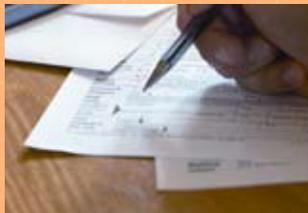




# THE SELF-SUFFICIENCY STANDARD FOR GEORGIA 2008

Prepared for the United Way of Metropolitan Atlanta, Women's Policy Group,  
Georgia Budget and Policy Institute, Georgia Family Connection Partnership,  
Voices for Georgia's Children, and Georgia State Trade Association of Nonprofit Developers



## GEORGIA SELF-SUFFICIENCY STANDARD PARTNERING ORGANIZATIONS

This publication was made possible through the generous support of the United Way of Metropolitan Atlanta and UWMA President Milton J. Little, Jr., as well as the Women's Policy Group, Georgia Budget and Policy Institute, Georgia Family Connection Partnership, Voices for Georgia's Children, and Georgia State Trade Association of Nonprofit Developers. Self-sufficiency for Georgia families is a fundamental goal and opportunity for our organizations as we guide community support, advocate for women and children, and review state fiscal policies in health, housing and human services. *The Self-Sufficiency Standard for Georgia* is a resource for these efforts, and we hope nonprofits, policymakers, researchers, advocates, employers, and residents across the state will use this tool in their efforts.



## CENTER FOR WOMEN'S WELFARE

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

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

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. Full copies of this report can be viewed at <http://www.wowonline.org/ourprograms/fess/>.



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# THE SELF-SUFFICIENCY STANDARD FOR GEORGIA 2008

By **Diana M. Pearce, Ph.D.** • November 2008

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

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PREPARED FOR UNITED WAY OF METROPOLITAN ATLANTA, WOMEN'S POLICY GROUP,  
GEORGIA BUDGET AND POLICY INSTITUTE, GEORGIA FAMILY CONNECTION PARTNERSHIP,  
VOICES FOR GEORGIA'S CHILDREN, AND GEORGIA STATE TRADE ASSOCIATION OF  
NONPROFIT DEVELOPERS

## PREFACE

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

The 2008 Georgia Self-Sufficiency Standard report has been prepared through the cooperative efforts of Liesl Eckert, Sarah Fickeisen, Karen Granberg, Lisa Manzer, Maureen Newby, and Agnes Oswaha at the University of Washington, Center for Women's Welfare.

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

The 2008 Georgia Self-Sufficiency Standard is the second edition. The first version was published in 2002. This report, including county specific information for more than 70 family types, is available online at <http://www.gbpi.org/>. Hardcopies of this report may be ordered by calling the Georgia Budget and Policy Institute at (404) 420-1324.

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

*The Self-Sufficiency Standard for Georgia 2008*

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# Introduction

As income inequality has increased in the United States, more and more families are finding they are unable to stretch their wages to meet the costs of basic necessities. Many of these families are not deemed “poor” by the federal poverty measure, yet they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. The Self-Sufficiency Standard answers that question with a measure of income adequacy that more accurately tracks and measures the true cost of living facing American families today.

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

This report explains how the Standard differs from the official Federal Poverty Level; how it is calculated; what an adequate income is for Georgia families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. This report concludes with a discussion of the varied ways the Self-Sufficiency Standard can be used as a tool for education and training, policy analysis, counseling, performance evaluation, and research.

## MEASURING INCOME ADEQUACY: PROBLEMS WITH THE POVERTY LEVEL

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people are aware whether or not their income is adequate. For example, one participant in a training program defined economic self-sufficiency as:

Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.<sup>1</sup>

The Federal Poverty Level (FPL), or federal poverty measure, is the official measurement used by the federal government to determine income adequacy.<sup>2</sup> Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The federal poverty measure, however, has become increasingly problematic and outdated 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 as a complete description of what people and families need to live.”<sup>3</sup> Despite the known problems in the FPL, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty level is simply too low. Because families can have incomes above the federal poverty measure and yet lack sufficient

resources to adequately meet their basic needs, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Georgia’s Children’s Health Insurance Program—PeachCare for Kids—is available for families with incomes at or below 235% of the FPL.<sup>4</sup>

Not only does the government consider the poverty line to be inadequate, but the general public does as well. More than three out of five Americans rated the threshold of being poor as higher than the Federal Poverty Level. Two out of five Americans say a family of four is poor with earnings of nearly 150% of the FPL.<sup>5</sup>

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure.

In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—rather than a “market basket” of basic needs. Over four decades ago, when the Federal Poverty Level was first developed by Molly Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. The Department of Agriculture had determined household food budgets based on nutritional standards. Because families spent about one-third of their income on food on average, this food budget was multiplied by three to determine the poverty level.<sup>6</sup>*

THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY NOT HIGH ENOUGH.

- *Second, the measure’s methodology is “frozen,” not allowing for changes in the cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the poverty level has only been updated annually using the Consumer Price Index (CPI). As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend an average of about one-tenth of their income on food.<sup>7</sup> At the same time, other costs have risen much faster and unevenly—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure based on a “frozen” methodology.
- *Third, the federal poverty measure implicitly uses the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes she is not employed.* This family demographic no longer reflects the reality of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2006. Likewise, over 70% of the adults in single adult families with children were employed in 2006.<sup>8</sup> Thus, working and its associated costs such as child care, transportation, and taxes is the norm for the majority of families rather than the exception. Moreover, when the poverty measure was first developed, employment-related costs were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and thus these costs should be included.
- *Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs nearly four times as much as in the least expensive areas.<sup>9</sup> Even within states, costs vary

considerably. For example, in Georgia, housing costs in Hall County are 63% to 80% higher than in Ben Hill County, depending on family type. The cost of child care also varies by locality: child care costs in Cherokee, Cobb, Fayette, Forsyth and Gwinnett Counties are 118% to 160% higher than the cost of child care in several non-metro counties, such as Stewart, Jefferson and Clinch, depending on the number and ages of children.

- *Finally, the federal poverty measure provides no information or means to track how individual costs change, nor the impact of subsidies, taxes, and tax credits that reduce those costs.* The federal poverty measure does not allow for determining how specific costs rise or fall overtime. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on reducing costs unless they are explicitly included in the measure itself.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.<sup>10</sup> In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include “living wages,” the Basic Needs Budget, and the National Academy of Science’s proposed alternatives.<sup>11</sup>

## HOW THE STANDARD DIFFERS FROM THE FEDERAL POVERTY MEASURE

In order to provide a realistic measurement of the income necessary for a given family to meet their needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

- **A Market Basket Approach:** *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate.* Thus, the Self-Sufficiency Standard does not assume that food is always one-third of a family’s budget, as the federal poverty measure does, nor does it constrain any other cost to a fixed percentage of the budget.
- **A Standard for Working Families:** *The Standard assumes all adults, regardless of household composition, work full-time,<sup>12</sup> and therefore includes all major costs associated with*

employment (i.e., taxes, transportation, and child care for families with young children).

- **Geographic Variation in Costs:** *The Standard incorporates geographical variations in costs.* While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural costs. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state’s urban areas.
- **Accounting for Family Composition:** *The Standard accounts for cost variation by family size and composition (as does the FPL), but also by the ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure, even implicitly.
- **Inclusion of Taxes and Tax Credits:** *The Standard includes the net effect of taxes and tax credits.* All taxes, including state and local sales tax, payroll (Social Security and Medicare) tax, and federal and state income taxes are included in the Standard. Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC) are also included in the calculation of the Standard.
- **Permits Modeling of the Impact of Subsidies, Taxes, and Tax Credits:** Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as SNAP, formerly the Food Stamps Program, and child care) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.

The Self-Sufficiency Standard establishes a family-sustaining wage specific to most families throughout the United States by making real-world assumptions, varying data regionally and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is

not forced to choose between basic necessities (such as child care versus nutritious food or adequate housing versus health care). However, it is important to note that the Standard is a *conservative measure* that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses.

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A SELF-SUFFICIENCY WAGE MEANS THE FAMILY OR INDIVIDUAL IS ON THE ROAD TO ECONOMIC INDEPENDENCE AND IS NOT FORCED TO CHOOSE BETWEEN BASIC NECESSITIES (SUCH AS CHILD CARE VERSUS NUTRITIOUS FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).

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## THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in terms of “wage adequacy.” That is, they should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a “wage adequacy” level of only 50%.

Despite the Standard’s use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. Self-sufficiency is more than a job with a certain wage and benefits at one point in time. True self-sufficiency is long-term economic security, making it a larger goal toward which to strive as well as a process in which to engage. As one person put it, “Self-sufficiency is a road I’m on.”<sup>13</sup>

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and/or transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access to education and

## HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

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

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in Appendix B: Methodology, Assumptions, and Sources).

