be completely self-reliant and independent of one another, or the community at large. Indeed, it is through interdependence between families and community institutions such as schools or religious institutions—as well as informal networks of friends, family, and neighbors—that many are able to meet their

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

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 supported.

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

How the Self-Sufficiency Standard is Calculated

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

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

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

For each parish in Louisiana, 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 Louisiana parish 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 Agenda for Children.)

The components of the Self-Sufficiency Standard for Louisiana 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 (HUD) for every metropolitan statistical area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone

surveys.¹¹ 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 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

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;¹² 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 75th 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 75th percentile because states were mandated under the federal Family Support Act to reimburse families receiving child care assistance at that cost level.¹³ For Louisiana, the Standard used data from the Louisiana Market Rate Survey 2003 conducted by Care Solutions, Inc. for the Louisiana Department of Social Services.

The Standard defines “infants” as children 0-36 months old, “preschoolers” as 3-5 years old, and schoolage children as 6-12 years old.

Because it is more common for very young children to be in family day care homes rather than centers,¹⁴ the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. 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 threshold and the Food Stamp program, the Standard uses the Low-Cost Food Plan for food costs.¹⁵ 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. The Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns, and these costs are about 25% higher than the Thrifty Food Plan. Even so, it is a conservative estimate of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out,

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

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 prepared away from home.¹⁶ 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 Louisiana.

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.¹⁷ Orleans Parish is the only area in Louisiana in which more than 7% of the population use public transportation so we assume families living in Orleans Parish use public

transportation. In the rest of the state there is not a significant percentage of the population who uses public transportation to get to and from work. Therefore, it is assumed that everywhere except Orleans Parish, 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 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost for Louisiana from the survey conducted by the National Association of Insurance Commissioners. To account for differences in auto insurance costs within the state, we created a ratio by obtaining basic automobile insurance rates for eight regions in Louisiana from the Louisiana Department of Insurance.¹⁸ 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 travel time 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.¹⁹ In Louisiana, employees pay 17% of the premium for

coverage for themselves only, or 28% of the premium for family coverage. The share for individual and family coverage is lower than the national average which is 24% of employee-only coverage and 36% for family coverage.²⁰ The costs of health insurance are based on the average premiums paid by Louisiana 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 difference in costs by parish which were available from allhealthplans.com. We applied this ratio to the statewide health insurance premiums.

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%.²¹

Taxes: Taxes include state sales tax, state and federal income taxes, and payroll taxes, where applicable. The sales tax varies by city and parish. In calculating sales tax by parish, we used the city tax from the most populated city and applied it to the respective parish. Sales taxes are calculated on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the tax forms and instructions from the Louisiana Department of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

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 low-income working families. The EITC is a “refundable” tax credit; that is, working adults may receive the tax credit whether or not they owe any federal taxes.

Child Care Tax Credit (CCTC): The 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 \$1000 (for children less than 17 years old). It is calculated as \$1000 per child under 17, or 10% of earned income over \$10,500, whichever is less.

How Much is Enough in Louisiana?

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 five different areas in Louisiana: Jefferson, Orleans, East Baton Rouge, Caddo, and East Carrol Parishes.

In Jefferson a single adult with no children needs to earn **\$7.98** 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 wages of over \$4.50 per hour more than the single adult requires.²² This single parent must earn

Table 1
The Self-Sufficiency Standard for Selected Family Types
Jefferson Parish, LA, 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	\$529	38	\$659	30	\$659	27	\$659	21
Child Care	\$0	0	\$401	18	\$618	25	\$618	20
Food	\$178	13	\$270	12	\$403	16	\$554	18
Transportation	\$268	19	\$273	12	\$273	11	\$527	17
Health Care	\$89	6	\$250	11	\$266	11	\$307	10
Miscellaneous	\$106	8	\$185	8	\$222	9	\$266	9
Taxes**	\$233	17	\$366	17	\$400	16	\$475	15
Earned Income Tax Credit (-)	\$0	0	-\$42	-2	-\$68	-3	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$73	-3	-\$129	-5	-\$115	-4
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$161	-6	-\$167	-5
Total Percent Self-Sufficiency Wage - Hourly***	\$7.98		\$12.54		\$14.11		\$8.88	per adult
Monthly	\$1,404		\$2,207		\$2,483		\$3,124	
Annual	\$16,847		\$26,487		\$29,797		\$37,491	

* 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 2
The Self-Sufficiency Standard for Selected Family Types
Orleans Parish, LA, 2003*
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$529	48	\$659	36	\$659	30	\$659	26
Child Care	\$0	0	\$391	21	\$608	27	\$608	24
Food	\$178	16	\$270	15	\$403	18	\$554	22
Transportation	\$55	5	\$55	3	\$55	2	\$110	4
Health Care	\$94	9	\$271	15	\$286	13	\$328	13
Miscellaneous	\$86	8	\$165	9	\$201	9	\$226	9
Taxes**	\$157	14	\$267	15	\$353	16	\$338	13
Earned Income Tax Credit (-)	\$0	0	-\$105	-6	-\$124	-6	-\$81	-3
Child Care Tax Credit (-)	\$0	0	-\$73	-4	-\$89	-4	-\$70	-3
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$134	-6	-\$163	-7
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$6.25		\$10.33		\$12.60		\$7.13	per adult
Monthly	\$1,099		\$1,817		\$2,217		\$2,508	
Annual	\$13,190		\$21,810		\$26,610		\$30,101	

* 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.

\$12.54 per hour to be economically self-sufficient. If she has two children, a preschooler and a schoolage child, she must earn nearly twice as much as the single person with no children, **\$14.11** per hour to meet her family's needs. 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 transportation, food, health care, and miscellaneous costs increase. As a result, *each* adult would need to earn **\$8.88** per hour.

Costs in Orleans Parish (see Table 2) are slightly lower than those found in Jefferson County. A single adult's Self-Sufficiency Wage is **\$6.25** per hour. An adult with one preschooler must earn over \$4 per hour more than the adult with no children, or **\$10.33** per hour to be self-sufficient. The single parent with two children in the Orleans Parish would need to earn **\$12.60** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$7.13** per hour.

In East Baton Rouge Parish, costs are lower than those found in Jefferson and Orleans Parishes. Thus, a single adult's Self-Sufficiency Wage is **\$6.80** per hour (see Table 3). A single parent with one preschooler needs to earn **\$10.16** per hour to meet the basic needs of her family. If she has two children, one preschooler and one schoolage child, she would need **\$12.30** per hour to meet her family's needs, which is a little less than twice 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 **\$7.80** per hour in East Baton Rouge Parish.

In Caddo Parish, a single adult's Self-Sufficiency Wage is **\$6.63** per hour (see Table 4). A single parent with one preschooler needs to earn **\$9.82** per hour to meet the basic needs of this family. This is over \$3 per hour more than the single adult with no children needs to earn. If there are two children, one preschooler and one schoolage child, the required hourly wage increases again by almost \$2 to **\$11.97** per hour to meet this family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$7.56** per hour in Caddo Parish.

Table 3
The Self-Sufficiency Standard for Selected Family Types
East Baton Rouge Parish, LA, 2003*
Monthly Expenses and Shares of Total Budgets

<i>Monthly Costs</i>	<i>One Adult</i>		<i>One Adult, One Preschooler</i>		<i>One Adult, One Preschooler, One Schoolage</i>		<i>Two Adults, One Preschooler, One Schoolage</i>	
	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>	<i>Costs</i>	<i>% of total</i>
<i>Housing</i>	\$429	36	\$533	30	\$533	25	\$533	19
<i>Child Care</i>	\$0	0	\$369	21	\$586	27	\$586	21
<i>Food</i>	\$178	15	\$270	15	\$403	19	\$554	20
<i>Transportation</i>	\$238	20	\$243	14	\$243	11	\$466	17
<i>Health Care</i>	\$80	7	\$212	12	\$228	11	\$269	10
<i>Miscellaneous</i>	\$93	8	\$163	9	\$199	9	\$241	9
<i>Taxes**</i>	\$179	15	\$261	15	\$319	15	\$386	14
<i>Earned Income Tax Credit (-)</i>	\$0	0	-\$109	-6	-\$135	-6	-\$31	-1
<i>Child Care Tax Credit (-)</i>	\$0	0	-\$70	-4	-\$82	-4	-\$94	-3
<i>Child Tax Credit (-)</i>	\$0	0	-\$83	-5	-\$129	-6	-\$167	-6
<i>Total Percent Self-Sufficiency Wage - Hourly***</i>	\$6.80		\$10.16		\$12.30		\$7.80	<i>per adult</i>
<i>Monthly</i>	\$1,196		\$1,789		\$2,164		\$2,744	
<i>Annual</i>	\$14,355		\$21,468		\$25,973		\$32,927	

* 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
Caddo Parish, LA, 2003*
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$417	36	\$522	30	\$522	25	\$522	20
Child Care	\$0	0	\$347	20	\$564	27	\$564	21
Food	\$178	15	\$270	16	\$403	19	\$554	21
Transportation	\$228	20	\$234	14	\$234	11	\$448	17
Health Care	\$81	7	\$216	12	\$231	11	\$273	10
Miscellaneous	\$90	8	\$159	9	\$195	9	\$236	9
Taxes**	\$171	15	\$247	14	\$304	14	\$366	14
Earned Income Tax Credit (-)	\$0	0	-\$119	-7	-\$148	-7	-\$48	-2
Child Care Tax Credit (-)	\$0	0	-\$64	-4	-\$76	-4	-\$85	-3
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$123	-6	-\$167	-6
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$6.63		\$9.82		\$11.97		\$7.56	per adult
Monthly	\$1,166		\$1,729		\$2,106		\$2,662	
Annual	\$13,998		\$20,745		\$25,277		\$31,942	

* 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.

In East Carrol Parish (see Table 5 on following page), costs are typical of many of the rural parishes in Louisiana, which are generally lower than urban areas in the state. A single adult in East Carrol Parish must earn **\$5.79** per hour to be self-sufficient. In order to adequately meet her needs, a single parent with a preschooler must earn **\$8.71** per hour. A parent with a preschooler and schoolage child must earn **\$11.16** per hour to be self-sufficient, over \$5 per hour more than the adult with no children. The two adults with a preschooler and schoolage child must each earn **\$7.13** per hour in East Carrol Parish to be self-sufficient.

Child care and housing costs account for the largest percentage of budget costs for Louisiana families with children. The proportions spent on each cost do not vary greatly from place to place. For single parent families with one child, across these six places in Louisiana, child care costs range from 18% to 22% of family budgets, while housing costs range from 25% to 36% of family budgets.

For families with two children, child care costs typically make up a larger part of the family budget. Depending on the location, child care costs range from

25% to 31% of the family budget for one adult families with two children, and 20% to 24% 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 \$564 in Caddo Parish to \$618 in Jefferson Parish. The differential in housing costs is also large with the rent for a two-bedroom housing unit varying from a low of \$385 per month in East Carrol Parish to a high of \$659 per month in Jefferson and Orleans Parish.

In Figure 1 on page 13, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in St. Tammany Parish. Housing and child care are by far the greatest expenses for working families with children—51% for this family in St. Tammany Parish. Families with two children, when one is a preschooler or younger, generally spend almost half their incomes on these two expenses alone.

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

Table 5
The Self-Sufficiency Standard for Selected Family Types
East Carrol Parish, LA, 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	\$312	31	\$385	25	\$385	20	\$385	15
Child Care	\$0	0	\$340	22	\$600	31	\$600	24
Food	\$178	18	\$270	18	\$403	20	\$554	22
Transportation	\$228	22	\$234	15	\$234	12	\$448	18
Health Care	\$81	8	\$216	14	\$231	12	\$273	11
Miscellaneous	\$80	8	\$144	9	\$185	9	\$226	9
Taxes**	\$139	14	\$205	13	\$276	14	\$338	13
Earned Income Tax Credit (-)	\$0	0	-\$150	-10	-\$177	-9	-\$80	-3
Child Care Tax Credit (-)	\$0	0	-\$44	-3	-\$62	-3	-\$70	-3
Child Tax Credit (-)	\$0	0	-\$66	-4	-\$109	-6	-\$163	-7
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly***	\$5.79		\$8.71		\$11.16		\$7.13	per adult
Monthly	\$1,019		\$1,533		\$1,965		\$2,509	
Annual	\$12,224		\$18,402		\$23,579		\$30,113	

* 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.

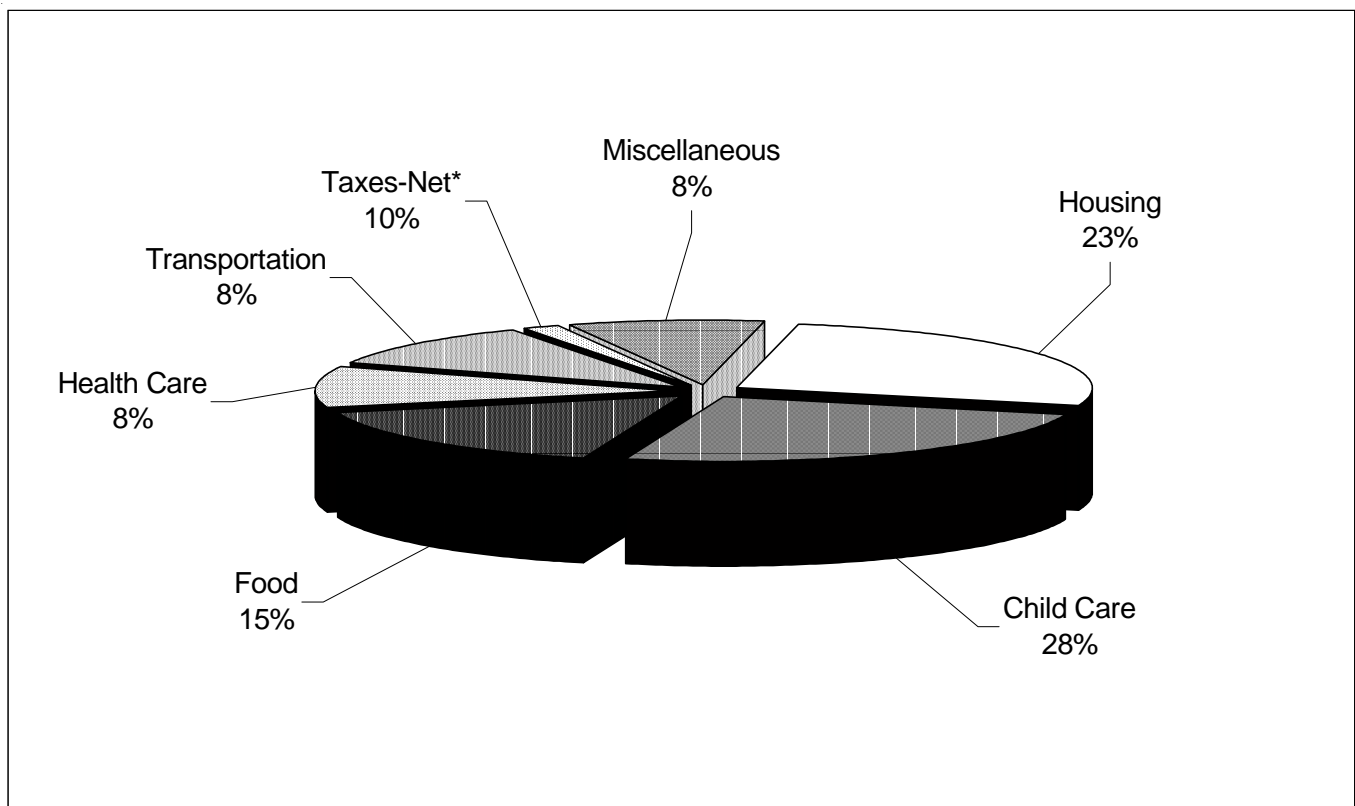
*** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

Note: Totals may not add exactly due to rounding.

taxes account ultimately for only 10% of this family's budget, the tax burden month to month is actually 16%. 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 Louisiana 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 also makes up just 8% of this family's budget, the Standard does not include the initial cost of purchasing a car.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2003
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in St. Tammany Parish, LA



* Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits, the amount owed in taxes is reduced to 10%. Also, percentage total may not equal 100% due to rounding.

