



**WIDER
OPPORTUNITIES
FOR WOMEN**



Coming Up Short:

A Comparison of Wages and Work Supports in 10 American Communities

INTRODUCTION

Policymakers and the public at large are increasingly asking why so many American families come up short as they struggle to make ends meet. With the economy in flux and jobs disappearing overseas at a rapid rate, more questions are being raised about what strategies can help families be economically secure and stable. Achieving economic self-sufficiency is a goal woven into several key pieces of federal legislation designed to assist low-income workers. In fact, legislation on welfare reform, job training, and vocational education all refer to self-sufficiency as a goal. An important first step in crafting effective and responsive public policy is having a clear and precise understanding of what “self-sufficiency” truly means for working families across the United States today.

This year, Congress has begun the process of reauthorizing these key federal laws, states are dealing with budget shortfalls and tough choices to balance their budgets, and candidates at every level of government are outlining proposals to address the needs of working families. In this context of economic uncertainty and dwindling government resources, it is more important than ever that we identify and support policies that work for low-income families. To make the best policy choices, we need to know the answers to some key questions. How are low-wage workers faring today, across the country? What is the impact of federal and state policy choices on low-income working families? What public policy choices are available which, if enacted, would help low wage workers achieve self-sufficiency?

THE WORK AND WORK SUPPORTS STUDY

To help answer these questions, Wider Opportunities for Women (WOW) commissioned the *Work and Work Supports Study*.¹ This issue brief, *Coming Up Short*, reports key findings of the *Work and Work Supports Study* and makes policy recommendations drawn from those findings. The study uses the Self-Sufficiency Standard—a measure of how much income it takes for working families to meet their basic needs without public or private subsidies in specific locations—as

COMMUNITIES STUDIED

Yolo County, CA
Miami-Dade County, FL
Orleans Parish, LA
City of Boston, MA
St. Louis, MO
Yellowstone County, MT
Bronx, NY
Oklahoma County, OK
Philadelphia County, PA
Davidson County, TN

a benchmark to demonstrate how effective wages and the combination of wages and work supports are in moving working families toward economic independence. By using a sample family of a single working parent with an infant and preschool-age child in 10 different communities across the

United States, the study provides a nationwide snapshot of how well working families are able to make ends meet today.

The study examines three scenarios. First, it examines the adequacy of wages alone, at four different wage levels in relation to the Self-Sufficiency Standard for the sample family. Next, it examines the impact of work supports at these wage levels in helping families make ends meet. And finally, it explores a variety of policy and program options to close the gap between low-wage work and economic self-sufficiency for working families.

The four wage levels that the study examines are: (1) the minimum wage;² (2) the average welfare-leaver's monthly earnings;³ (3) \$10 per hour; and (4) \$12 per hour.⁴ By reviewing this range of incomes, the study illuminates the daily struggle for families of various economic circumstances, from those who have recently left welfare to those who are in the economic middle -- earning too much to be eligible for work supports but not enough to make ends meet.

Similarly, the study analyzes four different work supports packages, to determine the impact of wages combined with work supports on families' self-sufficiency. The four work support packages are:

- (1) **Child-care assistance**, which usually requires a co-payment from the parent, the size of which and eligibility for depend on state and local guidelines and typically vary according to household income and other factors such as child care costs and the number of children in a family.
- (2) A **“welfare-to-work” package**, available in most states to help welfare-leavers transition from relying on public assistance toward self-sufficiency, which typically includes child-care assistance, transitional Medicaid, and Food Stamps (if eligible⁵).
- (3) A **post-transition package**, which typically includes child-care assistance, State Child Health Insurance Program (S-CHIP) benefits or Medicaid and Food Stamps (if eligible⁶). This post-transition package assumes that the adult pays a health insurance premium and out-of-pocket costs for themselves for employer-provided coverage and sometimes an S-CHIP premium for their children.
- (4) The **full work-supports package**, which includes a combination of child care, S-CHIP, Food Stamps and housing subsidies (for which low-wage workers are in most cases required to pay a co-payment of 30% of their income).

Taking into account all these eligibility criteria and co-payments by state, county, household income, and size, the study used the actual co-payment schedules in each community to calculate the work supports available to our sample family.

STUDY LIMITATIONS

The study shows the success of wages and work supports in helping families make ends meet only to the extent that parents actually earn those wages and their families actually receive those work supports. Many low-wage workers cannot find or do not work a 40-hour-a-week job, nor are work supports available and accessible to all those who need them.