**Housing:** For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. In most cases, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses the National Low Income Housing Coalition (NLIHC) median gross rents to calculate the housing costs of the individual counties.

**Child Care:** To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Georgia, conduct or commission market-rate surveys biannually for setting child care assistance reimbursement rates.

The Standard assumes infants (children 0 to 2 years old) receive child care in *family* day care. Preschoolers (children 2 to 5 years old) are assumed to be in center care. Costs for school-age children (6 to 12 years old) assume they receive care before and after school (part-time).

**Food:** The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research.

**Transportation:** If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly adult pass. More than 7% of the working population uses public transportation in DeKalb County (8.2%) and Fulton County (9.3%). The cost of public transportation assumes that commuters use a Metropolitan Atlanta Rapid Transit Authority 30-day pass.

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

The auto insurance premium is the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. To create within-state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The fixed costs include expenses such as 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.

**Health Care:** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. The average health care premiums paid by workers are from the national Medical Panel Survey (MEPS) and vary for single adults and for a family. To vary premium costs by county or regions within each state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

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

**Taxes:** Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit) and applicable state tax credits. Property taxes are assumed to be included in the cost of housing.

*For more detailed information on the methodology of the Standard, assumptions included in the calculations, and for Georgia specific data sources, please see Appendix B: Methodology, Assumptions, and Sources.*

training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers.

Although the Self-Sufficiency Standard determines a wage that is adequate *without* public benefits, this does not imply that public work supports are inappropriate or unnecessary for Georgia families. For families who have not yet achieved “wage

adequacy,” public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Georgia rely on public work supports to fill the gap between wages and basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. It is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

## How Much is Enough in Georgia?

The Self-Sufficiency Standard varies by family type and by geographic location as the amount of money families need to be economically self-sufficient depends on family size, composition, children’s ages, and the state and county of residence. This section of the report uses examples from Bibb, Chatham, and Gwinnett counties to present an overview of how much is enough to be economically self-sufficient in Georgia.

**The Standard for Select Family Types:** To illustrate how a Standard is calculated, **Table 1** shows the monthly expenses and the Self-Sufficiency Wages in Bibb County for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one schoolage child; and two adults with one preschooler and one schoolage child.

**Table 1. The Self-Sufficiency Standard for Select Family Types\***  
*Monthly Expenses and Shares of Total Budgets: Bibb County, GA 2008*

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$535	36	\$594	27	\$594	23	\$594	18
Child Care	\$0	0	\$411	19	\$661	26	\$661	20
Food	\$205	14	\$310	14	\$464	18	\$638	20
Transportation	\$252	17	\$259	12	\$259	10	\$492	15
Health Care	\$133	9	\$354	16	\$374	15	\$439	13
Miscellaneous	\$112	8	\$193	9	\$235	9	\$282	9
Taxes	\$255	17	\$334	15	\$374	15	\$479	15
Earned Income Tax Credit (-)	\$0	0	(\$101)	-5	(\$141)	-6	(\$43)	-1
Child Care Tax Credit (-)	\$0	0	(\$73)	-3	(\$104)	-4	(\$110)	-3
Child Tax Credit (-)	\$0	0	(\$83)	-4	(\$167)	-7	(\$167)	-5
TOTAL PERCENT		100		100		100		100
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY**	\$8.48		\$12.49		\$14.49		\$9.28	per adult***
MONTHLY	\$1,492		\$2,199		\$2,551		\$3,266	combined***
ANNUAL	\$17,907		\$26,385		\$30,611		\$39,188	combined***

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

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

Note: Totals may not add exactly due to rounding.

In Bibb County, a single adult needs to earn \$8.48 per hour to be able to meet her basic needs. With the addition of a preschooler child, families with one adult need to earn \$12.49 per hour, \$4 more per hour than single adults require to be self-sufficient. The additional earnings cover the cost of a larger housing unit (two bedrooms) plus the cost of full-time child care, as well as increases in other expenses. When a schoolage child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to \$14.49 per hour to cover increased child care, food, and health care costs (housing costs do not increase because the Standard assumes that up to two children or two adults share a bedroom). Altogether, this family type in Bibb County needs to earn wages that are more than two times the amount of the federal 2008 minimum wage of \$6.55 per hour.<sup>14</sup>

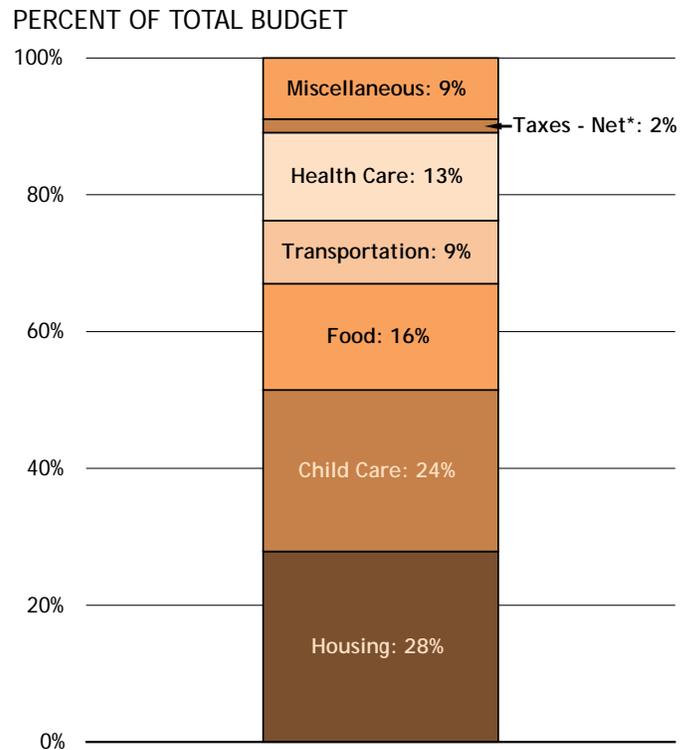
When a second adult is added to the household, creating a family type of two adults and two children—a preschooler and a schoolage child—the costs for basic needs such as food, transportation, and health care increase somewhat. However, because the Standard assumes both adults work full-time, each adult must earn \$9.28 per hour to meet the family’s needs.

In addition to the basic expenses such as housing and child care, the Self-Sufficiency Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. For example, in Table 1 families with one adult and one preschooler child in Bibb County qualify for a Child Care Tax Credit of \$73 per month and a Child Tax Credit of \$83 per month. These federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage.

Appendix C of this report shows the monthly expenses, taxes, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Georgia.

**Percentage of the Standard Required to Meet Basic Needs:** **Figure 1** shows the proportion of income spent on each basic need for families with one adult, one preschooler, and one schoolage child in Chatham County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone. For this family type in Chatham County, child care accounts for 24% and housing accounts for 28% of the family’s monthly

**Figure 1. Percent of the Self-Sufficiency Standard Needed to Meet Basic Needs**  
*One Adult, One Preschooler, and One Schoolage Child*  
Chatham County, GA 2008



\*Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 14%, but with tax credits, the amount owed in taxes is reduced to 2%. Please see the text for an explanation of the treatment of tax credits in modeling.

costs. More than half of this family type’s income is spent on child care and housing alone. The cost of food for this family is a substantial portion of their income. At 16% of total income, it is lower than the 33% assumed by the methodology of the Federal Poverty Level, yet still higher than the 10% current national average.

Other expenses account for smaller shares of the Standard:

- **Health Care:** Health care makes up 13% of this family type’s expenses. The calculation for health care assumes employers both provide health insurance for families and pay 72% of the premium (the average proportion paid by Georgia employers for family coverage).<sup>15</sup> For Georgia families who do not have employer-sponsored health insurance, health care costs would likely account for a greater proportion of the family budget than shown in Figure 1.
- **Transportation:** Transportation costs account for 9% of total monthly costs. The Standard for Chatham County has

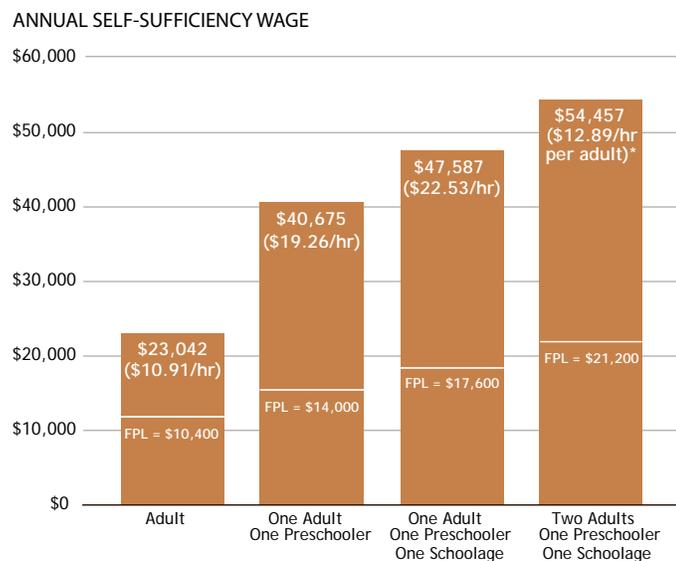
been calculated assuming workers use private transportation to get to and from work.