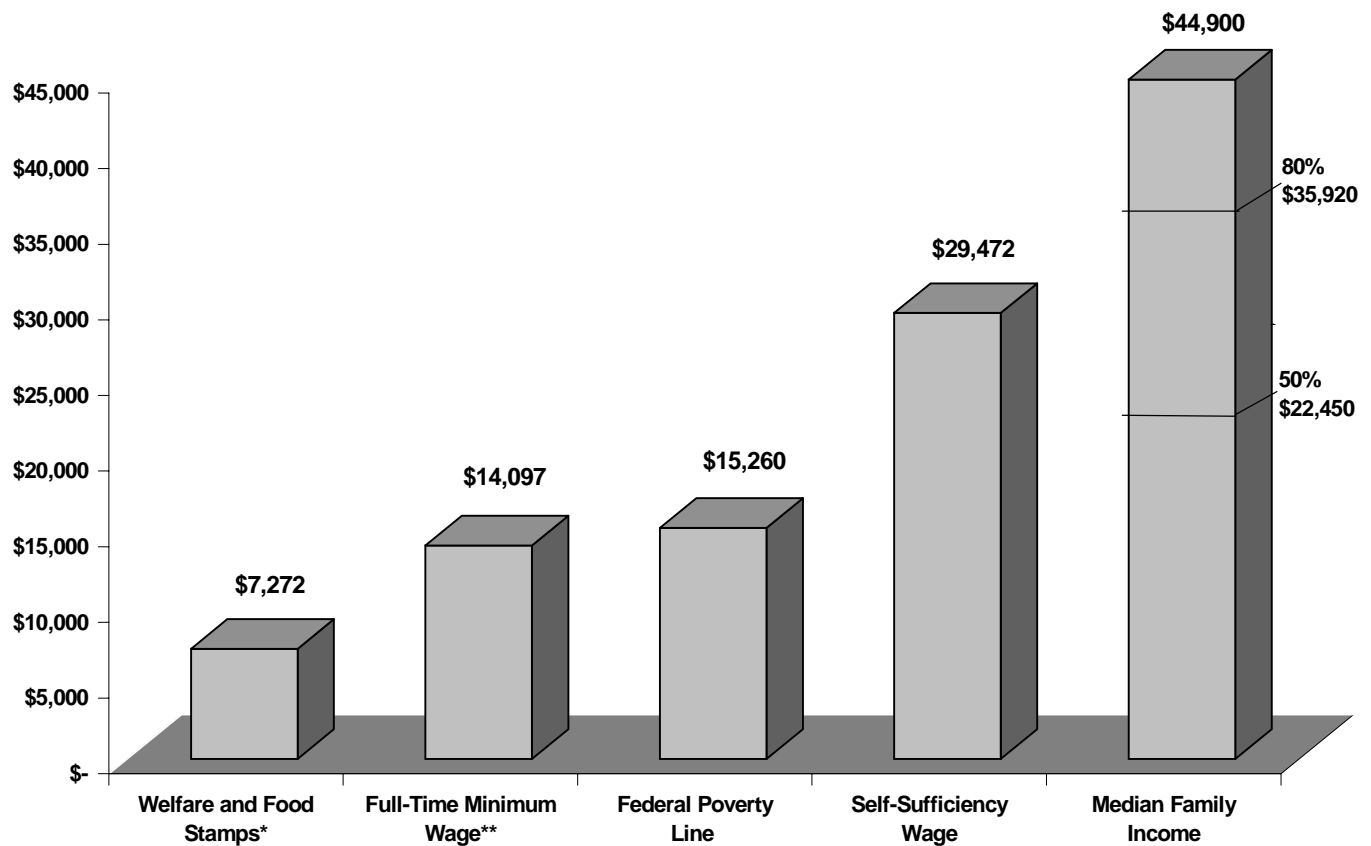
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2, we have compared the Self-Sufficiency Standard for a family of three living in St. Bernard Parish to four other benchmarks: the welfare grant package, the federal minimum wage, the federal poverty measure, 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 Louisiana 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

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2003
 Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child in St. Bernard Parish, LA



* The TANF benefit is \$2880 annually (\$240 per month in Louisiana) and the Food Stamps benefit is \$4392 annually.

** Note: Full-time minimum wage is the current 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.

St. Bernard Parish. (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 **\$29,472** per year.

Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant, (assuming no wage or other income) the total basic “cash” assistance package is **\$606** per month in St. Bernard Parish or **\$7,272** per year. This amount is one-quarter (25%) of the Self-Sufficiency Standard for a three-person family in St. Bernard Parish and less than one-half (48%) of the FPL.

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), local occupational taxes and state income taxes—and adding tax credits—the 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 does not pay federal income taxes since her income is below the threshold. Nevertheless, because she does not pay federal income taxes, she does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC, a full-time job at the minimum wage provides barely less than one-half (48%) of the amount needed to be self-sufficient and is still under the FPL (92%). 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 a little over one-third (34%) of the Self-Sufficiency Standard and about two-thirds (65%) of the FPL.

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one

adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,272** (**\$15,260** 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 a little over one-half (52%) 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 Louisiana, such as East Carrol Parish, the official poverty line is only **64%** 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 St. Bernard Parish, located in the New Orleans, LA MSA, is **\$44,900**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **65.6%** of the median family income for St. Bernard Parish.

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 St. Bernard Parish 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 Louisiana 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 New Orleans to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 34 states, New York City and Washington, D.C. 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 2003. 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 account for inflation.

As can be seen in Table 6, we compare the Standard for New Orleans to ten other cities: Atlanta, Baltimore, Chicago, Denver, Jackson, Las Vegas, Louisville, Mobile, Nashville, and Oklahoma City.

For a single adult, the costs in New Orleans require a Self-Sufficiency Wage of **\$6.25** per hour,

which is lower than all the other cities listed. However, because adequate transportation is available in New Orleans transportation costs are lower than many of the other cities shown. A single adult with one child requires a Self-Sufficiency Wage of **\$10.33**, which is lower than the other ten cities shown.

For a single adult with two children in New Orleans, the Self-Sufficiency Wage of **\$12.60** per hour is required, which is more than in Jackson. In a two-parent family with a preschooler and schoolage child, each adult must earn **\$7.13** per hour for the family to be Self-Sufficient which is also less than the other cities shown.

In conclusion, this comparison shows that New Orleans is generally not the most expensive city in which to live. Living in New Orleans requires substantial resources, particularly for families with young children, to meet basic needs.

Table 6
The Self-Sufficiency Standard for New Orleans
Compare to Other U.S. Cities, 2003*

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
New Orleans, LA***	\$6.25	New Orleans, LA***	\$10.33	Jackson, MS	\$12.42	New Orleans, LA***	\$7.13
Jackson, MS	\$7.05	Jackson, MS	\$10.75	New Orleans, LA***	\$12.60	Jackson, MS	\$8.82
Mobile, AL	\$7.26	Mobile, AL	\$11.11	Mobile, AL	\$13.03	Mobile, AL	\$9.00
Nashville, TN	\$7.69	Nashville, TN	\$12.68	Nashville, TN	\$15.24	Nashville, TN	\$9.09
Oklahoma City, OK	\$7.78	Oklahoma City, OK	\$13.92	Las Vegas, NV	\$16.17	Atlanta, GA***	\$9.35
Denver, CO	\$8.14	Las Vegas, NV	\$14.12	Atlanta, GA***	\$17.02	Las Vegas, NV	\$9.71
Louisville, KY	\$8.31	Atlanta, GA***	\$14.60	Oklahoma City, OK	\$17.23	Oklahoma City, OK	\$10.33
Chicago, IL***	\$8.83	Louisville, KY	\$14.69	Louisville, KY	\$17.76	Chicago, IL***	\$10.38
Las Vegas, NV	\$8.89	Denver, CO	\$15.04	Chicago, IL***	\$18.69	Louisville, KY	\$10.58
Atlanta, GA***	\$9.37	Chicago, IL***	\$15.33	Baltimore, MD	\$19.15	Denver, CO	\$10.93
Baltimore, MD	\$10.04	Baltimore, MD	\$15.91	Denver, CO	\$19.26	Baltimore, MD	\$11.62

*All wages are updated to January 2003 using the Consumer Price Index

**per adult

***Wage calculated assuming family uses public transportation

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

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 low income and therefore lesser amounts of child support payments, 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, whatever the amount, children are likely to benefit.

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 self-sufficient. 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 find it even more difficult to meet their families' needs.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in Louisiana as LaCHIP—many low income families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning off welfare, children can be covered by Medicaid or by LaCHIP, depending upon family income and household size.²³

Modeling the Impact of Supports

In Table 7, we examine the effect of adding work supports for a family consisting of a single parent, an infant and a preschooler living in Orleans Parish. The bases 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.²⁴

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.²⁵ 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 from the bottom of Table 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 on the second line in the shaded section at the bottom of Table 7.

Table 7 - The Impact of Work Supports in Orleans Parish

The Self-Sufficiency Standard (Column #1): In the first column of Table 7, 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 Orleans Parish, where a family with an infant and a preschooler has monthly child care expenses of \$738 and housing costs \$659 per month, it is not surprising that the Self-Sufficiency Wage is **\$13.10** per hour.

Private Support:

Child Support (Column #2): In the second column of Table 7, the private "subsidy" of child support is added. The amount of **\$186** shown in this column is the average child support payment per month for families who participated in the Louisiana Support Enforcement Agency.²⁶ Unlike additional earned income, child support is not taxable income, and thus it can have a strong impact on helping families meet their needs.

Because we assume in the modeling table that families receive EITC and the Refundable CTC as lump sum payments at the end of the year—and not monthly as we do for the Self-Sufficiency wages—Column #2 results in less monthly tax credits and slightly higher taxes than in Column #1. However, if the Standard had been calculated without the *monthly* receipt of EITC and the Refundable CTC, this single parent would need to earn \$14.66 per hour. Overall, with child support and without monthly EITC and the Refundable CTC, the wage needed to meet basic needs is increased slightly to **\$13.49** per hour.

Public Work Supports:

Child Care - Old Co-Payment Schedule (Column #3): In the third column, we show the effect of the child care work support program that was available to low-income families in Louisiana until April 2003. Under the previous co-payment schedule, receiving child care assistance reduces child care costs from \$738 per month to just \$124. Thus, child care assistance reduces the income she needs to earn from \$13.10 to **\$10.70** per hour.

Child Care - Current Co-Payment Schedule (Column #4): The fourth column of Table 7 shows the effect of the recent changes to the child care assistance program. Because her child care co-payment for the infant and preschooler increased from \$124 to \$603 per month under the current child care assistance program, she now needs to earn **\$13.79** per hour, over \$3.00 per hour more to meet her family's needs at the same level as before.

Child Care, [Food Stamps] & Medicaid (Column #5): For adults who are moving from welfare to work, there is a set of supports available to help with that transition. In the fifth column of Table 7, 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. We assume that Medicaid will cover all of the family's health care expenses, reducing this cost from \$284 per month to zero. We attempted to model Food Stamps, however, even with the help of child care assistance and Medicaid, her income was too high to qualify for Food Stamps. Altogether, child care assistance and Medicaid lowers the wages required to meet basic needs to **\$11.97** per hour in Orleans Parish, which is over a dollar less per hour than the Self-Sufficiency Wage.

Child Care, [Food Stamps] & LaCHIP (Column #6): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family. If her family income remains below 200% of poverty, her children are eligible for LaCHIP for health insurance coverage. The parent must pay for the costs of her own health care, including her share of the health insurance premium that is available through her employer as well as out-of-pocket costs for herself. This increases her monthly health insurance expenses to \$94. Unfortunately, in order for this family to make enough money to cover basic needs,

they would earn too much to qualify for Food Stamps. Therefore, with child care assistance and LaCHIP, this family now requires a wage of **\$12.59** per hour, over fifty cents more per hour than when Medicaid covered health care costs for the entire family.

[Housing], Child Care, [Food Stamps] & LaCHIP (Column #7): For the seventh and final column of Table 7, we attempted to add housing assistance to the package modeled in the previous column. Housing assistance would generally reduce the cost of housing to 30% of income. However, with a high child care co-payment of \$603 per month and no Food Stamps, 30% of the income necessary to meet the family's needs is higher than the cost of housing in

Orleans Parish. Therefore, this family would continue to pay the full cost of housing and still needs to earn **\$12.59** per hour to meet their basic needs.

Figure 3 - State Comparisons of Child Care Co-Payments

Figure 3 compares the current Orleans Parish child care co-payment schedule, which took effect statewide in April 2003, with the previous child care co-payment schedule and comparable programs in Alabama and Mississippi. As we saw in Table 7, the new child care co-payment schedule has significantly increased the percent of the child care costs that parents must pay. Previously in Louisiana, parents would pay either 0%, 5% or 15% of the child care costs compared to 30%,

Table 7
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschooler
Orleans Parish, LA, 2003

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
	Self-Sufficiency Standard	Child Support	Child Care OLD	Child Care CURRENT	Child Care, [Food Stamps]* & Medicaid	Child Care, [Food Stamps] & LaCHIP	[Housing], Child Care, [Food Stamps] & LaCHIP
Monthly Costs:							
Housing	\$659	\$659	\$659	\$659	\$659	\$659	\$659
Child Care	\$738	\$738	\$124	\$603	\$603	\$603	\$603
Food	\$351	\$351	\$351	\$351	\$351	\$351	\$351
Transportation	\$55	\$55	\$55	\$55	\$55	\$55	\$55
Health Care	\$284	\$284	\$284	\$284	\$0	\$94	\$94
Miscellaneous	\$209	\$209	\$209	\$209	\$209	\$209	\$209
Taxes	\$361	\$377	\$255	\$387	\$306	\$333	\$333
Earned Income Tax Credit	-\$106	#	#	#	#	#	#
Child Care Tax Credit (-)	-\$102	-\$112	-\$38	-\$121	-\$76	-\$89	-\$89
Child Tax Credit (-)	-\$143	\$0	-\$15	\$0	\$0	\$0	\$0
Child Support		-\$186					
Self-Sufficiency Wage:							
Hourly	\$13.10	\$13.49	\$10.70	\$13.79	\$11.97	\$12.59	\$12.59
Monthly	\$2,305	\$2,374	\$1,883	\$2,427	\$2,106	\$2,215	\$2,215
Annual	\$27,660	\$28,483	\$22,599	\$29,127	\$25,275	\$26,581	\$26,581
Total Federal EITC (annual)		\$1,097	\$2,336	\$961	\$1,773	\$1,498	\$1,498
Total Federal CTC (annual) (refundable)		\$1,798	\$1,026	\$1,863	\$1,477	\$1,608	\$1,608

*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.