The lack of high-wage jobs plagues the U.S. economy today and will continue in the future. Projections from the U.S. Department of Labor to the year 2012 indicate that nine of the top 20 occupations which are expected to add the most jobs over the next 8 years currently pay \$19,600 per year, translating

In all parts of the country, low-wage work alone is not enough to make ends meet.

into monthly earnings of \$1,633 and an hourly wage of \$9.42 per hour. These lower-paying occupations are expected to grow by 24% on average, versus 15% for jobs overall.⁷

Even the lower-paying jobs are not always easy to get, especially in a sluggish or uncertain economy. Single working parents, especially recent welfare-leavers, may also face barriers to employment such as limited education, work experience, or English proficiency, that make it even harder for them to find jobs. And single parents may not be able to work 40 hours per week, because of their child-care responsibilities or their inability to get jobs that guarantee that many hours.

Moreover, nationwide, many working families find that work supports are unavailable or inaccessible despite earning wages that are too low to make ends meet. For example:

- Only 10-15 % of eligible children receive child-care assistance.⁸
- Only about 12% of eligible families receive housing aid or live in public housing.⁹
- Only 60% of those eligible for Food Stamps received benefits in 2000.¹⁰
- Meanwhile, the proportion of insured children nationwide has fallen steadily.¹¹ During 2002 and 2003, 36.7% of all children in the US went without health insurance.¹²
- 54.8 million adults aged 18–64 were without health insurance for all or part of the last two years.¹³

Thus, the study demonstrates essentially a best-case scenario for our sample family. Due to the rise of low-wage work and the inaccessibility of work supports, our working parent may not in fact receive the wages or work supports that the study assumes. In the “real world,” the sample family’s economic reality is likely to be much harsher, their distance from self-sufficiency much further.

THE SELF-SUFFICIENCY STANDARD

The *Self-Sufficiency Standard* (the Standard) used in the study calculates the amount of income it takes for working families to meet their basic needs in the regular marketplace, without public or private assistance of any kind. Developed by Dr. Diana Pearce in conjunction with WOW, the Self-Sufficiency Standard is a cornerstone of WOW’s Family Economic Self-Sufficiency Project. The Standard is calculated using actual costs of goods and services purchased in the regular marketplace and reflects

actual expenses consumers face. The Standard represents a bare-bones budget: it does not allow for entertainment, carry-out or fast food (not even a pizza), savings, credit-card debt, or emergency expenses such as car repairs.

The Standard is calculated using official government data sources and a consistent, national methodology, providing an objective and comparable measure of the true cost of living on a minimally adequate budget, across states.

Table 1. The Self-Sufficiency Standard for Philadelphia, PA 2004

Monthly Costs	Adult	Adult + infant preschooler	Adult + preschooler schoolage	2 Adults + infant preschooler
Housing	639	791	791	791
Child Care	0	1078	977	1078
Food	182	358	411	515
Transportation	106	106	106	212
Health Care	90	217	225	259
Miscellaneous	102	255	251	285
Taxes	315	767	752	804
Earned Income				
Tax Credit (-)	0	0	0	0
Child Care				
Tax Credit (-)	0	-110	-115	-100
Child Tax Credit (-)	0	-167	-167	-167
Self-Sufficiency Wage				
-Hourly	\$8.14	\$18.71	\$18.35	\$10.45 per adult
-Monthly	\$1,433	\$3,294	\$3,230	\$3,677
-Annual	\$17,201	\$39,526	\$38,759	\$44,123

- The Standard varies geographically on a county-by-county basis; it has been calculated in 34 states and the District of Columbia.
- The Standard is calculated for 70 different family types in each county.
- The Standard incorporates all major budget items for a working family: housing, child care, food, health care, transportation, and taxes.
- The Standard reflects different costs by age of children, which is particularly important in relation to child-care costs, but also for food and health-care costs.
- The Standard includes the benefits of tax credits, such as the Earned Income Tax Credit (EITC), the Child Tax Credit and the Child and Dependent Care Tax Credit. The EITC and additional state EITCs provide an important hedge against poverty, helping to provide for “lump sum”

needs such as rent deposits, purchase of a car, tuition, and so forth for low- and moderate-income working families. In 2002, more than 21 million families and individuals filing federal income tax returns — nearly one of every six families who filed — claimed the federal EITC.¹⁴ However, because it is not received monthly, the work-supports packages modeled in the *Work and Work Supports* study do not include the EITC.¹⁵

KEY FINDINGS

1. In all parts of the country, low-wage work alone is not enough to make ends meet. The study found:

- Across the 10 communities, our sample family needs **\$27,660 per year** (or \$13.10 per hour) in the lowest-cost location (New Orleans) and **\$59,544 per year** (or \$28.19 per hour) in the highest-cost location (Boston) just to meet its basic needs.