- **Miscellaneous:** Miscellaneous items (such as clothing and household items) make up 9% of household costs.
- **Taxes and Tax Credits:** Net taxes and tax credits account for 2% of the total monthly costs. Note that this tax percentage includes all tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a lump sum, then the monthly tax burden for this family in Chatham County would be 14% of total costs.

**The Self-Sufficiency Standard for Select Family Types Compared to the Federal Poverty Level:** Figure 2 uses

Gwinnett County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how the Standard compares to the Federal Poverty Level. The bar chart shows that single adults in Gwinnett County need a yearly income of \$23,042 to be self-sufficient, while single adults with one preschooler child must earn \$40,675 per year. Families with one adult and two children—one preschooler and one schoolage child—must earn \$47,587 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one schoolage

Figure 2. The Self-Sufficiency Standard for Select Family Types: Gwinnett County, GA 2008



\*The hourly wage for two adult families represents the hourly wage that each adult would need to earn; the annual wages represent both adults' wages combined.

child—the total income necessary to meet basic needs is \$54,457 in Gwinnett County.

The Federal Poverty Level is considerably lower than the Self-Sufficiency Wage for each of these family types. The 2008 FPL starts at \$10,400 for one adult, \$12,000 less than the Self-Sufficiency Wage for one adult in Gwinnett County. With the addition of each family member the FPL increases by \$3,600 per year while the Standard varies by family composition and therefore does not increase by a constant factor for each family member. For instance, the Self-Sufficiency Standard for a single adult with a preschooler child is over \$17,000 more per year than the Standard for a single adult, which is nearly five times the FPL increase of \$3,600 for an additional family member. The much larger increase in the Self-Sufficiency Standard reflects the substantial cost of adding a young child to a household, including child care, housing, health care, and therefore an increase in taxes paid due to the increase in the Self-Sufficiency Wage required to cover higher monthly costs. The addition of a schoolage child to this family type adds about \$7,000 annually to the Self-Sufficiency Wage. Although this is less than the supplementary income needed with a younger child, it is still nearly two times the income allotted by the FPL for another family member. Adding a second adult to the family type of one adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by nearly another \$7,000, again almost double the increase accounted for in the FPL.

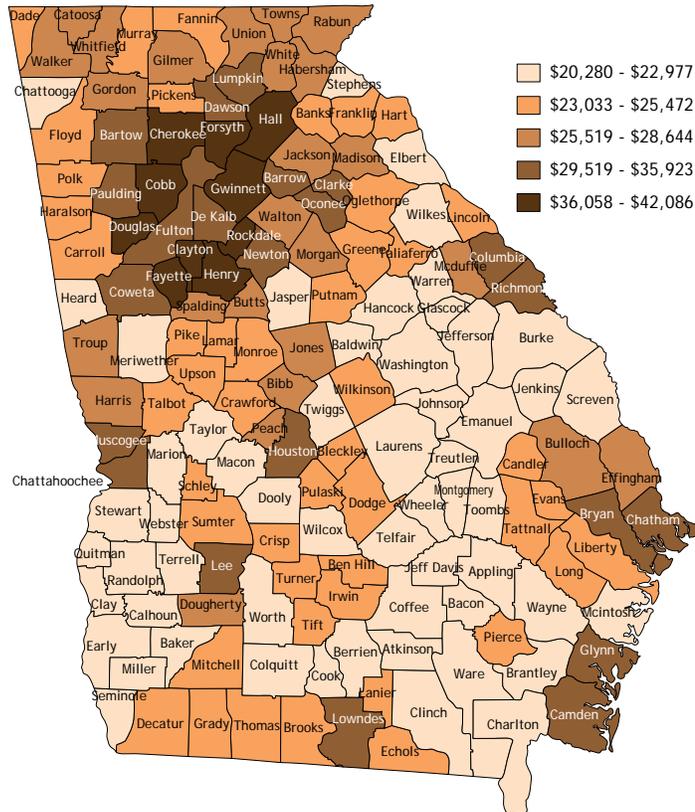
**Geographic Variation in the Self-Sufficiency Standard:**

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map (Figure 3) visually displays the geographic variation in the cost of meeting basic needs across Georgia's counties for families with one adult and one preschooler. Figure 3 groups counties into five wage ranges.

In Georgia, the Standard for a single adult with one preschooler ranges from about \$20,000 to just over \$42,000, depending on the county. The highest cost counties are the suburban counties that surround Atlanta, while the lowest cost counties are spread through southern and eastern Georgia.

Fayette County, located south of Atlanta, has the highest Self-Sufficiency Standard for families with one adult and one preschooler in Georgia, at \$42,086 per year. The second and third most expensive counties in Georgia for this family

**Figure 3. Map of Counties by Level of Annual Self-Sufficiency Wage: One Adult and One Preschooler, GA 2008**



type are Gwinnett and Cobb, with Self-Sufficiency Standards of \$40,675 and \$40,101 per year respectively. Cherokee and Forsyth are the fourth and fifth most expensive counties in Georgia with Self-Sufficiency Standards of \$39,064 and \$37,812 for families with one adult and one preschooler. All five of these counties comprise suburbs of Atlanta and are in the highest bracket of Self-Sufficiency Standards in this comparison.

The counties that include Atlanta itself, DeKalb and Fulton, as well as Coweta, Paulding, Dawson, and Lumpkin have Self-Sufficiency Standards that range from \$29,519 to \$35,923 per year for this family type. These counties fall into the second highest bracket of Self-Sufficiency Wages in this comparison. The Self-Sufficiency Standards for DeKalb and Fulton counties are calculated assuming families use public transportation. Public transportation costs are significantly less than the cost of owning and operating a car and therefore contribute to the lower Self-Sufficiency Standards for these counties in comparison to surrounding counties. The costs of housing and child care are also slightly lower in DeKalb and Fulton counties than in surrounding counties.

Several counties located either within or next to other Georgia metro areas are also in the second highest bracket of Standards in this comparison, ranging from \$29,519 to \$35,923 per year. These include the following metro areas and counties: Albany (Lee County), Athens (Clark and Oconee counties), Augusta (Columbia and Richmond counties), Brunswick (Glynn and Camden counties), Columbus (Muscookee and Chattahoochee counties), Savannah (Chatham and Bryan counties), and Valdosta (Lowndes County).

Self-Sufficiency Wages are lower south and east of the Atlanta metropolitan area. The lowest Self-Sufficiency Standard bracket represented in Figure 3 ranges from \$20,280 to \$22,977. This bracket of Self-Sufficiency Standards for families with one adult and one preschooler is evenly dispersed among Georgia counties south and east of Atlanta, with the exception of smaller metro areas and several counties surrounding metro areas.

## 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 4**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks of income:

- public assistance: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL) for a family of three;

- the federal minimum wage; and
- the median family income for a family of three in Bibb County.

For this comparison, income benchmarks are shown for three-person families—one adult, one preschooler, and one schoolage child—in Bibb County. (Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that

takes place over time.) Where relevant, the comparison benchmarks are also for three-person families. However, none are as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar from the left in Figure 4, the Self-Sufficiency Wage for this family type in Bibb County is \$30,611 per year.