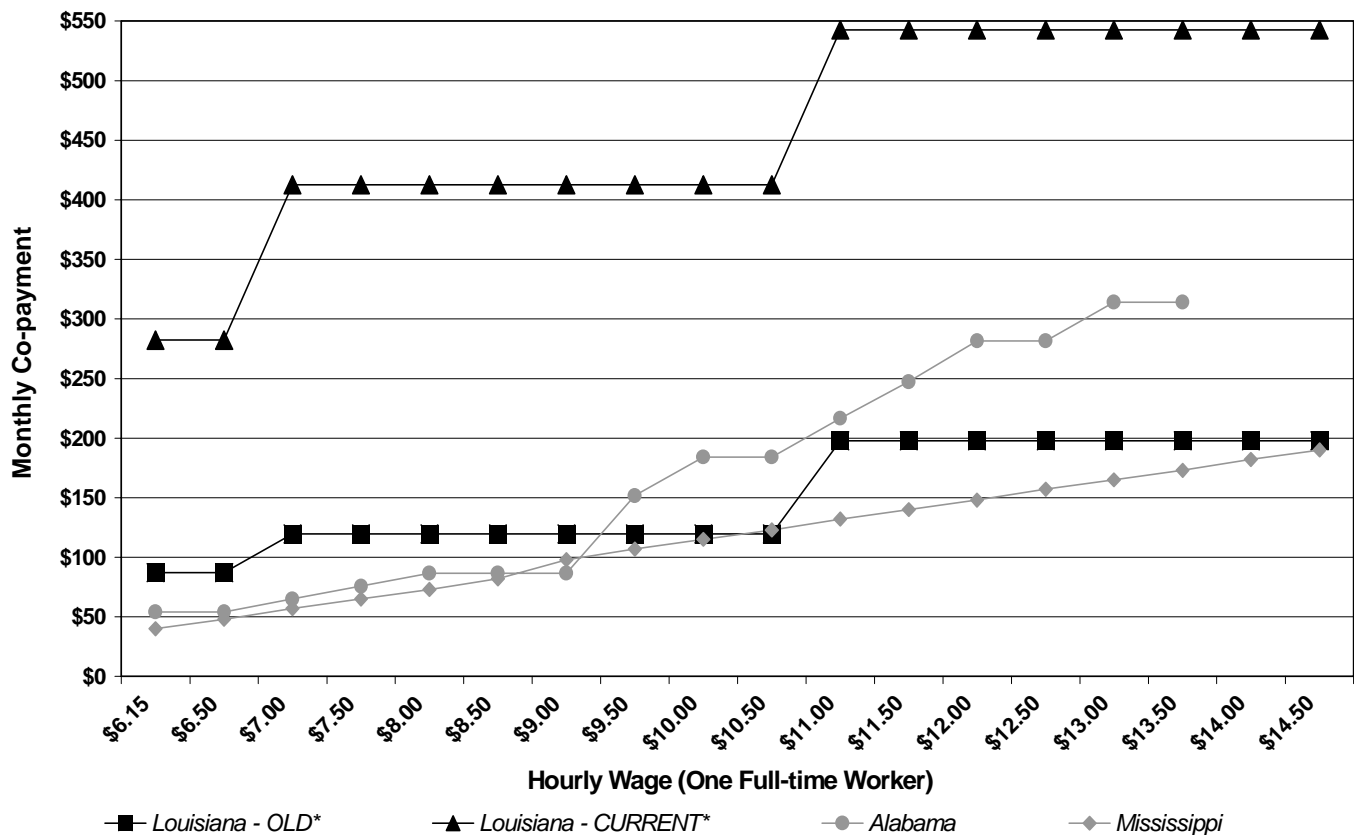
50% or 70% under the current schedule. Co-payment schedules that require parents to pay a percentage of the child care costs force parents to choose child care based on cost rather than quality. We can see from the child care co-payment chart below that with the current co-payment schedule in Orleans Parish, co-payments begin quite high in comparison to the other child care assistance programs and rise steeply as the parent's wage increases.

There are considerable differences between the new co-payments in Orleans Parish and the co-payments that families in Orleans Parish paid previously and those parents pay in both Alabama and Mississippi. For example, a mother with two children who works full-time earning \$6.15 per hour in Orleans Parish is required to pay a \$282 per month child care co-payment. Under the previous co-payment schedule, the same mother would be exempt from a co-payment for child care, but would still have to pay the difference between her child care costs at the 75th percentile and the state's maximum reimbursement

level, a difference of \$87 per month. This same mother making \$6.15 per hour in Alabama and Mississippi pays \$54.16 and \$40.00 per month for her children's child care co-payment.

At \$7.00 per hour, there is a sharp increase in the co-payment amount under the current scale in Orleans Parish. At this wage, the parent in Orleans Parish pays \$412 per month for her child care co-payment. Again, this co-payment is significantly higher than what is required under the previous scale (\$120 per month), in Alabama (\$65.00 per month) or in Mississippi (\$57.00). In Orleans Parish under the current co-payment scale, the co-payment remains at \$369.00 per month until the parent's wage reaches \$11.00 per hour. At \$11.00 per hour, the co-payment dramatically increases again, to \$543 per month. While there was a relatively large increase under the previous co-payment scale in Orleans Parish, the co-payment at \$11.00 per hour increased from \$120 to only \$198 per month. In Alabama and Mississippi, at \$11.00 per hour, the child care co-payments are \$216.65 and \$132.00 per month.

Figure 3
State Comparisons of Child Care Co-Payments, by Wage Level
 One Adult with Two Children



* The child care co-payments for Louisiana are based on the cost of child care for an infant and preschooler receiving full-time child care in Orleans Parish.

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

In Table 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 basic needs. In Table 8, we *start* with wages, and show how adequately they meet expenses, with and without work supports. In Panel A, we show how adequately wages of \$5.15 per hour can meet a family's needs in East Baton Rouge Parish, with and without work supports. We then show wage adequacy at \$7.00 and \$9.00 per hour (full-time) for the same family in East Baton Rouge Parish in panels B and C, 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 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. Table 8 examines wage adequacy for a family in East Baton Rouge Parish. Costs reduced by work supports are noted in bold.

Wage Adequacy with No Work Supports: In the first column of Panel A, the parent earns \$5.15 per hour and is not receiving any work supports. In this scenario, the family's monthly expenses total \$2,294, while the parent's wages total just \$906. Thus, there is a shortfall of \$1,387 without work supports. In other words, these wages only provide **40%** of the income needed to meet this family's needs. In the first column of Panels B and C on the next page, we show the effect of increasing the parent's wages to \$7.00 and \$9.00 per hour. This increases Wage Adequacy to **55%** and **70%**, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$9.00 per hour), when the family's monthly income is \$1,584, it is still \$675 *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

Table 8
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschooler and One Schoolage Child
East Baton Rouge Parish, LA, 2003
Panel A: Wage Adequacy at \$5.15 per hour

	WORK SUPPORTS			
	No Work Supports	Child Care & Medicaid	Housing, Child Care & Medicaid	Housing, Child Care, Food Stamps & Medicaid
TOTAL INCOME:	\$906	\$906	\$906	\$906
Monthly Costs:				
Housing	\$533	\$533	\$272	\$272
Child Care	\$586	\$219	\$219	\$219
Food	\$403	\$403	\$403	\$44
Transportation	\$243	\$243	\$243	\$243
Health Care	\$228	\$0	\$0	\$0
Miscellaneous	\$199	\$163	\$163	\$163
Taxes	\$105	\$102	\$102	\$102
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0
Child Tax Credit (-)	(\$3)	(\$3)	(\$3)	(\$3)
TOTAL LIVING EXPENSES	\$2,294	\$1,659	\$1,398	\$1,040
SHORTFALL (-) or SURPLUS	-\$1,387	-\$753	-\$492	-\$133
WAGE ADEQUACY (Total Income/Total Expenses)	40%	55%	65%	87%

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).

Table 8
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschooler and One Schoolage Child
East Baton Rouge Parish, LA, 2003

Panel B: Wage Adequacy at \$7.00 per hour

	WORK SUPPORTS			
	<i>No Work Supports</i>	<i>Child Care & Medicaid</i>	<i>Housing, Child Care & Medicaid</i>	<i>Housing, Child Care, Food Stamps & Medicaid</i>
TOTAL INCOME:	\$1,232	\$1,232	\$1,232	\$1,232
Monthly Costs:				
<i>Housing</i>	\$533	\$533	\$370	\$370
<i>Child Care</i>	\$586	\$336	\$336	\$336
<i>Food</i>	\$403	\$403	\$403	\$109
<i>Transportation</i>	\$243	\$243	\$243	\$243
<i>Health Care</i>	\$228	\$0	\$0	\$0
<i>Miscellaneous</i>	\$174	\$174	\$174	\$174
<i>Taxes</i>	\$123	\$123	\$123	\$123
<i>Earned Income Tax Credit (-)</i>	**	**	**	**
<i>Child Care Tax Credit (-)</i>	\$0	\$0	\$0	\$0
<i>Child Tax Credit (-)</i>	(\$36)	(\$36)	(\$36)	(\$36)
TOTAL LIVING EXPENSES	\$2,253	\$1,776	\$1,613	\$1,319
SHORTFALL (-) or SURPLUS	-\$1,021	-\$544	-\$381	-\$87
WAGE ADEQUACY (Total Income/Total Expenses)	55%	69%	76%	93%

Panel C: Wage Adequacy at \$9.00 per hour

	WORK SUPPORTS			
	<i>No Work Supports</i>	<i>Child Care & Medicaid</i>	<i>Housing, Child Care & Medicaid</i>	<i>Housing, Child Care, Food Stamps & Medicaid</i>
TOTAL INCOME:	\$1,584	\$1,584	\$1,584	\$1,584
Monthly Costs:				
<i>Housing</i>	\$533	\$533	\$475	\$475
<i>Child Care</i>	\$586	\$336	\$336	\$336
<i>Food</i>	\$403	\$403	\$403	\$235
<i>Transportation</i>	\$243	\$243	\$243	\$243
<i>Health Care</i>	\$228	\$0	\$0	\$0
<i>Miscellaneous</i>	\$174	\$174	\$174	\$163
<i>Taxes</i>	\$187	\$187	\$187	\$186
<i>Earned Income Tax Credit (-)</i>	**	**	**	**
<i>Child Care Tax Credit (-)</i>	(\$24)	(\$24)	(\$24)	(\$24)
<i>Child Tax Credit (-)</i>	(\$71)	(\$71)	(\$71)	(\$71)
TOTAL LIVING EXPENSES	\$2,259	\$1,782	\$1,724	\$1,544
SHORTFALL (-) or SURPLUS	-\$675	-\$198	-\$140	\$40
WAGE ADEQUACY (Total Income/Total Expenses)	70%	89%	92%	103%

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).

have adequate food. Having to make these choices is extremely stressful and leaves families without the resources to meet the basics, much less deal with unexpected crises.

Wage Adequacy with Child Care and Medicaid:

When the family receives the support of child care assistance and Medicaid, it reduces their child care and health care costs as shown in the second column of panels A, B, and C. At \$5.15 per hour (Panel A) this increases Wage Adequacy from 40% to **55%**. In other words, with child care assistance and Medicaid, a wage of \$5.15 per hour meets 55% of this family's needs. At \$7.00 per hour, with the same work supports, the family's Wage Adequacy increases to **69%**. At \$9.00 per hour, Wage Adequacy increases to **89%**. The family's income at each wage level, even with child care assistance and Medicaid, is still below 100% Wage Adequacy.

Wage Adequacy with Housing, Child Care and Medicaid: The third column models the same family receiving housing assistance, child care assistance and Medicaid. When earning \$5.15 per hour, the addition of housing assistance to the child care assistance and Medicaid previously modeled, increases Wage Adequacy from 40% with no supports to **65%**. At \$7.00 per hour, the Wage Adequacy rises from 55% with no supports to **76%** with the work support package modeled. At \$9.00 per hour the Wage Adequacy increases from 70% with no work supports to **92%**.

Wage Adequacy with Housing, Child Care, Food Stamps, and Medicaid: With the addition of Food Stamps, at a wage of \$5.15 and \$7.00 per hour, Wage Adequacy rises to **87%** and **93%**, respectively. At \$9.00 per hour, the Wage Adequacy increases to **103%**.

Importance and Availability of the Work Supports Modeled Here: By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in their housing, child care, diet, and health care, which in turn helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁷ As of March 2003, the Housing Authority of New Orleans was processing numbers around 3800 out of the 19,000 names placed on the waiting list in September of 2001.²⁸
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. 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.²⁹
- Only 12% of about 15 million eligible children are receiving child care assistance nationwide.³⁰ In Louisiana, 183,651 children were estimated eligible for child care assistance in 2001.³¹ And, 44,288 children are currently receiving child care assistance.³²
- According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 10.4% in 2002. However, Families USA reported that SCHIP enrollment is estimated to drop by 900,000 between fiscal years 2003 and 2006.³³ As of March 2003, 84,717 children were enrolled in LaCHIP (Louisiana's CHIP program).³⁴ However, the US Census Bureau's combined 2000, 2001, and 2002 Annual Demographic Supplements estimated that there are 166,000 uninsured children in Louisiana who were eligible for CHIP.³⁵
- Although 59% of custodial parents had child support awards, only 45% received the full amount owed to them. Of the remaining 55%, only 29% received a portion of the child support payment awarded, leaving 26% with no support at all. 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.³⁶ Of families who receive payments with the assistance of the Child Support Enforcement Agency, the national average is \$211.75 and in Louisiana, the average is \$187 per month.³⁷

Closing the Gap Between Incomes and the Self-Sufficiency Standard

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

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by an expanding economy during the late 1990s, 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, in some states, policy changes at the local, state, and/or 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 benefiting 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.