As Table 2 shows, the cost of living at the Self-Sufficiency Standard level is quite high throughout the U.S. Few single working parents can command these types of wages, especially when they are young and just gaining the work experience they need to move up the pay scale. The gap between actual wages and self-sufficiency is even greater for parents moving from welfare to work, who face barriers to employment that result in even lower actual wages.

According to the study --

- Nowhere in the ten communities is a minimum-wage job sufficient to make ends meet for our sample family, and on average only covers 34% of the basic costs of living

- Our sample parent earning average welfare-leaver wages only covers, on average, 30% of her basic expenses.
- At \$10 per hour, full-time, our parent’s earnings still do not allow the family to be self-sufficient -- such earnings cover between 42% of basic needs (in Boston) and 73% of basic needs (in New Orleans).
- Even earning \$12 per hour, full-time, does not guarantee self-sufficiency; our working parent can meet on average only 72% of basic needs at this wage.

2. When work supports are available and accessible, they can serve as a helpful bridge toward economic independence for working families.

- When earning the minimum wage in combination with the welfare-to-work transition package, our sample parent can meet 70% of her family’s basic needs, on average across the 10 locations.
- In Miami, our sample parent receiving the welfare-to-work package needs to earn \$12.70 an hour, compared to \$18.49 without any work supports, to make ends meet.
- Earning \$12 per hour, our parent covers 88% of expenses, on average, when she receives child-care assistance alone.
- At \$12 an hour, our parent can be self-sufficient if she receives the full package of work supports in seven of the 10 communities studied.¹⁶
- Child care assistance makes a significant impact on a family’s ability to make ends meet. Alone, it can reduce

Table 2. Self-Sufficiency Standard for a Parent with an Infant and Preschooler by Community; Hourly, Monthly and Annual Rates

	Hourly	Monthly	Annually
Yolo County, CA (Davis) 2003	\$19.03	\$3350	\$40,196
Miami-Dade County, FL 2002	\$18.49	\$3254	\$39,053
Orleans Parish, LA 2003	\$13.10	\$2305	\$27,660
City of Boston, MA 2003	\$28.19	\$4962	\$59,544
St. Louis, MO 2002	\$15.23	\$2680	\$32,165
Yellowstone County, MT 2002	\$16.08	\$2830	\$33,956
Bronx, New York City 2000	\$20.80	\$3661	\$43,932
Oklahoma County, OK 2002	\$17.38	\$3058	\$36,697
Philadelphia County, PA 2004	\$18.71	\$3294	\$39,526
Davidson County, TN (Nashville) 2002	\$15.84	\$2788	\$33,463

Table 3. Percentage of Basic Expenses Covered For One Adult with One Infant and One Preschooler at Various Wage Levels Across 10 Communities (with no work supports)

	Welfare Leavers' Earnings	Minimum Wage	\$10 per hour	\$12 per hour
Yolo County, CA (Davis) 2003	35%	36%	54%	64%
Miami-Dade County, FL 2002	24%	31%	58%	69%
Orleans Parish, LA 2003	27%	38%	73%	88%
City of Boston, MA 2003	23%	29%	42%	50%
St. Louis, MO 2002	30%	37%	68%	81%
Yellowstone County, MT 2002	27%	38%	68%	79%
Bronx, New York City 2000	36%	29%	55%	65%
Oklahoma County, OK 2002	33%	34%	63%	74%
Philadelphia County, PA 2004	29%	31%	58%	69%
Davidson County, 2002 TN (Nashville)	38%	35%	66%	79%
Average	30%	34%	61%	72%

a family’s out-of-pocket expenses by as much as 35% (in Boston).¹⁷

3. Even when work supports are in place, many families still cannot make ends meet.

- With a full package of work supports in place, nowhere in our 10 communities do average welfare-leaver earnings allow the sample parent to make ends meet; her earnings plus a full work supports package cover on average only 83% of basic needs.
- Nowhere does a minimum-wage job combined with a post-transition package of work supports cover all the costs of basic needs, on average, our working parent can cover only 65% of her basic needs.
- Even combining earnings from a \$10-per-hour full-time job with the welfare-to-work package¹⁸ does not enable our sample parent to meet her needs completely (with an average of 92% of her costs covered).