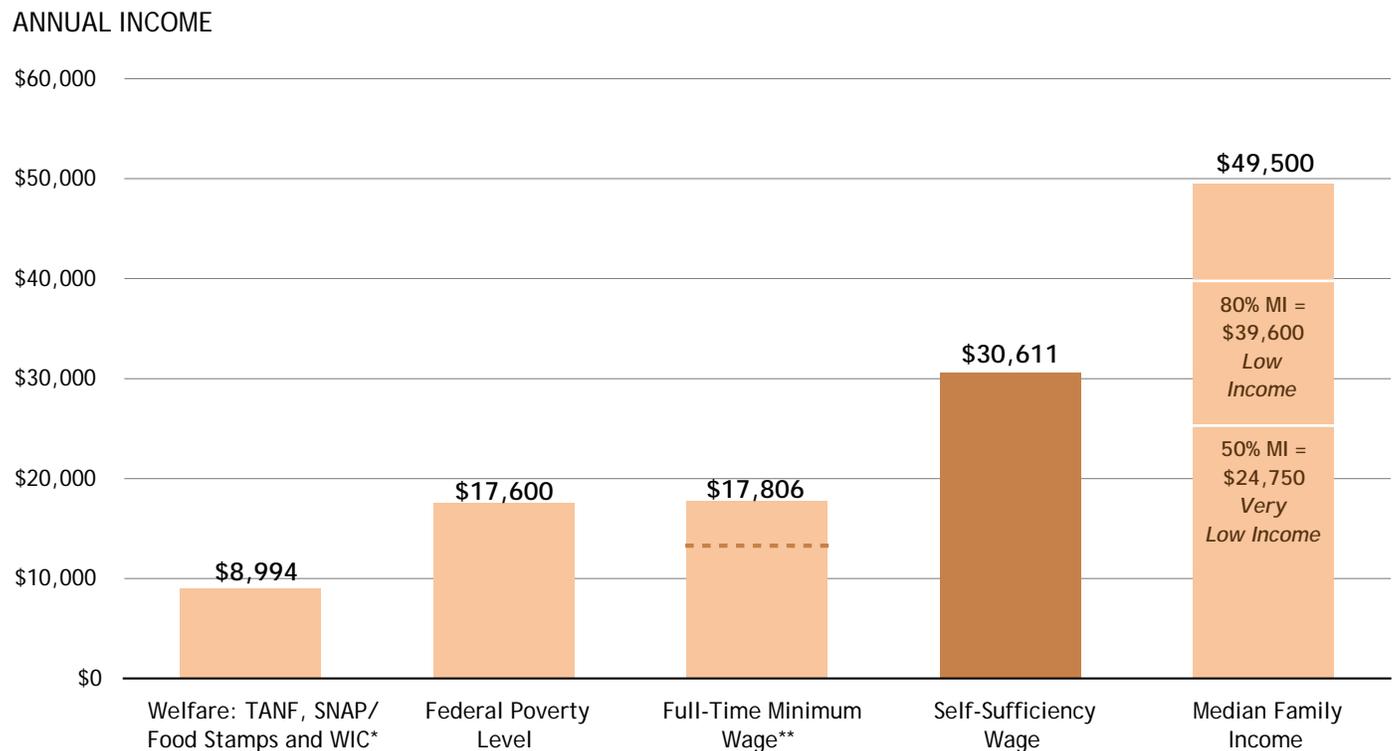
**TANF, SNAP and WIC:** The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of SNAP, WIC, and the TANF cash grant, and assuming no wage or other income. The total public assistance package amounts to \$8,994 per year for three-person families in Georgia. This amount is just 29% of the Self-Sufficiency Standard for a three-person family in Bibb County and is 51% of the Federal Poverty Level (FPL).

**Federal Poverty Level:** According to the 2008 federal poverty guidelines, a family consisting of one adult and two children would be considered “poor” with an income of \$17,600 annually or less—regardless of where they live, or the

age of their children. The Self-Sufficiency Wage for families with one adult, one preschooler, and one schoolage child in Bibb County is nearly two times (174%) the Federal Poverty Level for three-person families. Even in the least expensive county for this family type in Georgia, Baker County, the Self-Sufficiency Wage is 135% of the FPL. Because 100% of the FPL is too low compared to real needs, many policy makers have turned to using 200% of the FPL as a better measure of poverty. Although 200% of the FPL is an improvement, the measure still does not reflect substantial variations in costs faced by families of different compositions or living in different places. Appendix C demonstrates that the percent of the Federal Poverty Level needed to meet basic needs varies greatly across counties and family types, ranging from 135% of the FPL in Baker County for families with one adult, one

Appendix D shows the Self-Sufficiency Standard as a percentage of the Federal Poverty Level for all counties in Georgia for three different family types.

**Figure 4. The Self-Sufficiency Compared to other Benchmarks, 2008**  
*One Adult, One Preschooler, and One Schoolage Child: Bibb County, GA 2008*



\* The TANF benefit is \$3360 annually (\$280 per month), SNAP benefit is \$5,112 annually (\$426 per month), and the WIC benefit is \$522 annually (\$43.52 per month) for a family of three in Georgia. Note that SNAP is the Supplemental Nutrition Assistance program—formerly the Food Stamp Program.  
 \*\*The federal minimum wage is \$6.55 per hour as of July 24, 2008. Calculated before taxes and tax credits this amounts to \$13,834 per year. The third bar includes the net effect of the addition of tax credits (EITC, CTC, and CCTC) and the subtraction of federal, state, and local taxes. The dashed line shows the annual amount received after taxes (\$12,981) without the inclusion of tax credits which are usually received as a separate lump sum.

preschooler, and one schoolage child to 301% of the FPL for families with one adult and one preschooler in Fayette County.

**Minimum Wage:** The 2008 federal minimum wage is \$6.55 per hour. A full-time worker at \$6.55 per hour earns \$13,834 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible (the Earned Income Tax Credit, Child Tax Credit, and Child Care Tax Credit), a working parent with one preschooler and one schoolage child would have a net cash income of \$17,806 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 58% of the amount needed to be self-sufficient for this family type in Bibb County. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), she will only receive \$12,982 during the year. This amounts to just 42% of the Self-Sufficiency 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 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 between 50% and 80% of the median area income are considered “Low Income” while those with incomes below 50% of the median income are considered “Very Low Income.”<sup>16</sup> The median income for a three-person family in Bibb County is \$49,500 annually. Therefore, a family of three living in Bibb County with an income between \$24,750 and \$39,600—between 50% and 80% of the median income—is considered “Low Income”. The Self-Sufficiency Standard of \$30,611 for this family type in Bibb County is 62% of the median family income, which falls within HUD’s definition of “Low Income.”<sup>17</sup> This suggests that a substantial portion of Georgia families lack adequate income to meet their needs, and that the Standard is set at a level that is neither too high nor too low.

## Comparison of Atlanta, Georgia to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 37 states, plus the Washington, D.C. Metro Area and New York City. Because the 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.

In **Figure 5**, the Self-Sufficiency Standard for Atlanta is compared to the Standard for counties that include the following cities: Baltimore, MD, Boston, MA, Denver, CO, Indianapolis, IN, Las Vegas, NV, Los Angeles, CA, Louisville, KY, Miami, FL, New Orleans, LA, Orlando, FL, and Washington D.C.

Since the Self-Sufficiency Standards for these places were completed in different years, all numbers have been updated to 2008 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for consistency the U.S. Bureau of Labor Statistics’ Regional Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this analysis.

The wages shown in Figure 5 are Self-Sufficiency Wages for families with one adult, one preschooler, and one schoolage

**Figure 5. The Self-Sufficiency Wage for Atlanta, GA Compared to Other U.S. Cities, 2008\***  
*One Adult with One Preschooler and One Schoolage Child*  
SELECT U.S. CITIES

Boston, MA**	\$29.76
Los Angeles, CA	\$24.82
Washington, D.C.**	\$24.59
Miami, FL	\$22.70
Louisville, KY	\$21.33
Baltimore, MD	\$20.40
Denver, CO**	\$20.07
Orlando, FL	\$19.45
Las Vegas, NV	\$19.13
<b>Atlanta, GA**</b>	<b>\$18.90</b>
Indianapolis, IN	\$16.30
New Orleans, LA**	\$15.00

### HOURLY SELF-SUFFICIENCY WAGE

\*Wages are updated to June 2008 using the Consumer Price Index, except Washington, D.C., updated to May 2008.

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

child. In Atlanta, the adult must earn a wage of **\$18.90** per hour to be self-sufficient, making Atlanta the third most affordable city in this comparison. Boston, Los Angeles, Washington D.C., Miami, Louisville, Baltimore, Denver, Orlando, and Las Vegas each require higher Self-Sufficiency Wages than Atlanta. The most expensive city shown in Figure 5 is Boston, MA, with a Self-Sufficiency Wage of \$29.76 per hour. In Boston this family type requires a wage that is nearly \$11 more per hour than in Atlanta to meet basic needs. Las Vegas and Orlando have the most comparable cost of living to Atlanta, where this family type requires a Self-Sufficiency Wage of \$19.13 and \$19.45 per hour to meet basic needs. The Self-Sufficiency Wage in Atlanta is \$2 to \$4 per hour more than the Self-Sufficiency Wages of the two least expensive cities shown, Indianapolis and New Orleans.