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

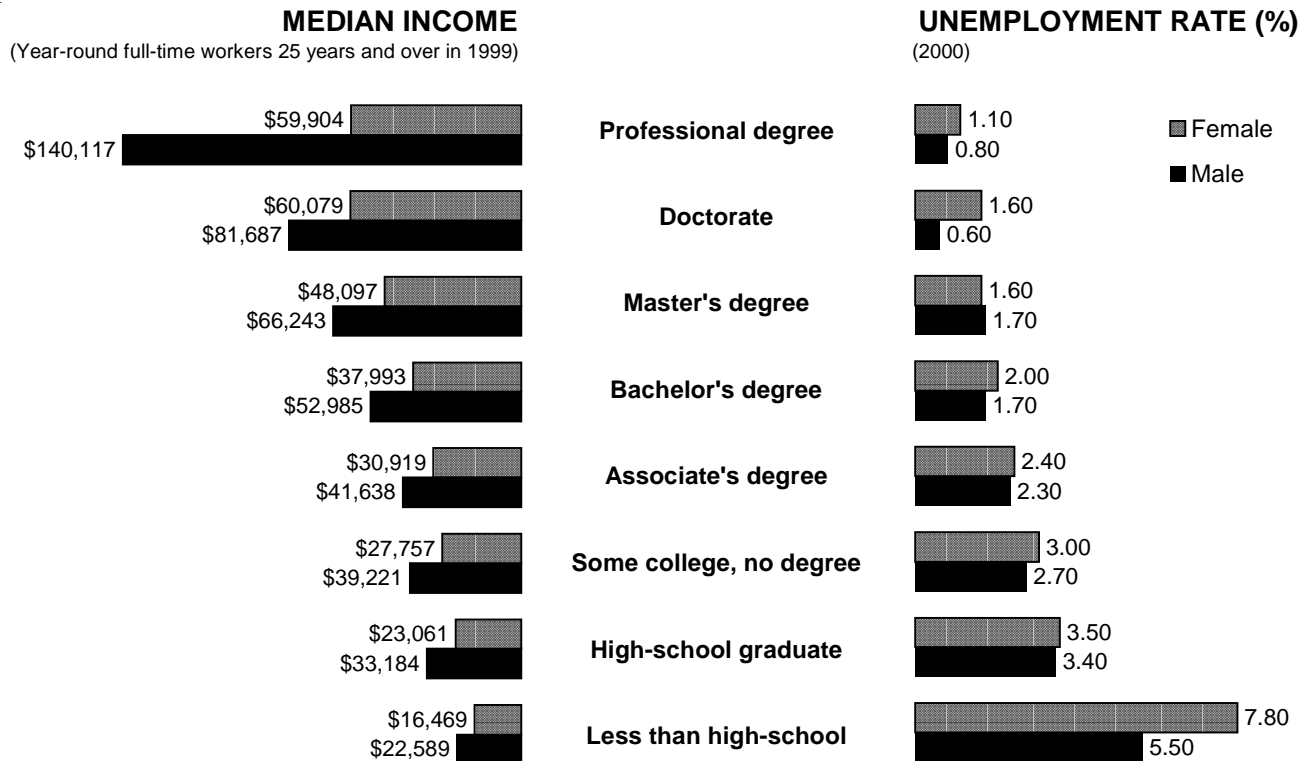
needed for business success. Peer networks (such as lending circles and program alumnae groups) help women learn to earn from each other, build self-esteem and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants 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 \$10.³⁸ For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans, just to make it to the next paycheck, often resulting in spiraling debt. Too often, public policies

work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Louisiana, a parent with more than \$2000 in countable assets is ineligible for TANF cash assistance.³⁹

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

Figure 4
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

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 then Washington State at \$7.01 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.⁴⁰ 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.⁴¹

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.⁴²

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.

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare recipients choosing the best route out of poverty for themselves and their families; to organizations weighing investment in various education and training opportunities; to state-level policymakers facing critical policy choices on TANF 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 Tables 7-8), 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 identified “the under employed-worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers.

The Self-Sufficiency Standard as a 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 and/or by contacting the specific state lead organization.

Conclusion

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 or 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, Hawaii, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Mississippi, 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 Maureen Golga at Wider Opportunities for Women at (202) 464-1596 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further information on the Standard for Louisiana, to order this publication or the Standard for a particular parish, or to find out more about the Louisiana Family Economic Self-Sufficiency Project, contact Shannon Johnson at (504) 586-8509 or sjohnson@agendaforchildren.org.

Endnotes

¹ 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.

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

³ See Louisiana Department of Health and Hospitals, Retrieved March 20, 2003, from <http://www.dhh.state.la.us/MEDICAID/LaCHIP/index.htm>.

⁴ 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.

⁵ Using the 2003 Fair Market Rents (www.huduser.org) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,940. This is more than five times as much as the least expensive housing, found in rural Louisiana, such as Barbour County, where a two-bedroom unit costs \$370 per month.

⁶ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (Eds.). (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

⁷ 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.

⁸ See New light on the cost of living. (1998, September 25). *Boston Globe*.

⁹ While the many employed women with children under 18 years of age work full-time (47% of married mothers, and 58% 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. See United States Department of Labor, Bureau of Labor Statistics, Economic News Releases, *Employment Characteristics of Families in 2002*, released July 9, 2003, <http://www.bls.gov/news.release/pdf/famee.pdf>.

¹⁰ Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.

¹¹ 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.

¹² 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.

¹³ Under the 1988 Family Support Act (which was superseded 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.

¹⁴ 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. *New Federalism: National Survey of America's Families*, Series B, No. B-7. Washington, DC: The Urban Institute.

¹⁵ 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.

¹⁶ See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer expenditure survey* (2001 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved July 7, 2003, from <http://www.bls.gov/cex/2001/Standard/cusize.pdf>.

¹⁷ 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.

¹⁸ See Louisiana Department of Insurance, Auto Rate Comparison Guide, August 2002.

¹⁹ 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>

²⁰ 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.

²¹ See Citro & Michael (1995), *op.cit.*

²² In this report, single parents are referred to as "she" because 83% of one parent families are headed by females. Casper, L. & M. Fields, J. (2001). *America's families and living arrangements: 2000*. (U.S. Bureau of the Census, Current Population Reports, Series P20-537). Washington DC: U.S. Government Printing Office.

²³ LaCHIP Income Guidelines retrieved March 20, 2003, from <http://www.dhh.state.la.us/MEDICAID/LaCHIP/index.htm>.

²⁴ Of returns filed in 2001, only 137,685 taxpayers reported having received advanced EIC payments out of more than 16 million families with children receiving the EITC. (Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section "Monthly Operational Review of Earned Income Credit.")

²⁵ 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. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

²⁶ Department of Social Services, Office of Family Support, Child Support Enforcement Services. Louisiana Support Enforcement Statistics for Federal Fiscal Year 2001/02.

²⁷ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁸ Housing Authority of New Orleans. Retrieved May 15, 2003 from http://www.hano.org/sec8_rule.htm.

²⁹ See Food Research and Action Center, (2000), Zedlewski, S.R., & Brauner, S (1999). See also Food Research and Action Center, Food Stamp Program Participation Data (2003). Food Stamps participation jumped in April 2003 to more than 21.2 million people, almost 2.1 million more people than April 2002 and almost 4.1 million more people than April of 2001. Increases in participation in 2001 and 2002 likely have been driven by improved access to the program in a growing number of states, and by the weakened economy, causing more households to apply. However, four out of ten of those eligible for the Food Stamp Program are not receiving benefits, according to the USDA's Trends in Food Stamp Program Participation Rates: 1994 to 2000. The estimated Food Stamp Program participation rate among eligible persons fell from 74% in 1994 to 57% in 1999, before inching up to 59% in 2000.

³⁰ "According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998." See U.S. Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>.

³¹ Oliver, H., Phillips, K., Giannarelli, L., Chen, A. (June 2002). *Eligibility for CCDF-Funded Child Care Subsidies Under the October 1999 Program Rules: Results from the TRIM3 Microsimulation Model*. U.S. Department of Health and Human Services, Administration For Children and Families.

³² Louisiana Department of Social Services, Office of Family Support. Retrieved March 20, 2003 from www.dss.state.la.us/offofs/html/statistics_2001-2002.html.

³³ Center for Disease Control, National Center for Health Statistics, Early Release of Selected Estimates Based on Data from the 2002 National Health Interview Survey. Released June 18, 2003; Klein, R. (2002). Children losing health coverage, special report. Washington, DC: Families USA Publication.

³⁴ Louisiana Department of Health and Hospitals, retrieved March 20, 2003 from <http://www.dhh.state.la.us/MEDICAID/LaCHIP/index.htm>.

³⁵ See U.S. Census Bureau, Current Population Survey, 2000, 2001, 2002 Annual Demographic Supplements. *Low income uninsured children by state: 1999, 2000, 2001*. Retrieved February 25, 2003, from <http://www.census.gov/hhes/hlthins/liuc01.html>.

³⁶ 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.

³⁷ Department of Social Services, Office of Family Support, Child Support Enforcement Services. Louisiana Support Enforcement Statistics for Federal Fiscal Year 2001/02. See also, U.S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement. Table 4: Total Distributed Collections, FY 2001, Table 42: Number of CSE Cases in which as collection was made on an obligation by current, former, and never assistance, FY 2001.

³⁸ Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*, Report to the Consumer Federation of America.

³⁹ Louisiana Department of Social Services, Office of Family Support. Retrieved March 20, 2003, from http://www.dss.state.la.us/offofs/html/family_independence_temporary_.html.

⁴⁰ Those states are Washington, Oregon, California, Hawaii, Alaska, Delaware, Rhode Island, Connecticut, Massachusetts, Vermont and Maine. See the United States Department of Labor. Employment Standards Administration, wage and hour division at <http://www.dol.gov/esa/minwage/america.htm>.

⁴¹ “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: “In March 1999, wages and salaries for private industry union workers averaged \$16.21 per hour, compared with \$13.54 per hour than for nonunion workers.” This is 20% more per hour for union workers. See Foster, A. (Spring 2000). *Compensation and Working Conditions Online*. Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from <http://www.bls.gov/opub/cwc/2000/spring/brief2.htm>.

⁴² See State Action (n.d). *Equal Pay*. Retrieved April 1, 2002, from <http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm>.

Data Sources

Data Type	Source	Assumptions
Child Care	Care Solutions, Inc., <i>Louisiana Market Rate Survey 2003</i> , prepared for Louisiana Department of Social Services, May 2003.	<u>Infant</u> : 0-2 years, Family Child Care <u>Preschool</u> : 3-5 years, Child Care Center <u>Schoolage</u> : 6-12 years, Child Care Center
Food	USDA Low-Cost Food Plan, June 2002.	USDA plan used for all parishes. Assumed single adult families headed by female.
Health Insurance	<p>Regional Variation: Sample quotes retrieved April 25, 2002 from www.allhealthplans.com.</p> <p>Premium Amounts: The Henry J. Kaiser Family Foundation, State Health Facts Online, <i>Louisiana: Employment-Based Premiums 2000</i>. Retrieved June 5, 2003 from www.statehealthfacts.kff.org. The Kaiser Foundation calculates premiums based on the 2000 Medical Expenditure Panel Survey.</p> <p>Out of Pocket Costs: Agency for Healthcare Research and Quality, Rockville, MD, <i>Medical Expenditure Panel Survey, Health Insurance Component Analytical Tool (MEPSnet/HC)</i>. December 2002. www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp.</p>	<p>Ratios were created from sample health insurance quotes for each parish and then applied to the premium for families and individuals from MEPS statewide average for both single and family coverage in 1999.</p> <p>All data is updated with Medical CPI.</p>
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2003</i> . Retrieved November 11, 2002 from www.huduser.org.	Fair Market Rents by parish.
Taxes	<p>U.S. Department of Treasury - Internal Revenue Service, <i>Form 1040 U.S. Individual Income Tax Return 2002</i>. Retrieved January 6, 2003 from www.irs.gov.</p> <p>Louisiana Department of Revenue, <i>2002 Louisiana Income Tax Return Resident Form</i>. Retrieved May 2, 2003 from www.rev.state.la.us.</p>	Sales tax is 4% statewide with variable sales tax by parish. When multiple sales taxes exist within one parish, the rate for the municipality with the largest population is applied to the whole parish.
Transportation	<p>Louisiana Department of Insurance, <i>2002 Auto Rate Comparison Guide</i>.</p> <p>U.S. Census, "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census." www.census.gov</p> <p>National Association of Insurance Commissioners. <i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998</i>, April 1998. www.naic.org</p> <p>New Orleans Regional Transit Authority, <i>Transit Fares</i>. Retrieved June 5, 2003 from www.regionaltransit.org.</p>	<p>Ratios were created from sample auto rates for the top five market share companies and applied to the state average premiums as reported by the NAIC.</p> <p>Public transportation assumed for families living in Orleans Parish. Assumed monthly bus pass purchased for adults' transportation.</p>
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items and telephone.

About the Authors

Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington 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.