4. Because of the complex interaction of living costs, federal program parameters, and state policy choices, the ultimate impact of work supports largely depends on where one lives. States have broad flexibility to design programs and set funding priorities for many work support programs, which results in wide variation of the impact of work supports on working families.

- A full work supports package can reduce the wage a family needs to cover basic costs by as much as 73% in the Bronx or as little as 4% in New Orleans.¹⁹
- The welfare-to-work package plus a full-time minimum

wage job allows our parent to earn between 58% (in Miami) and 77% (in Yolo County) of basic needs.²⁰

- Eligibility for child-care assistance ends, for our sample family, at about \$1400 per month (\$8.75 per hour) in Missouri, about \$1850 (\$10.50 per hour) in Montana , and about \$2500 (\$14.25 per hour) in Florida.²¹

POLICY RECOMMENDATIONS

This study shows the huge gaps between the income families need to meet their basic needs, the wages available to them, and the availability and accessibility of work supports. There are two basic approaches to address these gaps: raising the incomes of low-income families and reducing their costs through public or private assistance. The recommendations in this report focus on policies to raise families’ incomes and prepare working parents for quality jobs with wages that enable them to become self-sufficient.

Use a real measure of how much it costs for a family to become self-sufficient. States and the federal government should develop and adopt a measure like the Standard because, as this study shows, the Standard is a powerful tool for assessing families economic progress. While key federal laws, including the Workforce Investment Act, and the welfare-reform reauthorization bills refer to self-sufficiency, the term is not defined and in fact is interpreted differently within and among agencies. A common definition that reflects the actual costs of living as defined by a measure like the Standard will increase the likelihood that federal

Table 4. Impact of Work Supports on Wage Needed to Meet Basic Needs, by State

	Self-Sufficiency Standard	Child Care	“Welfare-to-work” Package	Post Transition Package	Full Work Supports Package
Yolo County, CA, 2003	\$19.03	\$13.05	\$10.44	\$11.38	\$8.82
Miami-Dade County, FL, 2002	\$18.49	\$18.49	\$12.70	\$13.91	\$11.39
Orleans Parish, LA, 2003	\$13.10	\$13.79	\$11.97	\$12.59	\$12.52
City of Boston, MA, 2003	\$28.19	\$18.24	\$15.95	\$17.96	\$7.60
St. Louis, MO, 2002	\$15.23	\$15.35	\$7.05	\$8.12	\$4.78
Yellowstone County, MT, 2002	\$16.08	\$16.08	\$10.24	\$14.68	\$10.73
Bronx, New York City, 2000	\$20.80	\$13.79	\$10.14	\$10.82	\$8.06
Oklahoma County, OK, 2002	\$17.38	\$12.39	\$10.28	\$10.94	\$10.48
Philadelphia County, PA 2004	\$18.71	\$12.98	\$11.02	\$11.75	\$8.17
Davidson County, TN, 2002	\$15.84	\$15.84	\$10.32	\$11.36	\$8.85

Table 5. Average Percentage of Basic Expenses Covered Through Combination of Wages and Work Supports

	No Work Supports	Child Care	“Welfare-to-work” Package	Post Transition Package	Full Work Supports Package
Welfare leavers’ earnings	30%	46%	65%	60%	83%
Minimum wage	34%	50%	70%	65%	87%
\$10 per hour	61%	80%	92%	87%	98%
\$12 per hour	72%	88%	99%	94%	101%

programs affecting low-income families will be structured to help individual families move toward economic security while building their communities' economic stability and tax bases.

The Standard can be used in a number of ways and by a range of policy makers and administrators:

- As a **benchmark** to assess the effect of public policies on low-income working families related to education, training, welfare, taxes and other policies.
- As a **litmus test for economic-development choices**. In this shifting economy, states should be encouraged to assess their regional labor markets to identify industries or occupations in demand; identify the entry-level education and skills requirements for those industries or occupations; and identify the wages, benefits, and career ladders in those industries or occupations relative to a measure like the Self-Sufficiency Standard. Using this information, local governments can make informed economic-development choices.
- As a **counseling tool** to help case managers and clients understand how much income families of different types will need to earn to achieve long-term self-sufficiency and the work supports necessary to make ends meet in the meantime.
- As an element in the **data collection and assessment process**. To inform and improve their decision-making, public agencies should create a profile of the characteristics of low-wage families which include their self-sufficiency income needs.

Indeed, local, state and federal policymakers have already embraced the Standard. States including West Virginia, Hawaii, Connecticut, and Illinois have mandated calculation of a Self-Sufficiency Standard by legislation or regulation.