The Self-Sufficiency Wage for Atlanta are calculated assuming families use public transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of these cities who use public transit in place of private transportation may find their cost of living is lower than that reflected in the Standard.

While Atlanta is less expensive than some of the places with which it has been compared, families with one adult, one preschooler, and one schoolage child still require hourly wages that are well above the federal minimum wage of \$6.55 per hour to meet their basic needs.

## The Self-Sufficiency Wage Over Time

How have costs increased overtime in Georgia? In this section the 2002 Georgia Self-Sufficiency Wages for specific family types in four counties are compared to the current 2008 Self-Sufficiency Wages to illustrate changes in the cost of living over time in those areas. **Table 2** compares the Self-Sufficiency Wages in 2002 and 2008 for four counties (Cobb, Floyd, Greene, and Toombs) and for four family types: one adult; one adult and one preschooler; one adult, one preschooler, and one schoolage child, and; two adults, one preschooler, and one schoolage child. It is clear from Table 2 that costs in Georgia have risen substantially since 2002 in all of the counties and for nearly each family type shown in this comparison.

Costs in Floyd, Greene, and Toombs Counties have increased by 3% to 18% between 2002 and 2008 depending on family type and place. In Cobb County the Self-Sufficiency Wage increased by 11% to 13% depending on family type, with the exception of single adults. For single adults in Cobb County the Self-Sufficiency Wage decreased slightly due to a small decrease in the cost of housing. However, note that the FMRs in which housing costs are based were re-benchmarked by HUD after data from the 2000 census became available. It is likely that the 2002 housing costs were somewhat over-inflated, which would make it appear that housing costs fell more than actually occurred.

The increase in the Self-Sufficiency Wage since 2002 is due to increases in nearly all basic needs, with the exception of taxes. However, some costs grew at higher rates than others.

- Between 2002 and 2008, the greatest overall cost increase is in health care. For families with one adult and one preschool age child in both Greene and Toombs counties health care costs have risen 70% in the past six years. For nearly all family types and places in this comparison, health care costs grew by close to or over 50%.
- From 2002 to 2008, Cobb County experienced the highest growth in the cost of child care, with a 54% increase for families with one adult and one preschooler child. In Greene County, child care costs increased by over 20% depending on family type. Floyd County experienced 6% to 8% increases in child care costs, while in Toombs County child care costs remained nearly the same between 2002 and 2008.
- Food costs grew by 7% to 17% for all places and family types over this time period. In Greene and Toombs counties, the cost of food grew by 16% for single adults and by 17% for the other three family types. The increase in food costs reflect the incorporation of ACCRA data into the Standard's methodology, making estimates of food costs more accurate and geographically specific than was possible for earlier reports.

Table 2. Annual Self-Sufficiency Standard for Four Family Types and Four Counties  
Georgia: 2002 and 2008

	ONE ADULT	ONE ADULT, ONE PRESCHOOLER	ONE ADULT, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD	TWO ADULTS, ONE PRESCHOOLER AND ONE SCHOOLAGE CHILD
<b>COBB COUNTY</b>				
2002	\$22,796	\$36,009	\$41,497	\$48,152
2008	\$22,505	\$40,101	\$47,013	\$53,678
<b>Change: 2002-2008</b>	-1%	+11%	+13%	+11%
<b>FLOYD COUNTY</b>				
2002	\$14,254	\$22,215	\$26,249	\$34,550
2008	\$16,612	\$25,472	\$29,217	\$37,395
<b>Change: 2002-2008</b>	+17%	+15%	+11%	+8%
<b>GREENE COUNTY</b>				
2002	\$14,102	\$20,466	\$23,315	\$32,435
2008	\$16,322	\$23,598	\$27,279	\$35,556
<b>Change: 2002-2008</b>	+16%	+15%	+17%	+10%
<b>TOOMBS COUNTY</b>				
2002	\$14,055	\$20,277	\$23,108	\$32,288
2008	\$16,556	\$22,063	\$24,965	\$33,277
<b>Change: 2002-2008</b>	+18%	+9%	+8%	+3%

- Housing costs have increased by 10% to 31% in Floyd, Greene, and Toombs counties since 2002. The greatest increase of 31% occurred in Floyd County for families requiring two bedroom units.
- Transportation costs have risen by 6% to 12%, with the greatest increases in Greene and Toombs counties.
- Taxes were the only budget item that either decreased or stayed nearly the same across family types and counties in Georgia between 2002 and 2008. However, for the family types with children in this comparison the Earned Income Tax Credit, the Child and Dependent Care Tax Credit and the Child Tax Credit increased between 2002 and 2008.

## Modeling the Impact of Work Supports

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

- child care assistance;
- health care (Medicaid or Georgia’s Children’s Health Insurance Program);
- the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program);
- Women, Infants and Children (WIC) programs; and
- housing assistance (including Section 8 vouchers and public housing).

Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. Below

is a brief discussion of each work support modeled in Tables 3 and 4. In addition, an explanation of how and why the taxes and tax credits are treated differently in the modeling tables than in the Self-Sufficiency Standard is provided.

**Child Support:** Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets, even in cases where the non-custodial parent’s income is relatively low. When both parents provide support to meet their children’s needs, whatever the amount, children are likely to benefit.

**Child Care:** Since child care is one of the major expenses for families with children, a child care subsidy can substantially reduce this expense. The addition of a child care subsidy generally provides families the greatest financial relief of any work support. For this reason, child care assistance is modeled separately as well as in combination with other work supports.

**Health Care:** While health care expenses usually comprise a relatively small proportion of the Standard (about 10%), health care coverage is essential. As previously discussed, the Standard assumes that a Self-Sufficiency Wage includes employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. However, in Georgia over 1.6 million people lack health insurance.<sup>18</sup> Without health benefits, most people find it difficult, and often prohibitively expensive, to meet their families’ health care needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis.

However, with the expansions of the federal and state-supported Children’s Health Insurance Program (CHIP) many working families now have the option of covering their children’s health care needs when their employer does not offer family coverage and the family does not qualify for Medicaid. Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program.<sup>19</sup> In Georgia, after that time children can be covered by PeachCare for Kids—Georgia’s Children’s Health Insurance Program—as long as family income is at, or below, 235% of the FPL.<sup>20</sup>

**Supplemental Nutrition Assistance (SNAP) and Women, Infants and Children (WIC) Programs:** Most households with a gross monthly income of 130% or less of the Federal

.....

## WORK SUPPORTS...CAN HELP A WORKING FAMILY ACHIEVE STABILITY WITHOUT SCIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING ENVIRONMENTS.

.....

Poverty Level (FPL) are eligible for the federal Supplemental Nutrition Assistance Program (SNAP). This program, administered by individual states, provides crucial support to low-income households. Additionally, Georgia’s WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.<sup>21</sup> For those who qualify, the work support tables include SNAP and WIC benefits in the calculation of food costs.

**Housing:** As with the child care subsidy, housing assistance is a major support for families, as housing is usually the largest expense or the second largest expense when child care costs are high. In the modeling tables, housing assistance reduces the cost of housing to 30% of the household’s income as this is the typical benefit level for most major federal housing assistance programs (e.g. Housing Choice Vouchers and Project-Based Section 8 Housing). Additionally, the modeling tables base eligibility on the usual federal housing program requirements of family income below 80% of HUD’s area median family income (HUD’s low-income definition). However, the majority of initial program participation is typically limited to families with very low income (defined by HUD as income below 30% of area median income).

**Tax Credits:** Tax credits can also provide needed income for families. The Standard shows tax credits as if they are received monthly. However, for the work supports modeled in Table 3 (columns 2–7), the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. The Child Care Tax Credit (CCTC), which is not refundable, is only shown as a monthly credit against federal taxes, if any, in both the Self-Sufficiency Standard and in the modeling columns of the table.

The tax credits are shown annually in Table 3 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families receive the federal EITC as a single payment the following year when they file their tax returns.<sup>22</sup> Many families prefer to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>23</sup> Therefore, in columns 2-7 of Table 3, the total amount of the refundable EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) federal taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table 3. Note that one cannot legally receive the “additional” refundable portion of the Child Tax Credit on a monthly basis.

### TABLE 3 - MODELING THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT IN BIBB COUNTY

In **Table 3**, the impact of adding work supports and child support is modeled for families with one adult, one preschooler, and one schoolage child living in Bibb County. Costs that have been reduced by these supports are indicated with bold font in the table.