List of Louisiana Parishes

<i>Acadia Parish</i>	<i>Iberia Parish</i>	<i>St. Charles Parish</i>
<i>Allen Parish</i>	<i>Iberville Parish</i>	<i>St. Helena Parish</i>
<i>Ascension Parish</i>	<i>Jackson Parish</i>	<i>St. James Parish</i>
<i>Assumption Parish</i>	<i>Jefferson Parish</i>	<i>St. John the Baptist Parish</i>
<i>Avoyelles Parish</i>	<i>Jefferson Davis Parish</i>	<i>St. Landry Parish</i>
<i>Beauregard Parish</i>	<i>Lafayette Parish</i>	<i>St. Martin Parish</i>
<i>Bienville Parish</i>	<i>Lafourche Parish</i>	<i>St. Mary Parish</i>
<i>Bossier Parish</i>	<i>LaSalle Parish</i>	<i>St. Tammany Parish</i>
<i>Caddo Parish</i>	<i>Lincoln Parish</i>	<i>Tangipahoa Parish</i>
<i>Calcasieu Parish</i>	<i>Livingston Parish</i>	<i>Tensas Parish</i>
<i>Caldwell Parish</i>	<i>Madison Parish</i>	<i>Terrebonne Parish</i>
<i>Cameron Parish</i>	<i>Morehouse Parish</i>	<i>Union Parish</i>
<i>Catahoula Parish</i>	<i>Natchitoches Parish</i>	<i>Vermilion Parish</i>
<i>Claiborne Parish</i>	<i>Orleans Parish</i>	<i>Vernon Parish</i>
<i>Concordia Parish</i>	<i>Ouachita Parish</i>	<i>Washington Parish</i>
<i>De Soto Parish</i>	<i>Plaquemines Parish</i>	<i>Webster Parish</i>
<i>East Baton Rouge Parish</i>	<i>Pointe Coupee Parish</i>	<i>West Baton Rouge Parish</i>
<i>East Carroll Parish</i>	<i>Rapides Parish</i>	<i>West Carroll Parish</i>
<i>East Feliciana Parish</i>	<i>Red River Parish</i>	<i>West Feliciana Parish</i>
<i>Evangeline Parish</i>	<i>Richland Parish</i>	<i>Winn Parish</i>
<i>Franklin Parish</i>	<i>Sabine Parish</i>	
<i>Grant Parish</i>	<i>St. Bernard Parish</i>	

Map of Louisiana Parishes



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

Table 1
The Self-Sufficiency Standard for Acadia Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	362	430	430	430	430	592	430	430
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	234	239	239	239	239	239	459	459
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	86	146	150	190	164	246	231	232
Taxes	157	213	227	291	221	456	351	354
Earned Income								
Tax Credit (-)	0	-147	-137	-163	-238	0	-64	-61
Child Care								
Tax Credit (-)	0	-46	-52	-69	-33	-125	-78	-79
Child Tax Credit (-)	0	-68	-74	-116	-80	-196	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.24	\$8.84	\$9.18	\$11.54	\$9.52	\$16.13	\$7.35 <i>per adult</i>	\$7.39 <i>per adult</i>
-Monthly	\$1,099	\$1,555	\$1,616	\$2,032	\$1,676	\$2,838	\$2,587	\$2,601
-Annual	\$13,187	\$18,665	\$19,391	\$24,382	\$20,112	\$34,060	\$31,046	\$31,208

Table 2
The Self-Sufficiency Standard for Allen Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	312	385	385	385	385	504	385	385
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	229	226	239	254	254	281	283
Miscellaneous	80	141	146	185	160	237	226	227
Taxes	139	194	211	285	193	432	337	339
Earned Income								
Tax Credit (-)	0	-157	-147	-175	-255	-21	-80	-77
Child Care								
Tax Credit (-)	0	-40	-46	-63	-25	-124	-70	-71
Child Tax Credit (-)	0	-61	-68	-110	-72	-186	-164	-165
Self-Sufficiency Wage								
-Hourly	\$5.80	\$8.46	\$8.82	\$11.23	\$9.08	\$15.38	\$7.14 <i>per adult</i>	\$7.17 <i>per adult</i>
-Monthly	\$1,021	\$1,489	\$1,552	\$1,976	\$1,597	\$2,707	\$2,512	\$2,523
-Annual	\$12,254	\$17,870	\$18,625	\$23,711	\$19,168	\$32,487	\$30,142	\$30,277

Table 3
The Self-Sufficiency Standard for Ascension Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	533	533	533	533	739	533	533
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	238	243	243	243	243	243	466	466
Health Care	79	210	207	220	235	235	262	264
Miscellaneous	92	155	160	200	169	256	242	238
Taxes	178	240	251	318	235	492	388	374
Earned Income								
Tax Credit (-)	0	-127	-116	-134	-224	0	-28	-41
Child Care								
Tax Credit (-)	0	-59	-66	-82	-40	-120	-95	-89
Child Tax Credit (-)	0	-80	-83	-129	-87	-210	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.78	\$9.54	\$9.93	\$12.33	\$9.92	\$16.91	\$7.83 <i>per adult</i>	\$7.66 <i>per adult</i>
-Monthly	\$1,194	\$1,679	\$1,747	\$2,170	\$1,745	\$2,975	\$2,756	\$2,697
-Annual	\$14,327	\$20,152	\$20,966	\$26,036	\$20,944	\$35,704	\$33,068	\$32,369

Table 4
The Self-Sufficiency Standard for Assumption Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	401	401	401	401	504	401	401
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	79	210	207	220	235	235	262	264
Miscellaneous	82	141	146	186	155	231	227	223
Taxes	146	194	213	275	179	407	339	323
Earned Income								
Tax Credit (-)	0	-158	-146	-177	-269	-38	-79	-90
Child Care								
Tax Credit (-)	0	-39	-47	-62	-19	-112	-71	-65
Child Tax Credit (-)	0	-61	-68	-109	-66	-175	-164	-159
Self-Sufficiency Wage								
-Hourly	\$5.98	\$8.44	\$8.85	\$11.18	\$8.70	\$14.92	\$7.15 <i>per adult</i>	\$7.00 <i>per adult</i>
-Monthly	\$1,052	\$1,486	\$1,557	\$1,969	\$1,532	\$2,625	\$2,517	\$2,462
-Annual	\$12,625	\$17,832	\$18,684	\$23,623	\$18,381	\$31,504	\$30,206	\$29,548

Table 5
The Self-Sufficiency Standard for Avoyelles Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	140	143	183	159	234	224	224
Taxes	139	193	201	267	192	419	333	335
Earned Income								
Tax Credit (-)	0	-159	-153	-185	-258	-29	-87	-84
Child Care								
Tax Credit (-)	0	-39	-42	-58	-24	-119	-67	-68
Child Tax Credit (-)	0	-60	-64	-105	-71	-179	-160	-162
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.39	\$8.61	\$10.96	\$9.00	\$15.16	\$7.04 per adult	\$7.07 per adult
-Monthly	\$1,019	\$1,477	\$1,515	\$1,928	\$1,585	\$2,669	\$2,479	\$2,490
-Annual	\$12,224	\$17,725	\$18,178	\$23,142	\$19,015	\$32,027	\$29,747	\$29,882

Table 6
The Self-Sufficiency Standard for Beauregard Parish, LA, 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	382	452	452	452	452	590	452	452
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	229	226	239	254	254	281	283
Miscellaneous	87	148	152	192	166	246	233	234
Taxes	161	219	233	293	226	453	354	358
Earned Income								
Tax Credit (-)	0	-142	-132	-158	-232	0	-59	-56
Child Care								
Tax Credit (-)	0	-49	-55	-71	-36	-125	-80	-82
Child Tax Credit (-)	0	-71	-77	-118	-83	-196	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.37	\$9.00	\$9.34	\$11.70	\$9.69	\$16.10	\$7.42 per adult	\$7.46 per adult
-Monthly	\$1,120	\$1,584	\$1,644	\$2,059	\$1,705	\$2,833	\$2,611	\$2,625
-Annual	\$13,446	\$19,007	\$19,726	\$24,707	\$20,466	\$33,998	\$31,338	\$31,501

Table 7
The Self-Sufficiency Standard for Bienville Parish, LA, 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	312	385	385	385	385	511	385	385
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	243	240	253	267	268	295	297
Miscellaneous	81	145	148	190	157	237	230	225
Taxes	141	210	219	287	185	441	347	335
Earned Income								
Tax Credit (-)	0	-149	-142	-165	-263	-19	-67	-84
Child Care								
Tax Credit (-)	0	-45	-49	-68	-21	-126	-76	-69
Child Tax Credit (-)	0	-67	-71	-115	-68	-189	-167	-162
Self-Sufficiency Wage								
-Hourly	\$5.83	\$8.76	\$8.98	\$11.50	\$8.84	\$15.45	\$7.31 <i>per adult</i>	\$7.08 <i>per adult</i>
-Monthly	\$1,027	\$1,542	\$1,581	\$2,024	\$1,557	\$2,719	\$2,572	\$2,494
-Annual	\$12,323	\$18,505	\$18,972	\$24,294	\$18,679	\$32,625	\$30,864	\$29,923

Table 8
The Self-Sufficiency Standard for Bossier Parish, LA, 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	417	522	522	522	522	699	522	522
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	243	240	253	267	268	295	297
Miscellaneous	91	158	161	203	170	256	244	238
Taxes	173	246	256	334	239	494	397	376
Earned Income								
Tax Credit (-)	0	-120	-113	-123	-220	0	-20	-40
Child Care								
Tax Credit (-)	0	-63	-67	-90	-42	-120	-99	-89
Child Tax Credit (-)	0	-83	-83	-135	-89	-211	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.68	\$9.79	\$10.04	\$12.62	\$10.02	\$16.94	\$7.95 <i>per adult</i>	\$7.68 <i>per adult</i>
-Monthly	\$1,175	\$1,723	\$1,767	\$2,222	\$1,763	\$2,982	\$2,797	\$2,703
-Annual	\$14,100	\$20,682	\$21,199	\$26,659	\$21,159	\$35,787	\$33,561	\$32,435

Table 9
The Self-Sufficiency Standard for Caddo Parish, LA, 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	417	522	522	522	522	699	522	522
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	90	156	159	201	168	254	242	236
Taxes	171	241	247	322	231	485	387	366
Earned Income								
Tax Credit (-)	0	-125	-119	-131	-227	0	-28	-48
Child Care Tax Credit (-)	0	-60	-64	-84	-38	-120	-95	-85
Child Tax Credit (-)	0	-82	-83	-131	-85	-207	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.63	\$9.61	\$9.82	\$12.41	\$9.82	\$16.76	\$7.83 per adult	\$7.56 per adult
-Monthly	\$1,166	\$1,692	\$1,729	\$2,185	\$1,728	\$2,950	\$2,756	\$2,662
-Annual	\$13,998	\$20,302	\$20,745	\$26,220	\$20,739	\$35,395	\$33,073	\$31,942

Table 10
The Self-Sufficiency Standard for Calcasieu Parish, LA, 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	402	510	510	510	510	668	510	510
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	231	236	236	236	236	236	452	452
Health Care	83	229	226	239	254	254	281	283
Miscellaneous	89	154	158	198	172	254	239	240
Taxes	168	237	246	312	246	485	379	382
Earned Income								
Tax Credit (-)	0	-129	-120	-140	-214	0	-37	-34
Child Care Tax Credit (-)	0	-57	-63	-80	-45	-120	-91	-92
Child Tax Credit (-)	0	-79	-83	-127	-92	-207	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.55	\$9.46	\$9.78	\$12.19	\$10.18	\$16.74	\$7.72 per adult	\$7.76 per adult
-Monthly	\$1,152	\$1,665	\$1,722	\$2,145	\$1,792	\$2,947	\$2,716	\$2,730
-Annual	\$13,828	\$19,983	\$20,665	\$25,737	\$21,504	\$35,363	\$32,595	\$32,759

Table 11
The Self-Sufficiency Standard for Caldwell Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	227	224	237	252	253	279	281
Miscellaneous	80	139	145	183	160	234	224	227
Taxes	140	189	212	267	195	419	333	341
Earned Income Tax Credit (-)	0	-162	-148	-185	-255	-29	-86	-78
Child Care Tax Credit (-)	0	-37	-46	-58	-25	-119	-67	-71
Child Tax Credit (-)	0	-58	-67	-105	-72	-180	-161	-165
Self-Sufficiency Wage -Hourly	\$5.80	\$8.29	\$8.80	\$10.97	\$9.07	\$15.17	\$7.05 <i>per adult</i>	\$7.16 <i>per adult</i>
-Monthly	\$1,022	\$1,460	\$1,549	\$1,930	\$1,597	\$2,671	\$2,480	\$2,521
-Annual	\$12,260	\$17,516	\$18,591	\$23,160	\$19,163	\$32,047	\$29,764	\$30,255

Table 12
The Self-Sufficiency Standard for Cameron Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	229	226	239	254	254	281	283
Miscellaneous	80	141	146	185	160	237	226	227
Taxes	135	187	203	263	185	416	326	328
Earned Income Tax Credit (-)	0	-158	-148	-180	-257	-24	-82	-80
Child Care Tax Credit (-)	0	-39	-45	-61	-24	-122	-69	-70
Child Tax Credit (-)	0	-61	-67	-108	-71	-182	-163	-164
Self-Sufficiency Wage -Hourly	\$5.78	\$8.42	\$8.78	\$11.10	\$9.03	\$15.30	\$7.10 <i>per adult</i>	\$7.14 <i>per adult</i>
-Monthly	\$1,017	\$1,482	\$1,545	\$1,954	\$1,589	\$2,694	\$2,501	\$2,512
-Annual	\$12,205	\$17,789	\$18,538	\$23,445	\$19,069	\$32,323	\$30,008	\$30,143

Table 13
The Self-Sufficiency Standard for Catahoula Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	140	143	183	159	234	224	224
Taxes	138	191	199	265	190	415	323	332
Earned Income								
Tax Credit (-)	0	-159	-153	-186	-258	-30	-89	-85
Child Care								
Tax Credit (-)	0	-38	-42	-58	-24	-118	-66	-68
Child Tax Credit (-)	0	-60	-64	-105	-71	-179	-159	-161
Self-Sufficiency Wage								
-Hourly	\$5.78	\$8.38	\$8.60	\$10.94	\$8.99	\$15.15	\$7.02 <i>per adult</i>	\$7.07 <i>per adult</i>
-Monthly	\$1,018	\$1,475	\$1,513	\$1,926	\$1,583	\$2,666	\$2,469	\$2,487
-Annual	\$12,212	\$17,705	\$18,157	\$23,114	\$18,991	\$31,987	\$29,634	\$29,849

Table 14
The Self-Sufficiency Standard for Claiborne Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	243	240	253	267	268	295	297
Miscellaneous	81	145	148	190	157	237	230	225
Taxes	140	208	217	285	183	431	344	333
Earned Income								
Tax Credit (-)	0	-149	-143	-165	-264	-22	-68	-84
Child Care								
Tax Credit (-)	0	-45	-49	-68	-21	-124	-76	-68
Child Tax Credit (-)	0	-67	-70	-115	-68	-185	-167	-162
Self-Sufficiency Wage								
-Hourly	\$5.83	\$8.75	\$8.97	\$11.49	\$8.83	\$15.36	\$7.30 <i>per adult</i>	\$7.08 <i>per adult</i>
-Monthly	\$1,026	\$1,540	\$1,579	\$2,022	\$1,555	\$2,704	\$2,569	\$2,491
-Annual	\$12,311	\$18,484	\$18,950	\$24,265	\$18,655	\$32,450	\$30,823	\$29,890

Table 15
The Self-Sufficiency Standard for Concordia Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	140	143	183	159	234	224	224
Taxes	139	192	200	266	191	418	332	334
Earned Income								
Tax Credit (-)	0	-159	-153	-185	-258	-29	-87	-85
Child Care								
Tax Credit (-)	0	-38	-42	-58	-24	-119	-67	-68
Child Tax Credit (-)	0	-60	-64	-105	-71	-179	-160	-161
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.39	\$8.60	\$10.95	\$9.00	\$15.16	\$7.04 <i>per adult</i>	\$7.07 <i>per adult</i>
-Monthly	\$1,018	\$1,477	\$1,514	\$1,928	\$1,584	\$2,668	\$2,478	\$2,490
-Annual	\$12,221	\$17,720	\$18,173	\$23,135	\$19,009	\$32,017	\$29,739	\$29,874