Increase the federal minimum wage. A minimum wage job without any work supports covers only an average of 34% of the sample family's basic needs in the 10 communities we studied. This is a shocking indictment of the level to which the minimum wage has sunk in today's economy.

Raising the minimum wage would go a long way toward helping all low-income working families achieve self-sufficiency. Current proposals to increase the federal minimum wage to \$6.65 an hour would add over \$3,000

to the income of full-time, year-round workers at today's federal minimum wage of \$5.15 per hour.

Expand education and job training opportunities. Skills training and vocational, secondary and post-secondary education are crucial links to good jobs that lead to economic self-sufficiency. Education and training gives job seekers the skills necessary to succeed in jobs with career potential and upward mobility. Ensuring that job training and education are broadly available to low-wage earners is essential to the well-being of families and to the growth of our economy.²²

To increase education and training opportunities, Congress has begun the reauthorization of a number of federal laws that affect the ability of students and workers to meet the demands of today's economy. These laws include the Workforce Investment Act, the Carl D. Perkins Vocational and Applied Technology Education Act, the Higher Education Act, the Transportation Equity Act for the 21st Century and Temporary Assistance to Needy Families. When reauthorizing these bills, Congress should pass provisions that:

- Provide students, welfare leavers and all job seekers with access to education and training programs that will prepare them for jobs in high-growth sectors that provide or lead to self-sufficient wages.
- Increase women's access to high-skill, high-wage occupations, including those where women are underrepresented, like plumbing, information technology or construction.
- Make available and accessible work supports like child care, transportation, and health care to enable job seekers and adult students to take advantage of existing education and training opportunities.
- In welfare reform, allow states flexibility to count education and job training as part of the work requirements. The current law places a 12-month limit on vocational education, prohibits states from having more than 30% of their caseload in secondary school or vocational education programs, and prohibits states from counting higher education toward program participation rates. A number of states have recognized the important role of education and job training and offer these opportunities through state-sponsored and sometimes state-funded programs, such as Maine's Parents As Scholars program.

Make work supports accessible and available to working families to help them meet their basic costs of living. This study clearly demonstrates that wages alone are often insufficient for families to meet their basic needs. Work supports are necessary to help families meet their basic costs of living; low-income families need a package of supports including cash assistance, affordable child care, health insurance, transportation, and housing to help them begin climbing the ladder toward self-sufficiency.

National policy should ensure that these supports are available, accessible, and affordable for all families no matter where they live. Congress should:

- Increase the dollars available for child-care assistance. A recent amendment to the welfare-reauthorization bill by Senators Olympia Snowe (R-ME) and Christopher Dodd (D-CT) to add \$6 billion for child care assistance passed overwhelmingly in the Senate on March 30, 2004, but awaits passage as a part of the overall welfare reauthorization bill.
- Make Medicaid and S-CHIP available to all low-income families, including legal immigrants.

Create incentives to encourage States to develop programs that move clients into “opportunity” jobs. Rewards like high-performance bonuses encourage states to undertake strategies that result in clients moving toward economic security. Strategies that are rewarded could include: helping clients close the gap between earnings and the Self-Sufficiency Standard or placing low-income wage earners in higher-waged jobs.

CONCLUSION

This comparison of self-sufficiency needs to the resources available from work and work supports shows how well – and how poorly – work and work supports can function to help low-income families make ends meet. It also demonstrates the striking differences that result from public-policy choices at all levels of government.

What is clear from these examples is that policy choices have a profound impact on the ability of families to become self-sufficient. Work supports are a key strategy for providing a bridge to self-sufficiency for low-income families who are coming up short. These programs reduce the amount of income families need to meet the basic costs of everyday living and, when they are available and accessible, make a real difference in a family's ability to survive. However, in addition to work supports, government must also ensure better access to education and job training opportunities so that parents can advance in the workforce to higher-paying jobs.

Individuals and businesses have a role to play, as well. Employers need to pay decent wages and provide benefits such as paid leave and health insurance while giving employees opportunities to learn new skills and increase their wages. Individuals must seize on opportunities to invest in themselves through education, training, and moving up the career ladder.

No family should come up short while working full time. And yet that is exactly what is happening in America today. Many American families are fighting a losing battle to make ends meet with low-wage work and inadequate work supports.