**The Self-Sufficiency Standard (Column 1):** The first column of Table 3 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs (except tax credits where applicable) for families with one adult, one preschooler, and one schoolage child living in Bibb County. This family type has monthly child care expenses of \$661 and monthly housing costs of \$594. The adult in this family must earn a Self-Sufficiency Wage of \$2,551 per month, or \$14.49 per hour, working full-time.

**No Work Supports (Column 2):** The second column of Table 3 shows the Self-Sufficiency Standard without any work (or other) supports to reduce costs and also excludes tax credits from the calculation of monthly costs. Tax credits are instead shown as received annually, as is common, and are not included in the Self-Sufficiency Wage (see the discussion above regarding tax credits). The Self-Sufficiency Wage for this family type in Bibb County without work supports, child supports, or tax credits is \$2,905 per month, or \$16.50 per hour, two dollars more per hour than the Self-Sufficiency Standard with tax credits included in the monthly costs.

**Child Support (Column 3):** In Column 3, child support is added to the “no work supports” column. The child support payment of \$225 per month is the average amount received by families participating in the Child Support Enforcement Program in Georgia.<sup>24</sup> Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child support the wage needed to meet basic needs is reduced to \$2,636 per month (\$14.98 per hour).

**Child Support and Child Care (Column 4):** In Column 4, the first work support—child care—is added. Families with incomes at or below 150% of the FPL are eligible for Georgia’s child care assistance program.<sup>25</sup> This support reduces child care costs substantially from \$661 to a co-payment of \$180 per month. The addition of child care assistance, along with child support, reduces the Self-Sufficiency Wage for this family type in Bibb County from \$2,636 to \$2,107 per month (from \$14.98 to \$11.97 per hour).

**Child Support, Child Care, SNAP, WIC, and Medicaid (Column 5):** For adults moving from welfare to work, child care, SNAP, WIC, and Medicaid comprise the typical “package” of benefits. In Column 5, it is assumed that Medicaid will cover all of the family’s health care expenses, reducing health care costs from \$374 per month to zero. The family qualifies for both SNAP and WIC benefits, reducing food costs from \$464 to \$163 per month. The reduced health care and food costs greatly decrease the wage needed to meet basic needs, further reducing the child care assistance co-payment to \$100 in Column 5. Together, child support, child care assistance, WIC, SNAP, and Medicaid lower the

**Table 3. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage**  
*One Adult with One Preschooler and One Schoolage Child: Bibb County, GA 2008*

	#1	#2	CHILD SUPPORT AND WORK SUPPORTS				
	SELF-SUFFICIENCY STANDARD	NO WORK SUPPORTS	#3 Child Support	#4 Child Support & Child Care	#5 Child Support, Child Care, SNAP/ WIC* & Medicaid	#6 Child Support, Child Care, SNAP/ WIC & PeachCare for Kids	#7 Child Support, Housing, Child Care, SNAP/ WIC & PeachCare for Kids
<b>MONTHLY COSTS:</b>							
Housing	\$594	\$594	\$594	\$594	\$594	\$594	\$375
Child Care	\$661	\$661	\$661	\$180	\$100	\$120	\$100
Food	\$464	\$464	\$464	\$464	\$163	\$252	\$220
Transportation	\$259	\$259	\$259	\$259	\$259	\$259	\$259
Health Care	\$374	\$374	\$374	\$374	\$0	\$139	\$139
Miscellaneous	\$235	\$235	\$235	\$235	\$235	\$235	\$235
Taxes	\$374	\$374	\$389	\$282	\$129	\$152	\$128
Earned Income Tax Credit	-\$141	**	**	**	**	**	**
Child Care Tax Credit (-)	-\$104	-\$125	-\$116	-\$52	\$0	\$0	\$0
Child Tax Credit (-)	-\$167	-\$32	\$0	-\$4	\$0	\$0	\$0
Child Support			-\$225	-\$225	-\$225	-\$225	-\$225
<b>SELF-SUFFICIENCY WAGE:</b>							
HOURLY	\$14.49	\$16.50	\$14.98	\$11.97	\$7.14	\$8.68	\$7.00
MONTHLY	\$2,551	\$2,905	\$2,636	\$2,107	\$1,256	\$1,527	\$1,231
ANNUAL	\$30,611	\$34,857	\$31,628	\$25,289	\$15,070	\$18,322	\$14,774
Total Federal EITC (annual refundable)		\$798	\$1,478	\$2,813	\$4,824	\$4,280	\$4,824
Total Federal CTC (annual refundable)**		\$1,619	\$2,000	\$1,933	\$453	\$941	\$409

\*SNAP is the Supplemental Nutrition Assistance Program, formerly the Food Stamp Program. WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit is \$43.52 (FY 2007).

\*\* See discussion at the beginning of this section titled "Modeling the Impact of Supports of Wages Required to Meet Basic Needs".

wage required to meet basic needs to just \$1,256 per month (\$7.14 per hour).

**Child Support, Child Care, SNAP, WIC, and PeachCare for Kids (Column 6):** After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, children are eligible for PeachCare for Kids (Georgia's Children's Health Insurance Program) if the family's income is below 235% of the FPL. Under these circumstances, the adult in this family type would pay only for the cost of her own health care, which is her share of the health insurance premium available through her employer and her out-of-pocket costs and the PeachCare for Kids monthly premium. Column 6 shows the same work support package as Column 5, except that PeachCare for Kids, which covers only the children, has been substituted for Medicaid for the whole

family. As a result, the cost of health care increases to \$139 per month to cover the adult's costs and the PeachCare for Kids monthly premium. The family still qualifies for WIC and SNAP, however, the cost of food increases to \$252. The child care monthly co-payment increases to \$120 per month. The family now needs to earn \$1,527 per month (\$8.68 per hour) to meet the family's basic needs.

**Child Support, Housing, Child Care, SNAP, WIC, and PeachCare for Kids (Column 7):** In the final column, housing assistance is added to the work support package modeled in Column 6. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$594 to \$375 per month. The cost of health care remains \$139 per month. Food costs decrease slightly to \$220 per month. The decrease in the cost of

housing lowers the total income needed, therefore reducing the child care co-payment back to \$100 per month. With the full benefit package, the single parent with one preschooler and one schoolage child in Bibb County needs to earn just \$1,231 per month (\$7.00 per hour) to meet her family’s basic needs. Note that even with all work supports modeled, this wage is still more than the federal minimum wage of \$6.55 per hour, however it is very close to the future (July 24, 2009) minimum wage of \$7.25 per hour. Additionally, at this wage level, this family type in Bibb County is eligible for more than \$5,000 in annual refundable tax credits if the adult worked at this wage throughout the year.

#### TABLE 4 - MODELING THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN BIBB COUNTY

While Table 3 shows how child support and work supports reduce the wage needed, **Table 4** starts with various wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” In Table 4, and throughout the Self-Sufficiency Standard, “wage adequacy” is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. *If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% or more of the family’s basic needs.*

To model wage adequacy, Table 4 uses Bibb County and the same family type (one adult with one preschooler and one schoolage child) as Table 3. Costs that are reduced by work supports in Table 4 are shown in bold. As in Table 3, it is assumed that the “refundable” federal EITC and the “additional” refundable portion of the CTC are received annually. Therefore, these credits are not shown in Table 4 as available to reduce costs monthly, but again the annual credits are shown in shaded rows at the bottom of each panel.

On July 24, 2009 the federal minimum wage will increase from \$6.55 per hour to \$7.25 per hour. In each Panel of Table 4, Column 1 models the future wage of \$7.25 per hour. Column 2 models the 2008 Federal Poverty Level, which is equivalent to \$8.33 per hour. Columns 3 and 4 model the median hourly wages of the two largest occupations by number of employees in Macon, Georgia. Column 3 models the median hourly wage in sales and related occupations, \$9.99 per hour. Column

4 models \$12.49 per hour, the median wage in office and administrative occupations.<sup>26</sup>

In Table 4, Panel A provides a “baseline”, and demonstrates the adequacy of the four wage levels when there are no “work supports” (wages only). Using the same four wage levels, Panel B models the impact of child care alone on wage adequacy; Panel C models child care, SNAP/WIC, and PeachCare for Kids; and Panel D adds a housing subsidy to the supports modeled in Panel C.

**Panel A—No Work Supports (Wages Only):** In Panel A, the family does not receive work supports. In Column 1, the adult earning the future minimum wage of \$7.25 per hour has a total monthly income of \$1,276, excluding tax credits. She experiences a monthly shortfall of \$1,445 and has a wage adequacy of just 47%. In other words, working full-time at the future minimum wage, without any other support or resources, provides less than half of the income needed to meet the needs of families with one adult, one preschooler, and one schoolage child in Bibb County. In the second column of Panel A the hourly wage at the 2008 Federal Poverty Level for a three-person family, \$8.33 per hour, has a slightly higher wage adequacy of 54%. Column 3 models the median wage for sales and related occupations, \$9.99 per hour, at which the family’s wage adequacy is 64%. In Column 4, \$12.49 per hour, the median wage for office and administrative support occupations, has a wage adequacy of 78%.