Table 16
The Self-Sufficiency Standard for De Soto Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	243	240	253	267	268	295	297
Miscellaneous	81	145	148	190	157	237	230	225
Taxes	140	208	217	285	183	431	344	333
Earned Income								
Tax Credit (-)	0	-149	-143	-165	-264	-22	-68	-84
Child Care								
Tax Credit (-)	0	-45	-49	-68	-21	-124	-76	-68
Child Tax Credit (-)	0	-67	-70	-115	-68	-185	-167	-162
Self-Sufficiency Wage								
-Hourly	\$5.83	\$8.75	\$8.97	\$11.49	\$8.83	\$15.36	\$7.30 <i>per adult</i>	\$7.08 <i>per adult</i>
-Monthly	\$1,026	\$1,540	\$1,579	\$2,022	\$1,555	\$2,704	\$2,569	\$2,491
-Annual	\$12,311	\$18,484	\$18,950	\$24,265	\$18,655	\$32,450	\$30,823	\$29,890

Table 17
The Self-Sufficiency Standard for East Baton Rouge Parish, LA, 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	429	533	533	533	533	739	533	533
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	238	243	243	243	243	243	466	466
Health Care	80	215	212	225	240	240	267	269
Miscellaneous	93	158	163	205	170	261	246	241
Taxes	179	246	261	340	238	510	409	386
Earned Income								
Tax Credit (-)	0	-121	-109	-119	-222	0	-11	-31
Child Care								
Tax Credit (-)	0	-62	-70	-93	-41	-120	-103	-94
Child Tax Credit (-)	0	-83	-83	-137	-88	-217	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.80	\$9.74	\$10.16	\$12.74	\$9.96	\$17.27	\$8.07 <i>per adult</i>	\$7.80 <i>per adult</i>
-Monthly	\$1,196	\$1,715	\$1,789	\$2,243	\$1,754	\$3,040	\$2,840	\$2,744
-Annual	\$14,355	\$20,579	\$21,468	\$26,916	\$21,046	\$36,481	\$34,083	\$32,927

Table 18
The Self-Sufficiency Standard for East Carroll Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	139	186	205	266	192	415	324	338
Earned Income								
Tax Credit (-)	0	-164	-150	-187	-258	-32	-90	-80
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-163
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.23	\$8.71	\$10.90	\$9.00	\$15.10	\$6.99 <i>per adult</i>	\$7.13 <i>per adult</i>
-Monthly	\$1,019	\$1,448	\$1,533	\$1,919	\$1,585	\$2,657	\$2,462	\$2,509
-Annual	\$12,224	\$17,378	\$18,402	\$23,026	\$19,015	\$31,888	\$29,539	\$30,113

Table 19
The Self-Sufficiency Standard for East Feliciana Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	217	214	227	242	242	269	271
Miscellaneous	80	142	147	189	154	236	230	224
Taxes	138	197	216	284	171	427	344	332
Earned Income								
Tax Credit (-)	0	-155	-144	-167	-273	-23	-69	-85
Child Care								
Tax Credit (-)	0	-41	-48	-67	-17	-123	-75	-68
Child Tax Credit (-)	0	-63	-70	-114	-64	-183	-167	-161
Self-Sufficiency Wage								
-Hourly	\$5.78	\$8.53	\$8.94	\$11.45	\$8.60	\$15.33	\$7.28 <i>per adult</i>	\$7.06 <i>per adult</i>
-Monthly	\$1,017	\$1,502	\$1,573	\$2,016	\$1,513	\$2,697	\$2,563	\$2,485
-Annual	\$12,205	\$18,024	\$18,881	\$24,193	\$18,162	\$32,369	\$30,751	\$29,821

Table 20
The Self-Sufficiency Standard for Evangeline Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	80	141	144	183	159	235	224	225
Taxes	139	194	202	268	194	421	334	336
Earned Income								
Tax Credit (-)	0	-158	-152	-184	-256	-27	-85	-83
Child Care								
Tax Credit (-)	0	-39	-43	-59	-25	-120	-68	-69
Child Tax Credit (-)	0	-61	-65	-106	-72	-180	-161	-162
Self-Sufficiency Wage								
-Hourly	\$5.80	\$8.43	\$8.65	\$11.00	\$9.05	\$15.21	\$7.06 <i>per adult</i>	\$7.09 <i>per adult</i>
-Monthly	\$1,020	\$1,484	\$1,522	\$1,936	\$1,592	\$2,677	\$2,486	\$2,497
-Annual	\$12,246	\$17,808	\$18,261	\$23,230	\$19,104	\$32,127	\$29,832	\$29,967

Table 21
The Self-Sufficiency Standard for Franklin Parish, LA, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	139	186	205	265	192	415	324	338
Earned Income								
Tax Credit (-)	0	-164	-150	-187	-258	-32	-90	-80
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-163
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.23	\$8.71	\$10.90	\$9.00	\$15.10	\$6.99	\$7.13
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,019	\$1,448	\$1,533	\$1,918	\$1,585	\$2,657	\$2,462	\$2,509
-Annual	\$12,224	\$17,378	\$18,402	\$23,012	\$19,015	\$31,888	\$29,539	\$30,113

Table 22
The Self-Sufficiency Standard for Grant Parish, LA, 2003

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant	schoolage	schoolage	infant	preschooler
Housing	312	385	385	385	385	504	385	385
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	227	224	237	252	253	279	281
Miscellaneous	80	141	144	184	160	235	225	225
Taxes	140	195	203	269	195	423	335	337
Earned Income								
Tax Credit (-)	0	-157	-151	-183	-255	-26	-84	-82
Child Care								
Tax Credit (-)	0	-40	-43	-59	-25	-121	-68	-69
Child Tax Credit (-)	0	-61	-65	-107	-72	-181	-162	-163
Self-Sufficiency Wage								
-Hourly	\$5.80	\$8.46	\$8.67	\$11.03	\$9.07	\$15.24	\$7.08	\$7.11
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,022	\$1,489	\$1,526	\$1,941	\$1,597	\$2,683	\$2,491	\$2,502
-Annual	\$12,260	\$17,863	\$18,316	\$23,289	\$19,163	\$32,193	\$29,889	\$30,024

Table 23
The Self-Sufficiency Standard for Iberia Parish, LA, 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	316	393	393	393	393	504	393	393
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	80	142	146	186	160	236	227	227
Taxes	140	195	212	274	195	429	338	340
Earned Income								
Tax Credit (-)	0	-156	-146	-177	-254	-23	-79	-77
Child Care								
Tax Credit (-)	0	-40	-46	-62	-26	-123	-71	-72
Child Tax Credit (-)	0	-62	-68	-109	-73	-184	-164	-165
Self-Sufficiency Wage								
-Hourly	\$5.83	\$8.48	\$8.84	\$11.18	\$9.10	\$15.34	\$7.15 <i>per adult</i>	\$7.18 <i>per adult</i>
-Monthly	\$1,025	\$1,493	\$1,556	\$1,968	\$1,602	\$2,700	\$2,516	\$2,528
-Annual	\$12,304	\$17,920	\$18,677	\$23,614	\$19,222	\$32,398	\$30,196	\$30,331

Table 24
The Self-Sufficiency Standard for Iberville Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	217	214	227	242	242	269	271
Miscellaneous	80	142	147	189	154	236	230	224
Taxes	138	196	215	283	171	426	343	331
Earned Income								
Tax Credit (-)	0	-155	-144	-167	-273	-23	-69	-86
Child Care								
Tax Credit (-)	0	-41	-48	-67	-17	-123	-75	-68
Child Tax Credit (-)	0	-63	-70	-114	-64	-183	-167	-161
Self-Sufficiency Wage								
-Hourly	\$5.78	\$8.53	\$8.94	\$11.45	\$8.60	\$15.32	\$7.28 <i>per adult</i>	\$7.06 <i>per adult</i>
-Monthly	\$1,017	\$1,501	\$1,573	\$2,015	\$1,513	\$2,696	\$2,562	\$2,484
-Annual	\$12,201	\$18,017	\$18,873	\$24,183	\$18,154	\$32,356	\$30,740	\$29,810

Table 25
The Self-Sufficiency Standard for Jackson Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	312	385	385	385	385	504	385	385
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	142	145	187	154	234	228	222
Taxes	139	199	211	280	174	419	344	322
Earned Income								
Tax Credit (-)	0	-154	-148	-172	-272	-29	-74	-92
Child Care								
Tax Credit (-)	0	-41	-46	-64	-17	-119	-73	-64
Child Tax Credit (-)	0	-63	-67	-112	-64	-179	-166	-158
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.56	\$8.79	\$11.31	\$8.62	\$15.16	\$7.21 <i>per adult</i>	\$6.97 <i>per adult</i>
-Monthly	\$1,019	\$1,506	\$1,548	\$1,990	\$1,518	\$2,669	\$2,538	\$2,453
-Annual	\$12,224	\$18,072	\$18,574	\$23,881	\$18,215	\$32,027	\$30,458	\$29,440

Table 26
The Self-Sufficiency Standard for Jefferson Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	529	659	659	659	659	896	659	659
Child Care	0	336	401	738	217	955	738	618
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	89	253	250	263	278	278	305	307
Miscellaneous	106	178	185	228	189	287	273	266
Taxes	233	327	366	435	285	616	502	475
Earned Income								
Tax Credit (-)	0	-65	-42	-42	-166	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-130	-65	-105	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-114	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.98	\$11.73	\$12.54	\$14.82	\$11.47	\$19.45	\$9.17 <i>per adult</i>	\$8.88 <i>per adult</i>
-Monthly	\$1,404	\$2,064	\$2,207	\$2,609	\$2,019	\$3,422	\$3,227	\$3,124
-Annual	\$16,847	\$24,771	\$26,487	\$31,310	\$24,229	\$41,068	\$38,719	\$37,491

Table 27
The Self-Sufficiency Standard for Jefferson Davis Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	80	141	145	185	159	236	226	227
Taxes	139	193	210	272	193	430	337	339
Earned Income								
Tax Credit (-)	0	-158	-148	-179	-256	-23	-81	-79
Child Care								
Tax Credit (-)	0	-39	-45	-61	-25	-123	-70	-71
Child Tax Credit (-)	0	-61	-67	-108	-72	-184	-163	-164
Self-Sufficiency Wage								
-Hourly	\$5.80	\$8.43	\$8.78	\$11.12	\$9.04	\$15.34	\$7.12 <i>per adult</i>	\$7.15 <i>per adult</i>
-Monthly	\$1,020	\$1,483	\$1,546	\$1,957	\$1,591	\$2,701	\$2,506	\$2,517
-Annual	\$12,239	\$17,798	\$18,550	\$23,484	\$19,092	\$32,408	\$30,074	\$30,209

Table 28
The Self-Sufficiency Standard for Lafayette Parish, LA, 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	362	430	430	430	430	592	430	430
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	234	239	239	239	239	239	459	459
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	86	146	149	188	164	244	230	231
Taxes	156	211	220	281	219	448	343	345
Earned Income								
Tax Credit (-)	0	-147	-141	-169	-239	0	-70	-67
Child Care								
Tax Credit (-)	0	-46	-50	-66	-33	-125	-75	-76
Child Tax Credit (-)	0	-68	-72	-113	-80	-194	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.24	\$8.83	\$9.05	\$11.39	\$9.51	\$15.99	\$7.27 <i>per adult</i>	\$7.30 <i>per adult</i>
-Monthly	\$1,098	\$1,554	\$1,592	\$2,005	\$1,674	\$2,815	\$2,559	\$2,571
-Annual	\$13,174	\$18,643	\$19,110	\$24,060	\$20,087	\$33,778	\$30,712	\$30,856

Table 29
The Self-Sufficiency Standard for Lafourche Parish, LA, 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	347	445	445	445	445	617	445	445
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	79	210	207	220	235	235	262	264
Miscellaneous	87	149	154	193	168	250	238	239
Taxes	161	223	235	297	230	469	373	377
Earned Income								
Tax Credit (-)	0	-139	-130	-154	-228	0	-41	-38
Child Care								
Tax Credit (-)	0	-51	-57	-73	-38	-125	-89	-90
Child Tax Credit (-)	0	-73	-79	-120	-85	-202	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.36	\$9.10	\$9.44	\$11.80	\$9.80	\$16.45	\$7.67 per adult	\$7.70 per adult
-Monthly	\$1,120	\$1,602	\$1,661	\$2,077	\$1,724	\$2,895	\$2,698	\$2,712
-Annual	\$13,440	\$19,222	\$19,928	\$24,927	\$20,688	\$34,741	\$32,377	\$32,542

Table 30
The Self-Sufficiency Standard for La Salle Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	140	145	185	154	232	226	222
Taxes	137	189	207	269	170	404	333	317
Earned Income								
Tax Credit (-)	0	-160	-148	-180	-272	-37	-82	-93
Child Care								
Tax Credit (-)	0	-38	-45	-61	-17	-113	-69	-64
Child Tax Credit (-)	0	-60	-67	-108	-64	-176	-163	-157
Self-Sufficiency Wage								
-Hourly	\$5.78	\$8.37	\$8.77	\$11.11	\$8.60	\$14.95	\$7.11 per adult	\$6.95 per adult
-Monthly	\$1,017	\$1,474	\$1,544	\$1,955	\$1,514	\$2,632	\$2,503	\$2,448
-Annual	\$12,200	\$17,684	\$18,531	\$23,455	\$18,167	\$31,584	\$30,036	\$29,372

Table 31
The Self-Sufficiency Standard for Lincoln Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	340	424	424	424	424	582	424	424
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	83	146	149	191	158	242	232	226
Taxes	147	214	223	291	189	441	351	338
Earned Income								
Tax Credit (-)	0	-146	-139	-161	-259	-5	-62	-80
Child Care								
Tax Credit (-)	0	-47	-51	-70	-23	-125	-79	-70
Child Tax Credit (-)	0	-69	-73	-117	-70	-191	-167	-164
Self-Sufficiency Wage								
-Hourly	\$6.01	\$8.87	\$9.09	\$11.62	\$8.96	\$15.81	\$7.37 <i>per adult</i>	\$7.14 <i>per adult</i>
-Monthly	\$1,058	\$1,562	\$1,600	\$2,044	\$1,577	\$2,783	\$2,595	\$2,512
-Annual	\$12,694	\$18,738	\$19,205	\$24,531	\$18,919	\$33,397	\$31,136	\$30,149

Table 32
The Self-Sufficiency Standard for Livingston Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	533	533	533	533	739	533	533
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	238	243	243	243	243	243	466	466
Health Care	81	217	214	227	242	242	269	271
Miscellaneous	93	158	163	205	170	261	247	241
Taxes	179	247	263	340	240	513	412	388
Earned Income								
Tax Credit (-)	0	-121	-109	-119	-221	0	-10	-30
Child Care								
Tax Credit (-)	0	-63	-70	-93	-41	-120	-104	-94
Child Tax Credit (-)	0	-83	-83	-137	-88	-217	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.80	\$9.76	\$10.19	\$12.75	\$9.99	\$17.29	\$8.08 <i>per adult</i>	\$7.81 <i>per adult</i>
-Monthly	\$1,197	\$1,718	\$1,793	\$2,244	\$1,757	\$3,044	\$2,845	\$2,749
-Annual	\$14,369	\$20,616	\$21,513	\$26,931	\$21,089	\$36,527	\$34,139	\$32,982