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- 1 The study was conducted by Dr. Diana Pearce of the School of Social Work of the University of Washington; it is available from WOW in prepublication form on our website at www.wowonline.org.
- 2 The study used the federal minimum wage of \$5.15 per hour or the state minimum wage in the two states in which it is higher (California and Massachusetts, both \$6.75/hour).
- 3 To determine the average welfare-leaver's wage, empirical studies of welfare leavers by state and academic researchers were reviewed; where more than one study was available, the one with the highest "average" earnings was used. Not surprisingly, wages earned by welfare leavers tended to be quite low, both relatively and absolutely: they ranged from a low of \$647 per month in Montana (roughly two-thirds of the full-time minimum wage) to \$1158 in California. While they may earn the minimum wage on an hourly basis, welfare leavers who earn less than the minimum wage on a monthly basis do so in general because they may work less than a 40-hour workweek, have breaks in employment, or work jobs with varying hours.
- 4 For the minimum wage and the \$10 and \$12 per hour wages, the study assumes a full-time workweek of 40 hours. For the average welfare-leaver's wage, as noted above, the study uses actual monthly earnings. Welfare leavers may not work 40 hours for a variety of reasons, including their child-care responsibilities and inability to get 40-hour-per-week jobs.
- 5 Food Stamps' national eligibility criteria limit their receipt to households with incomes below 130% of the federal poverty line.
- 6 Working adults may continue to be eligible for Medicaid if they meet the income guidelines, but children are typically eligible to receive health care coverage through S-CHIP or Medicaid.
- 7 AFL-CIO analysis of Bureau of Labor Statistics data, available at <http://www.bls.gov/emp/emptab4.htm>.
- 8 "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." U.S. Department of Health and Human Services (December 6, 2000). *New statistics show only a small percentage of eligible families receives child care help*. [Press release]. Retrieved from <http://www.hhs.gov/news/press/2000pres/20001206.html>. 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.
- 9 U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.
- 10 "Trends in Food Stamp Program Participation Rates: 1994 to 2000" (USDA). 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. Food Stamps participation has been increasing since 2001, likely driven by improved access to the program in a growing number of states, and by the weakened economy, causing more households to apply.
- 11 From 13.9% in 1997 to 10.4% in 2002. 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). Families USA estimates that S-CHIP enrollment will drop by 900,000 between fiscal years 2003 and 2006. *Children losing health coverage, special report*. Washington, DC: Families USA Publication. See also 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>.
- 12 Families USA. *One in Three: Non-Elderly Americans without Health Insurance, 2002-2003*. Available at: http://www.familiesusa.org/site/DocServer/82million_uninsured_report.pdf?docID=3641.
- 13 Families USA. *One in Three: Non-Elderly Americans without Health Insurance, 2002-2003*. Available at: http://www.familiesusa.org/site/DocServer/82million_uninsured_report.pdf?docID=3641.
AFL-CIO analysis of Bureau of Labor Statistics data available at: <http://www.bls.gov/emp/emptab4.htm>
- 14 Center on Budget and Policy Priorities. *A Hand Up*. By Joseph Llobrera and Bob Zahradnik, available at: <http://www.cbpp.org/5-14-04sfp.htm>.
- 15 EITC is not modeled because it is not received on a monthly basis; by one estimate, 99% of filers receive the EITC annually, when they file their income taxes (federal and/or state). In addition, by law, families may only receive up to about a third of the maximum benefit for a family with two or more children on a monthly basis. Thus the EITC is not available to meet monthly needs. Because not all needs are monthly, however, and because so many needs are not included in the Self-Sufficiency Standard's bare-bones budget, the exclusion of the EITC from the work supports modeled in this study does not result in a net overstatement of the gap between the sample family's needs and resources.
- 16 Consult the *Work and Work Supports Study* for state by state analysis of wage adequacy data available at: www.wowonline.org.
- 17 Consult the *Work and Work Supports Study* for state by state analysis of wage adequacy data available at: www.wowonline.org.
- 18 Earnings from a full-time \$10-per-hour job are about \$200 too high to qualify for Food Stamps for a three-person family, so Food Stamps is not included in this package.
- 19 Consult the *Work and Work Supports Study* for corresponding chart.
- 20 Consult the *Work and Work Supports Study* for corresponding chart.
- 21 Consult the *Work and Work Supports Study* for corresponding graph.
- 22 Research by The Workforce Alliance in "*Skills Training Works: Examining the Evidence*" documents the effectiveness of job training and education programs. According to this study, job training and education programs increase annual earnings, improve access to employer provided benefits, and increase longevity in the workforce. This report is available at: <http://www.workforcealliance.org/Skills%20Training%20Works%20Report.pdf>



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