**Panel B—Child Care:** When the family receives child care assistance, expenses are reduced and wage adequacy increases, as shown in Panel B. At \$7.25 per hour, child care assistance alone decreases the monthly cost of child care from \$661 to just \$43, increasing wage adequacy from 47% with no work supports to 61% with child care assistance. At \$8.33 per hour, the monthly child care co-payment is \$65, increasing wage adequacy from 54% to 68%. In columns 3 and 4, at \$9.99 and \$12.49 per hour, the monthly costs of child care are \$108 and \$173 respectively, increasing wage adequacy to 80% and 95%.

**Panel C—Child Care, SNAP, WIC, and PeachCare for Kids:** Receiving help with health care and food costs further increases wage adequacy. As all of these wages are below the eligibility limit of 235% of the FPL, the cost of children’s health care is covered by PeachCare for Kids, reducing health care costs from \$374 to \$139 per month. At \$7.25, \$8.33, and \$9.99 per hour the family is eligible for both SNAP and

**Table 4. Impact of Work Supports on Wage Adequacy**  
*One Adult with One Preschooler and One Schoolage Child*  
 Bibb County, GA 2008

	#1	#2	#3	#4
	FEDERAL MINIMUM WAGE (JULY 2009)	FEDERAL POVERTY LEVEL	MEDIAN HOURLY WAGE FOR MACON, GA MSA OCCUPATIONS*	
			Sales & Related Occupations	Office & Administrative Support Occupations
HOURLY WAGE:	\$7.25	\$8.33	\$9.99	\$12.49
TOTAL MONTHLY INCOME:	\$1,276	\$1,466	\$1,758	\$2,198
<b>PANEL A: NO WORK SUPPORTS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$594	\$594	\$594	\$594
Child Care	\$661	\$661	\$661	\$661
Food	\$464	\$464	\$464	\$464
Transportation	\$259	\$259	\$259	\$259
Health Care	\$374	\$374	\$374	\$374
Miscellaneous	\$235	\$235	\$235	\$235
Taxes	\$133	\$149	\$187	\$282
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$22)	(\$66)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,721	\$2,737	\$2,754	\$2,805
SHORTFALL (-) OR SURPLUS	(\$1,445)	(\$1,271)	(\$995)	(\$606)
WAGE ADEQUACY Total Income/Total Expenses	47%	54%	64%	78%
<b>PANEL B: CHILD CARE</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$594	\$594	\$594	\$594
Child Care	\$43	\$65	\$108	\$173
Food	\$464	\$464	\$464	\$464
Transportation	\$259	\$259	\$259	\$259
Health Care	\$374	\$374	\$374	\$374
Miscellaneous	\$235	\$235	\$235	\$235
Taxes	\$133	\$149	\$187	\$282
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$22)	(\$66)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,103	\$2,141	\$2,201	\$2,317
SHORTFALL (-) OR SURPLUS	(\$827)	(\$675)	(\$443)	(\$119)
WAGE ADEQUACY Total Income/Total Expenses	61%	68%	80%	95%
Total Federal EITC (annual refundable)**	\$4,824	\$4,434	\$3,695	\$2,583
Total Federal CTC (annual refundable)**	\$489	\$831	\$1,357	\$2,000

\*U.S. Department of Labor, Bureau of Labor Statistics. May 2007 state occupational employment and wage estimates: Macon, Georgia. Retrieved August 5, 2008 from <http://data.bls.gov/oes/search.jsp>

\*\*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 4. (Continued). **Impact of Work Supports on Wage Adequacy**  
*One Adult with One Preschooler and One Schoolage Child*  
 Bibb County, GA 2008

	#1	#2	#3	#4
	FEDERAL MINIMUM WAGE (JULY 2009)	FEDERAL POVERTY LEVEL	MEDIAN HOURLY WAGE FOR MACON, GA MSA OCCUPATIONS*	
			Sales & Related Occupations	Office & Administrative Support Occupations
HOURLY WAGE:	\$7.25	\$8.33	\$9.99	\$12.49
TOTAL MONTHLY INCOME:	\$1,276	\$1,466	\$1,758	\$2,198
<b>PANEL C: CHILD CARE, SNAP/WIC, PEACHCARE FOR KIDS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$594	\$594	\$594	\$594
Child Care	\$43	\$65	\$108	\$173
Food	\$200	\$258	\$344	\$424
Transportation	\$259	\$259	\$259	\$259
Health Care	\$139	\$139	\$139	\$139
Miscellaneous	\$235	\$235	\$235	\$235
Taxes	\$133	\$149	\$187	\$282
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$22)	(\$66)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,603	\$1,700	\$1,846	\$2,042
SHORTFALL (-) OR SURPLUS	(\$327)	(\$234)	(\$87)	\$156
WAGE ADEQUACY Total Income/Total Expenses	80%	86%	95%	108%
<b>PANEL D: HOUSING, CHILD CARE, SNAP/WIC, PEACHCARE FOR KIDS</b>				
<b>MONTHLY COSTS:</b>				
Housing	\$383	\$440	\$527	\$594
Child Care	\$43	\$65	\$108	\$173
Food	\$200	\$258	\$344	\$424
Transportation	\$259	\$259	\$259	\$259
Health Care	\$139	\$139	\$139	\$139
Miscellaneous	\$235	\$235	\$235	\$235
Taxes	\$133	\$149	\$187	\$282
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	\$0	(\$22)	(\$66)
Child Tax Credit (-)	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$1,392	\$1,546	\$1,779	\$2,042
SHORTFALL (-) OR SURPLUS	(\$116)	(\$80)	(\$20)	\$156
WAGE ADEQUACY Total Income/Total Expenses	92%	95%	99%	108%
Total Federal EITC (annual refundable)**	\$4,824	\$4,434	\$3,695	\$2,583
Total Federal CTC (annual refundable)**	\$489	\$831	\$1,357	\$2,000

\*U.S. Department of Labor, Bureau of Labor Statistics. May 2007 state occupational employment and wage estimates: Macon, Georgia. Retrieved August 5, 2008 from <http://data.bls.gov/oes/search.jsp>

\*\* 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).

WIC, reducing food costs from \$464 to \$200, \$258, and \$344 per month respectively. At \$12.49 per hour the family is no longer eligible for SNAP, but is still eligible for WIC, reducing food costs to \$424 per month. The child care assistance co-payments remain the same as in Panel B for each wage level. At the wage levels of \$7.25 and \$8.33 per hour, the additions of SNAP, WIC, and PeachCare for Kids to child care assistance increases wage adequacy to 80% and 86%, so that this family type is now able to cover four fifths or more of their basic needs. At \$9.99 per hour, wage adequacy increases to 95%. At \$12.49 per hour the wage adequacy reaches 108% with this package of benefits and the family is able to meet all of their basic needs and have a monthly surplus of income.

**Panel D—Housing, Child Care, SNAP, WIC, and PeachCare for Kids:** With the addition of housing assistance, housing costs are reduced from \$594 to between \$383 and \$527 per month for the first three wage levels. At \$12.49 per hour this family does not qualify for housing assistance, therefore housing costs remain at \$594 per month and the costs of child care, food, and health care remain the same as in Panel C. The full package of work supports modeled in Panel D—housing assistance, child care assistance, SNAP, WIC, and PeachCare for Kids—increases wage adequacy to over 90% for all the wage levels. At the lowest wage of \$7.25 per hour, the full package of work supports brings wage adequacy to 92%. The same package of work supports brings the hourly wage of \$8.33 to 95% wage adequacy. At \$9.99 per hour wage adequacy is 99%, leaving a shortfall in income of just \$20 per month. At \$12.49 per hour the family’s wage adequacy stays at 108%.

## IMPORTANCE AND AVAILABILITY OF WORK SUPPORTS

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their basic needs as they enter or re-enter the workforce. Thus, work support programs and tax policies can play a critical role in helping families move towards economic self-sufficiency. Unfortunately, the various work supports modeled here are not available to all who need them.