Table 33
The Self-Sufficiency Standard for Madison Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	138	186	204	263	191	413	323	337
Earned Income								
Tax Credit (-)	0	-164	-150	-188	-258	-32	-91	-81
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-163
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.22	\$8.71	\$10.89	\$9.00	\$15.09	\$6.99 <i>per adult</i>	\$7.13 <i>per adult</i>
-Monthly	\$1,018	\$1,447	\$1,533	\$1,917	\$1,584	\$2,656	\$2,460	\$2,508
-Annual	\$12,218	\$17,368	\$18,391	\$22,998	\$19,003	\$31,871	\$29,522	\$30,097

Table 34
The Self-Sufficiency Standard for Morehouse Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	139	186	205	265	192	415	324	338
Earned Income								
Tax Credit (-)	0	-164	-150	-187	-258	-32	-90	-80
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-163
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.23	\$8.71	\$10.90	\$9.00	\$15.10	\$6.99 <i>per adult</i>	\$7.13 <i>per adult</i>
-Monthly	\$1,019	\$1,448	\$1,533	\$1,918	\$1,585	\$2,657	\$2,462	\$2,509
-Annual	\$12,224	\$17,378	\$18,402	\$23,012	\$19,015	\$31,888	\$29,539	\$30,113

Table 35
The Self-Sufficiency Standard for Natchitoches Parish, LA, 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	407	407	407	407	563	407	407
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	227	224	237	252	253	279	281
Miscellaneous	80	143	146	186	162	241	227	228
Taxes	139	200	212	274	199	434	338	340
Earned Income								
Tax Credit (-)	0	-153	-146	-176	-249	-9	-79	-76
Child Care								
Tax Credit (-)	0	-42	-47	-62	-28	-125	-71	-72
Child Tax Credit (-)	0	-64	-68	-109	-75	-189	-164	-165
Self-Sufficiency Wage								
-Hourly	\$5.82	\$8.61	\$8.85	\$11.19	\$9.24	\$15.70	\$7.15 <i>per adult</i>	\$7.19 <i>per adult</i>
-Monthly	\$1,023	\$1,516	\$1,558	\$1,970	\$1,626	\$2,763	\$2,518	\$2,529
-Annual	\$12,281	\$18,194	\$18,699	\$23,635	\$19,514	\$33,159	\$30,216	\$30,351

Table 36
The Self-Sufficiency Standard for Orleans Parish, LA, 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	529	659	659	659	659	896	659	659
Child Care	0	347	391	738	217	955	738	608
Food	178	261	270	351	464	472	504	554
Transportation	55	55	55	55	55	55	110	110
Health Care	94	274	271	284	299	299	326	328
Miscellaneous	86	160	165	209	169	268	234	226
Taxes	157	251	267	361	237	540	359	338
Earned Income								
Tax Credit (-)	0	-117	-105	-106	-223	0	-56	-81
Child Care								
Tax Credit (-)	0	-65	-73	-102	-40	-115	-82	-70
Child Tax Credit (-)	0	-83	-83	-143	-87	-227	-167	-163
Self-Sufficiency Wage								
-Hourly	\$6.25	\$9.89	\$10.33	\$13.10	\$9.94	\$17.86	\$7.46 <i>per adult</i>	\$7.13 <i>per adult</i>
-Monthly	\$1,099	\$1,741	\$1,817	\$2,305	\$1,749	\$3,143	\$2,626	\$2,508
-Annual	\$13,190	\$20,892	\$21,810	\$27,660	\$20,990	\$37,712	\$31,508	\$30,101

Table 37
The Self-Sufficiency Standard for Ouachita Parish, LA, 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	364	485	485	485	485	654	485	485
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	231	236	236	236	236	236	452	452
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	85	148	155	192	169	249	233	236
Taxes	157	222	240	297	237	469	360	371
Earned Income								
Tax Credit (-)	0	-141	-127	-157	-224	0	-57	-46
Child Care								
Tax Credit (-)	0	-50	-58	-72	-40	-125	-81	-86
Child Tax Credit (-)	0	-72	-80	-119	-87	-200	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.23	\$9.04	\$9.52	\$11.73	\$9.91	\$16.36	\$7.45 <i>per adult</i>	\$7.59 <i>per adult</i>
-Monthly	\$1,096	\$1,591	\$1,676	\$2,064	\$1,744	\$2,880	\$2,622	\$2,672
-Annual	\$13,154	\$19,088	\$20,114	\$24,771	\$20,925	\$34,560	\$31,467	\$32,064

Table 38
The Self-Sufficiency Standard for Plaquemines Parish, LA, 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	529	659	659	659	659	896	659	659
Child Care	0	336	401	738	217	955	738	618
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	89	253	250	263	278	278	305	307
Miscellaneous	106	178	185	228	189	287	273	266
Taxes	231	322	361	429	281	607	496	468
Earned Income								
Tax Credit (-)	0	-66	-43	-43	-167	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-130	-65	-110	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-114	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.96	\$11.70	\$12.51	\$14.78	\$11.45	\$19.37	\$9.15 <i>per adult</i>	\$8.86 <i>per adult</i>
-Monthly	\$1,401	\$2,059	\$2,202	\$2,602	\$2,015	\$3,409	\$3,220	\$3,118
-Annual	\$16,817	\$24,705	\$26,419	\$31,218	\$24,179	\$40,904	\$38,641	\$37,415

Table 39
The Self-Sufficiency Standard for Pointe Coupee Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	217	214	227	242	242	269	271
Miscellaneous	80	142	147	189	154	236	230	224
Taxes	139	198	217	286	173	430	346	334
Earned Income								
Tax Credit (-)	0	-155	-143	-166	-272	-23	-69	-85
Child Care								
Tax Credit (-)	0	-41	-48	-67	-17	-123	-76	-68
Child Tax Credit (-)	0	-63	-70	-114	-64	-184	-167	-161
Self-Sufficiency Wage								
-Hourly	\$5.78	\$8.54	\$8.95	\$11.47	\$8.61	\$15.34	\$7.29 <i>per adult</i>	\$7.07 <i>per adult</i>
-Monthly	\$1,018	\$1,503	\$1,575	\$2,018	\$1,515	\$2,700	\$2,565	\$2,487
-Annual	\$12,214	\$18,039	\$18,897	\$24,214	\$18,179	\$32,400	\$30,776	\$29,846

Table 40
The Self-Sufficiency Standard for Rapides Parish, LA, 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	376	471	471	471	471	653	471	471
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	232	237	237	237	237	237	454	454
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	87	149	152	192	168	250	233	234
Taxes	159	222	231	292	230	466	353	356
Earned Income								
Tax Credit (-)	0	-139	-133	-159	-229	0	-59	-57
Child Care								
Tax Credit (-)	0	-51	-55	-71	-38	-125	-80	-81
Child Tax Credit (-)	0	-72	-76	-118	-85	-201	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.32	\$9.09	\$9.31	\$11.66	\$9.78	\$16.39	\$7.41 <i>per adult</i>	\$7.45 <i>per adult</i>
-Monthly	\$1,113	\$1,600	\$1,638	\$2,053	\$1,722	\$2,885	\$2,609	\$2,623
-Annual	\$13,351	\$19,194	\$19,659	\$24,631	\$20,660	\$34,623	\$31,309	\$31,472

Table 41
The Self-Sufficiency Standard for Red River Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	243	240	253	267	268	295	297
Miscellaneous	81	145	148	190	157	237	230	225
Taxes	141	210	219	287	185	435	347	335
Earned Income								
Tax Credit (-)	0	-149	-142	-165	-263	-21	-67	-84
Child Care								
Tax Credit (-)	0	-45	-49	-68	-21	-124	-76	-69
Child Tax Credit (-)	0	-67	-71	-115	-68	-186	-167	-162
Self-Sufficiency Wage								
-Hourly	\$5.83	\$8.76	\$8.98	\$11.50	\$8.84	\$15.38	\$7.31 per adult	\$7.08 per adult
-Monthly	\$1,027	\$1,542	\$1,581	\$2,024	\$1,557	\$2,708	\$2,572	\$2,494
-Annual	\$12,323	\$18,505	\$18,972	\$24,294	\$18,679	\$32,491	\$30,864	\$29,923

Table 42
The Self-Sufficiency Standard for Richland Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	140	187	206	266	193	416	325	340
Earned Income								
Tax Credit (-)	0	-164	-150	-187	-257	-31	-90	-80
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-164
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.23	\$8.72	\$10.90	\$9.01	\$15.11	\$7.00 per adult	\$7.13 per adult
-Monthly	\$1,019	\$1,449	\$1,534	\$1,919	\$1,586	\$2,659	\$2,463	\$2,511
-Annual	\$12,231	\$17,388	\$18,412	\$23,026	\$19,027	\$31,906	\$29,556	\$30,130

Table 43
The Self-Sufficiency Standard for Sabine Parish, LA, 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	385	385	385	385	504	385	385
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	227	224	237	252	253	279	281
Miscellaneous	81	141	144	184	160	235	225	225
Taxes	141	193	201	267	193	420	332	334
Earned Income								
Tax Credit (-)	0	-157	-151	-183	-255	-27	-85	-83
Child Care								
Tax Credit (-)	0	-40	-43	-59	-25	-120	-68	-69
Child Tax Credit (-)	0	-61	-65	-106	-72	-180	-161	-162
Self-Sufficiency Wage								
-Hourly	\$5.86	\$8.45	\$8.66	\$11.01	\$9.06	\$15.22	\$7.07 <i>per adult</i>	\$7.10 <i>per adult</i>
-Monthly	\$1,032	\$1,487	\$1,525	\$1,938	\$1,595	\$2,679	\$2,488	\$2,499
-Annual	\$12,383	\$17,843	\$18,295	\$23,261	\$19,138	\$32,152	\$29,856	\$29,991

Table 44
The Self-Sufficiency Standard for St. Bernard Parish, LA, 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	529	659	659	659	659	896	659	659
Child Care	0	347	391	738	217	955	738	608
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	87	245	242	255	269	270	296	299
Miscellaneous	106	178	183	228	188	287	272	265
Taxes	233	329	356	428	284	611	500	467
Earned Income								
Tax Credit (-)	0	-64	-48	-47	-168	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-135	-65	-110	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.96	\$11.76	\$12.33	\$14.67	\$11.41	\$19.34	\$9.13 <i>per adult</i>	\$8.79 <i>per adult</i>
-Monthly	\$1,401	\$2,069	\$2,170	\$2,582	\$2,008	\$3,403	\$3,214	\$3,096
-Annual	\$16,814	\$24,831	\$26,044	\$30,989	\$24,093	\$40,842	\$38,573	\$37,148

Table 45
The Self-Sufficiency Standard for St. Charles Parish, LA, 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	529	659	659	659	659	896	659	659
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	89	253	250	263	278	278	305	307
Miscellaneous	106	175	180	220	189	279	265	261
Taxes	233	311	338	392	285	582	468	451
Earned Income								
Tax Credit (-)	0	-75	-59	-75	-166	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-124	-65	-110	-115	-120
Child Tax Credit (-)	0	-83	-83	-158	-114	-242	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.98	\$11.38	\$11.95	\$13.93	\$11.48	\$18.73	\$8.80 <i>per adult</i>	\$8.63 <i>per adult</i>
-Monthly	\$1,404	\$2,002	\$2,103	\$2,452	\$2,020	\$3,296	\$3,096	\$3,036
-Annual	\$16,851	\$24,025	\$25,238	\$29,424	\$24,237	\$39,552	\$37,155	\$36,436

Table 46
The Self-Sufficiency Standard for St. Helena Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	245	242	255	269	270	296	299
Miscellaneous	81	145	150	192	157	239	233	227
Taxes	141	210	227	295	186	419	356	341
Earned Income								
Tax Credit (-)	0	-148	-137	-158	-263	-19	-59	-77
Child Care								
Tax Credit (-)	0	-45	-52	-71	-21	-126	-80	-72
Child Tax Credit (-)	0	-67	-74	-118	-68	-188	-167	-165
Self-Sufficiency Wage								
-Hourly	\$5.84	\$8.78	\$9.17	\$11.69	\$8.86	\$15.43	\$7.42 <i>per adult</i>	\$7.17 <i>per adult</i>
-Monthly	\$1,028	\$1,544	\$1,613	\$2,058	\$1,559	\$2,716	\$2,611	\$2,526
-Annual	\$12,330	\$18,534	\$19,358	\$24,693	\$18,708	\$32,589	\$31,327	\$30,307

Table 47
The Self-Sufficiency Standard for St. James Parish, LA, 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	335	446	446	446	446	555	446	446
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	238	243	243	243	243	243	466	466
Health Care	81	217	214	227	242	242	269	271
Miscellaneous	83	147	152	192	161	238	234	230
Taxes	147	213	230	290	195	437	353	341
Earned Income								
Tax Credit (-)	0	-144	-133	-159	-251	-18	-58	-69
Child Care								
Tax Credit (-)	0	-48	-55	-71	-27	-126	-81	-75
Child Tax Credit (-)	0	-69	-76	-118	-74	-190	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.03	\$8.92	\$9.31	\$11.66	\$9.18	\$15.46	\$7.44 <i>per adult</i>	\$7.28 <i>per adult</i>
-Monthly	\$1,062	\$1,570	\$1,638	\$2,052	\$1,616	\$2,721	\$2,618	\$2,561
-Annual	\$12,740	\$18,835	\$19,655	\$24,621	\$19,387	\$32,651	\$31,412	\$30,733

Table 48
The Self-Sufficiency Standard for St. John the Baptist Parish, LA, 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	529	659	659	659	659	896	659	659
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	89	253	250	263	278	278	305	307
Miscellaneous	106	175	180	220	189	279	265	261
Taxes	233	309	337	390	284	580	466	449
Earned Income								
Tax Credit (-)	0	-75	-59	-75	-166	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-124	-65	-110	-115	-120
Child Tax Credit (-)	0	-83	-83	-158	-114	-242	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.97	\$11.37	\$11.94	\$13.92	\$11.47	\$18.72	\$8.79 <i>per adult</i>	\$8.62 <i>per adult</i>
-Monthly	\$1,404	\$2,001	\$2,102	\$2,451	\$2,018	\$3,294	\$3,094	\$3,035
-Annual	\$16,843	\$24,007	\$25,219	\$29,407	\$24,221	\$39,532	\$37,134	\$36,415

Table 49
The Self-Sufficiency Standard for St. Landry Parish, LA, 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	362	430	430	430	430	592	430	430
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	234	239	239	239	239	239	459	459
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	86	146	150	190	164	246	231	232
Taxes	157	213	227	289	221	456	351	354
Earned Income								
Tax Credit (-)	0	-147	-137	-164	-238	0	-64	-61
Child Care								
Tax Credit (-)	0	-46	-52	-68	-33	-125	-78	-79
Child Tax Credit (-)	0	-68	-74	-115	-80	-196	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.24	\$8.84	\$9.18	\$11.53	\$9.52	\$16.13	\$7.35 <i>per adult</i>	\$7.39 <i>per adult</i>
-Monthly	\$1,099	\$1,555	\$1,616	\$2,030	\$1,676	\$2,838	\$2,587	\$2,601
-Annual	\$13,187	\$18,665	\$19,391	\$24,358	\$20,112	\$34,060	\$31,046	\$31,208

Table 50
The Self-Sufficiency Standard for St. Martin Parish, LA, 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	362	430	430	430	430	592	430	430
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	234	239	239	239	239	239	459	459
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	86	146	150	190	164	246	231	232
Taxes	155	210	225	285	218	451	346	349
Earned Income								
Tax Credit (-)	0	-147	-137	-165	-239	0	-65	-62
Child Care								
Tax Credit (-)	0	-46	-52	-68	-33	-125	-77	-79
Child Tax Credit (-)	0	-68	-74	-115	-80	-196	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.23	\$8.82	\$9.17	\$11.51	\$9.50	\$16.10	\$7.34 <i>per adult</i>	\$7.37 <i>per adult</i>
-Monthly	\$1,097	\$1,553	\$1,613	\$2,026	\$1,673	\$2,834	\$2,582	\$2,596
-Annual	\$13,167	\$18,633	\$19,358	\$24,314	\$20,074	\$34,007	\$30,984	\$31,146

Table 51
The Self-Sufficiency Standard for St. Mary Parish, LA, 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	337	423	423	423	423	577	423	423
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	83	145	150	189	159	240	230	227
Taxes	146	203	223	284	189	414	344	337
Earned Income								
Tax Credit (-)	0	-150	-139	-166	-258	-19	-69	-79
Child Care Tax Credit (-)	0	-44	-51	-67	-24	-126	-76	-71
Child Tax Credit (-)	0	-66	-73	-114	-71	-189	-167	-164
Self-Sufficiency Wage								
-Hourly	\$5.99	\$8.71	\$9.12	\$11.47	\$8.99	\$15.45	\$7.29 <i>per adult</i>	\$7.15 <i>per adult</i>
-Monthly	\$1,055	\$1,533	\$1,605	\$2,018	\$1,582	\$2,719	\$2,565	\$2,517
-Annual	\$12,658	\$18,393	\$19,262	\$24,218	\$18,979	\$32,633	\$30,776	\$30,201

Table 52
The Self-Sufficiency Standard for St. Tammany Parish, LA, 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	529	659	659	659	659	896	659	659
Child Care	0	336	401	738	217	955	738	618
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	87	245	242	255	269	270	296	299
Miscellaneous	106	177	185	228	188	287	272	266
Taxes	232	322	361	428	284	610	499	471
Earned Income								
Tax Credit (-)	0	-68	-45	-48	-169	0	0	0
Child Care Tax Credit (-)	0	-75	-73	-135	-65	-110	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.96	\$11.63	\$12.45	\$14.67	\$11.40	\$19.33	\$9.13 <i>per adult</i>	\$8.84 <i>per adult</i>
-Monthly	\$1,401	\$2,048	\$2,191	\$2,581	\$2,007	\$3,402	\$3,214	\$3,111
-Annual	\$16,810	\$24,570	\$26,286	\$30,976	\$24,086	\$40,830	\$38,562	\$37,334

Table 53
The Self-Sufficiency Standard for Tangipahoa Parish, LA, 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	412	412	412	412	540	412	412
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	245	242	255	269	270	296	299
Miscellaneous	81	148	153	195	160	243	235	230
Taxes	143	219	235	303	194	445	366	346
Earned Income								
Tax Credit (-)	0	-142	-132	-150	-255	-3	-50	-69
Child Care								
Tax Credit (-)	0	-49	-56	-75	-25	-125	-85	-75
Child Tax Credit (-)	0	-71	-77	-122	-72	-192	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.90	\$8.99	\$9.37	\$11.91	\$9.08	\$15.88	\$7.54 per adult	\$7.28 per adult
-Monthly	\$1,039	\$1,582	\$1,649	\$2,096	\$1,597	\$2,795	\$2,655	\$2,562
-Annual	\$12,466	\$18,978	\$19,792	\$25,153	\$19,169	\$33,537	\$31,863	\$30,749

Table 54
The Self-Sufficiency Standard for Tensas Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	139	186	204	264	191	414	323	338
Earned Income								
Tax Credit (-)	0	-164	-150	-188	-258	-32	-91	-81
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-163
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.23	\$8.71	\$10.89	\$9.00	\$15.09	\$6.99 per adult	\$7.13 per adult
-Monthly	\$1,018	\$1,448	\$1,533	\$1,917	\$1,584	\$2,657	\$2,461	\$2,509
-Annual	\$12,221	\$17,373	\$18,397	\$23,005	\$19,009	\$31,879	\$29,531	\$30,105

Table 55
The Self-Sufficiency Standard for Terrebonne Parish, LA, 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	347	445	445	445	445	617	445	445
Child Care	0	304	347	651	217	868	651	564
Food	178	261	270	351	464	472	504	554
Transportation	268	273	273	273	273	273	527	527
Health Care	79	210	207	220	235	235	262	264
Miscellaneous	87	149	154	194	163	247	239	235
Taxes	161	224	238	300	205	457	377	364
Earned Income								
Tax Credit (-)	0	-139	-128	-152	-244	0	-38	-50
Child Care								
Tax Credit (-)	0	-51	-58	-74	-30	-125	-90	-84
Child Tax Credit (-)	0	-73	-79	-121	-78	-197	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.37	\$9.11	\$9.48	\$11.86	\$9.38	\$16.18	\$7.70 <i>per adult</i>	\$7.53 <i>per adult</i>
-Monthly	\$1,121	\$1,603	\$1,669	\$2,087	\$1,650	\$2,847	\$2,710	\$2,651
-Annual	\$13,446	\$19,233	\$20,031	\$25,043	\$19,803	\$34,164	\$32,517	\$31,816

Table 56
The Self-Sufficiency Standard for Union Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	138	186	204	263	191	413	323	337
Earned Income								
Tax Credit (-)	0	-164	-150	-188	-258	-32	-91	-81
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-163
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.22	\$8.71	\$10.89	\$9.00	\$15.09	\$6.99 <i>per adult</i>	\$7.13 <i>per adult</i>
-Monthly	\$1,018	\$1,447	\$1,533	\$1,917	\$1,584	\$2,656	\$2,460	\$2,508
-Annual	\$12,218	\$17,368	\$18,391	\$22,998	\$19,003	\$31,871	\$29,522	\$30,097

Table 57
The Self-Sufficiency Standard for Vermilion Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	341	645	260	905	645	602
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	82	224	221	234	248	249	276	278
Miscellaneous	80	141	145	185	159	236	226	227
Taxes	138	192	209	271	192	428	335	337
Earned Income								
Tax Credit (-)	0	-158	-148	-179	-256	-23	-81	-79
Child Care								
Tax Credit (-)	0	-39	-45	-61	-24	-123	-70	-71
Child Tax Credit (-)	0	-61	-67	-108	-71	-184	-163	-164
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.42	\$8.78	\$11.11	\$9.03	\$15.34	\$7.12 <i>per adult</i>	\$7.15 <i>per adult</i>
-Monthly	\$1,019	\$1,482	\$1,545	\$1,956	\$1,590	\$2,699	\$2,505	\$2,516
-Annual	\$12,233	\$17,787	\$18,540	\$23,470	\$19,079	\$32,388	\$30,057	\$30,192

Table 58
The Self-Sufficiency Standard for Vernon Parish, LA, 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	368	419	419	419	419	543	419	419
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	227	224	237	252	253	279	281
Miscellaneous	86	144	147	187	163	239	228	229
Taxes	157	204	217	279	204	418	342	344
Earned Income								
Tax Credit (-)	0	-150	-143	-173	-245	-19	-75	-72
Child Care								
Tax Credit (-)	0	-44	-48	-64	-30	-126	-73	-74
Child Tax Credit (-)	0	-66	-70	-111	-77	-188	-166	-167
Self-Sufficiency Wage								
-Hourly	\$6.25	\$8.71	\$8.95	\$11.29	\$9.34	\$15.43	\$7.20 <i>per adult</i>	\$7.24 <i>per adult</i>
-Monthly	\$1,100	\$1,533	\$1,576	\$1,988	\$1,644	\$2,715	\$2,536	\$2,547
-Annual	\$13,204	\$18,394	\$18,908	\$23,854	\$19,731	\$32,582	\$30,429	\$30,564

Table 59
The Self-Sufficiency Standard for Washington Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	312	385	385	385	385	504	385	385
Child Care	0	336	401	738	217	955	738	618
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	245	242	255	269	270	296	299
Miscellaneous	81	146	153	196	157	243	237	230
Taxes	141	214	236	307	186	448	372	347
Earned Income								
Tax Credit (-)	0	-146	-130	-145	-263	0	-44	-68
Child Care								
Tax Credit (-)	0	-47	-56	-77	-21	-125	-87	-76
Child Tax Credit (-)	0	-68	-78	-124	-68	-193	-167	-167
Self-Sufficiency Wage								
-Hourly	\$5.84	\$8.86	\$9.41	\$12.04	\$8.86	\$15.95	\$7.62 <i>per adult</i>	\$7.30 <i>per adult</i>
-Monthly	\$1,027	\$1,559	\$1,656	\$2,119	\$1,559	\$2,807	\$2,682	\$2,570
-Annual	\$12,328	\$18,709	\$19,874	\$25,427	\$18,704	\$33,685	\$32,183	\$30,840

Table 60
The Self-Sufficiency Standard for Webster Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	417	522	522	522	522	699	522	522
Child Care	0	326	347	673	217	890	673	564
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	87	243	240	253	267	268	295	297
Miscellaneous	91	158	161	203	170	256	244	238
Taxes	173	246	256	334	239	494	397	376
Earned Income								
Tax Credit (-)	0	-120	-113	-123	-220	0	-20	-40
Child Care								
Tax Credit (-)	0	-63	-67	-90	-42	-120	-99	-89
Child Tax Credit (-)	0	-83	-83	-135	-89	-211	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.68	\$9.79	\$10.04	\$12.62	\$10.02	\$16.94	\$7.95 <i>per adult</i>	\$7.68 <i>per adult</i>
-Monthly	\$1,175	\$1,723	\$1,767	\$2,222	\$1,763	\$2,982	\$2,797	\$2,703
-Annual	\$14,100	\$20,682	\$21,199	\$26,659	\$21,159	\$35,787	\$33,561	\$32,435

Table 61
The Self-Sufficiency Standard for West Baton Rouge Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	429	533	533	533	533	739	533	533
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	238	243	243	243	243	243	466	466
Health Care	81	217	214	227	242	242	269	271
Miscellaneous	93	158	163	205	170	261	247	241
Taxes	179	246	261	338	239	511	410	387
Earned Income								
Tax Credit (-)	0	-121	-109	-119	-221	0	-10	-30
Child Care								
Tax Credit (-)	0	-63	-70	-93	-41	-120	-103	-94
Child Tax Credit (-)	0	-83	-83	-137	-88	-217	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.80	\$9.76	\$10.18	\$12.74	\$9.98	\$17.29	\$8.08 <i>per adult</i>	\$7.80 <i>per adult</i>
-Monthly	\$1,197	\$1,717	\$1,792	\$2,243	\$1,756	\$3,042	\$2,843	\$2,747
-Annual	\$14,362	\$20,605	\$21,499	\$26,916	\$21,076	\$36,508	\$34,117	\$32,961

Table 62
The Self-Sufficiency Standard for West Carroll Parish, LA, 2003

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	312	385	385	385	385	504	385	385
Child Care	0	282	340	622	260	882	622	600
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	219	216	229	243	244	270	273
Miscellaneous	80	138	144	182	159	234	223	226
Taxes	139	186	205	265	192	415	324	338
Earned Income								
Tax Credit (-)	0	-164	-150	-187	-258	-32	-90	-80
Child Care								
Tax Credit (-)	0	-36	-44	-57	-24	-117	-65	-70
Child Tax Credit (-)	0	-57	-66	-104	-71	-178	-159	-163
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.23	\$8.71	\$10.90	\$9.00	\$15.10	\$6.99 <i>per adult</i>	\$7.13 <i>per adult</i>
-Monthly	\$1,019	\$1,448	\$1,533	\$1,918	\$1,585	\$2,657	\$2,462	\$2,509
-Annual	\$12,224	\$17,378	\$18,402	\$23,012	\$19,015	\$31,888	\$29,539	\$30,113

Table 63
The Self-Sufficiency Standard for West Feliciana Parish, LA, 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	501	501	501	501	626	501	501
Child Care	0	326	369	694	217	911	694	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	81	217	214	227	242	242	269	271
Miscellaneous	86	154	159	201	166	249	242	236
Taxes	158	236	246	320	224	463	386	365
Earned Income								
Tax Credit (-)	0	-129	-119	-132	-234	0	-29	-49
Child Care								
Tax Credit (-)	0	-57	-63	-84	-35	-125	-95	-85
Child Tax Credit (-)	0	-79	-83	-131	-82	-200	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.29	\$9.44	\$9.81	\$12.39	\$9.63	\$16.32	\$7.82 <i>per adult</i>	\$7.55 <i>per adult</i>
-Monthly	\$1,106	\$1,662	\$1,727	\$2,181	\$1,695	\$2,872	\$2,754	\$2,659
-Annual	\$13,274	\$19,945	\$20,720	\$26,174	\$20,344	\$34,463	\$33,042	\$31,911

Table 64
The Self-Sufficiency Standard for Winn Parish, LA, 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	312	385	385	385	385	504	385	385
Child Care	0	304	326	629	260	890	629	586
Food	178	261	270	351	464	472	504	554
Transportation	228	234	234	234	234	234	448	448
Health Care	83	227	224	237	252	253	279	281
Miscellaneous	80	141	144	184	160	235	225	225
Taxes	139	193	201	267	193	420	332	334
Earned Income								
Tax Credit (-)	0	-157	-151	-183	-255	-27	-85	-83
Child Care								
Tax Credit (-)	0	-40	-43	-59	-25	-120	-68	-69
Child Tax Credit (-)	0	-61	-65	-106	-72	-180	-161	-162
Self-Sufficiency Wage								
-Hourly	\$5.80	\$8.45	\$8.66	\$11.01	\$9.06	\$15.22	\$7.07 <i>per adult</i>	\$7.10 <i>per adult</i>
-Monthly	\$1,021	\$1,487	\$1,525	\$1,938	\$1,595	\$2,679	\$2,488	\$2,499
-Annual	\$12,247	\$17,843	\$18,295	\$23,261	\$19,138	\$32,152	\$29,856	\$29,991