**Housing:** Nationally, nearly two million families received federally assisted housing vouchers in 2007.<sup>27</sup> However, according to the Center on Budget and Policy Priorities (CBPP) 15 million low-income families have unaffordable housing costs (exceeding 30% of their income), and nearly

nine million of these households have severe housing cost burdens (exceeding 50% of their income).<sup>28</sup> Of those receiving federal housing assistance, 59% are families with children.<sup>29</sup> In Georgia, about 45,272 families received federally assisted housing vouchers in 2005. However, the CBPP estimates that during the same year there were 463,842 low-income families in Georgia with unaffordable housing-cost burdens. Therefore only about one out of every ten eligible families in Georgia received assistance.<sup>30</sup>

**Food:** Nationally, enrollment in the Supplemental Nutrition Assistance Program (SNAP) has increased steadily since 2003, reaching 28 million people or 12.8 million households in May 2008.<sup>31</sup> In Georgia, participation in SNAP has increased by 39% since 2003, from 750,208 to 1,039,417 participants (or from 314,687 to 424,362 households) in May 2008.<sup>32</sup> However, it is likely that many families who leave TANF cash assistance programs to begin employment remain eligible for SNAP benefits that they do not receive. The Center on Budget and Policy Priorities states that

Research by both the Department of Health and Human Services and the Urban Institute has shown that fewer than half of the individuals who leave TANF cash assistance continue to participate in the Food Stamp Program [now SNAP] despite earning low wages and (in most cases) remaining eligible for benefits.<sup>33</sup>

According to the Urban Institute nearly 30% of children under age six were children of immigrants in 2002.<sup>34</sup> Documented immigrants are excluded from federal benefits for five years after entry into the U.S., and undocumented immigrants are always ineligible for SNAP. Although citizen children of non-citizen parents are eligible for benefits, it is likely that few non-citizen parents apply for federal benefits, either due to perceived risk or lack of knowledge.<sup>35</sup> Thus, a large number of low-income children may not receive food benefits because of their parents’ citizenship status.

**Child Care:** According to calculations done by the National Women’s Law Center, the FY 2007 Federal Child Care and Development Block Grant (CCDBG) was nearly \$500 million less than the grant for FY 2002, when adjusted for inflation.<sup>36</sup> Although some states made progress in improving child care assistance policies in 2006-2007, 17 states continue to have waiting lists or have frozen new intakes for families seeking child care assistance. In Georgia, there were about 379,859

children under age six (and about 1,001,785 children under age 19) in families with incomes below 200% of the FPL in 2006.<sup>37</sup> However, only about 64,600 children (in 35,600 families) in Georgia received Child Care and Development Fund (CCDF) subsidies in fiscal year 2006.<sup>38</sup> This amounts to approximately 10% of Georgia’s eligible children receiving child care subsidies in 2006. Georgia had 24,808 families on a waiting list as of January 2007.<sup>39</sup> Additionally, in over 25 states co-payments made up a greater percentage of parents’ income in 2007 than in 2001. For families in Georgia with incomes at 150% of the FPL and with one or more children in care, child care co-payments made up 8% of families’ incomes in 2001 and 9% of families’ income in 2007.<sup>40</sup>

**Health Insurance:** According to the Center on Budget and Policy Priorities, nearly 16% of Americans lacked health insurance in 2006, compared to 14% in 2001; meanwhile, the percentage of uninsured children nationwide has remained relatively steady between 2001 and 2006.<sup>41</sup> However, Families USA reports “since 2001, low-income children’s access to health insurance coverage has been negatively affected by state budget cuts” resulting from the fiscal pressures of the 2001 economic recession.<sup>42</sup> According to the CBPP, “the main reason that both children and adults have been losing ground in health insurance coverage is the erosion of employer-sponsored insurance.”<sup>43</sup> Georgia CHIP (PeachCare for Kids) served 343,690 children and teens under 19 years of age in

2006.<sup>44</sup> According to U.S. Census Health Insurance Data (2006), 8.2% of Georgia’s children in families with incomes at or below 200% of the Federal Poverty Level do not have health insurance.<sup>45</sup>

**Child Support:** Despite the fact that 57% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of custodial parents awarded child support receive no payment at all.<sup>46</sup> When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$235 per family, and in Georgia the state average is \$225.33 per family.<sup>47</sup>

**Earned Income Tax Credit:** According to the Internal Revenue Service (IRS), approximately one in four eligible taxpayers do not claim the Earned Income Tax Credit. The IRS states that this is due to “complex eligibility requirements.” The IRS has found that language barriers, homelessness, and living in a rural area are some of the barriers that contribute to lower participation rates. Recognizing the importance of increasing awareness of eligibility requirements, the Department of the Treasury, the IRS, and community partners across the U.S. are working to provide more outreach and information to eligible individuals through EITC awareness days.<sup>48</sup>

## Closing the Gap Between Wages and the Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing *and* food *and* child care; much less other expenses, and are forced to choose between basic needs. This section provides strategies to close the gap between wages earned and the cost of meeting all basic needs for working families.

**Table 5** below shows average wages for Georgia’s top ten occupations (by number of employees). The data was collected by the Bureau of Labor Statistics (BLS) from the 2007 National Survey of Employers and updated using the Consumer Price Index to 2008. The most common Georgia occupational category—office and administrative support occupations—has

an average annual wage of \$31,780. In comparison with the Standard, families with one adult, one preschooler, and one schoolage child in Cobb County require \$47,013 per year or \$22.26 per hour (without work supports) to be self-sufficient. The average wage of the most common Georgia occupation leaves an annual income shortfall of \$15,000 for single adults with one preschooler and one schoolage child living in Cobb County. Only two of the top ten occupational categories in Georgia provide average wages above the Self-Sufficiency Standard for this family type in Cobb County (management occupations; and health care practitioners and technical occupations). The third most common Georgia occupational category—food preparation and serving related occupations—has an average annual wage of just \$18,936, less than half of the Self-Sufficiency Wage for this family type in Cobb County.

**Table 5.**  
**Wages of Georgia’s Ten Largest Occupations: 2008**

OCCUPATION TITLE	NUMBER OF EMPLOYEES	AVERAGE WAGE*	
		Hourly	Annual**
Office and administrative support occupations	734,700	\$15.28	\$31,780
Sales and related occupations	429,740	\$16.76	\$34,859
Food preparation and serving related occupations	347,730	\$9.10	\$18,936
Transportation and material moving occupations	333,420	\$15.52	\$32,286
Production occupations	330,470	\$14.25	\$29,647
Education, training, and library occupations	266,960	\$20.80	\$43,261
Management occupations	221,410	\$46.28	\$96,265
Healthcare practitioners and technical occupations	189,850	\$31.43	\$65,364
Installation, maintenance, and repair occupations	187,110	\$19.34	\$40,226
Construction and extraction occupations	177,600	\$17.10	\$35,563
The Cobb County Self-Sufficiency Wage for one adult, one preschooler and one schoolage child is \$47,013 per year			

\*Wages adjusted for inflation using June 2008 Consumer Price Index from the Bureau of Labor Statistics.

\*\*Annual wages are calculated by multiplying the hourly wage by the “year-round, full-time” hours figure of 2,080 hours. The wages listed here are the median wages for that occupation.

Source: US Department of Labor. May 2007 State Occupational Employment and Wage Estimates. Retrieved from [http://www.bls.gov/oes/current/oes\\_GA.htm](http://www.bls.gov/oes/current/oes_GA.htm)

Thus, Georgia’s most common occupations have wages that are on average below the minimum level of self-sufficiency. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

## STRATEGIES TO CLOSE THE GAP

There are two basic approaches for individuals to close the income gap: reduce costs or raise incomes. The first approach, modeled and discussed in the previous section, reduces costs through subsidies and supports, such as child support, SNAP (formerly the Food Stamp Program), and child care assistance. Strategies for the second approach, raising incomes, are detailed below. Note, however, that reducing costs and raising incomes are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs, yet continue to have their incomes supplemented by work supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose

the path to self-sufficiency that best safeguards their families’ well-being and allows them to balance work, education, and family responsibilities.

**Access to Higher Education:** Education is often the key to entering occupations and workplaces that eventually, if not immediately, pay Self-Sufficiency Wages. **Figure 6** clearly depicts the increases in annual income as education levels increase for U.S. and Georgia workers.<sup>49</sup> Also notable is the considerably lower average incomes for women at each educational level, as compared to men, even while incomes rise as education levels increase for both men and women.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 substantially restricted welfare recipients’ access to higher education. Because of federal and state rules, fewer recipients are now enrolled in post-secondary education programs or long-term training.<sup>50</sup> In particular, new rules under the Deficit Reduction Act, both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions, have increased the proportion of welfare program participants who must be working, while also narrowing the definition of acceptable work activities. The result is a further restriction of access to education and skill training.

Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income parents in college or training. The development of an educated workforce is necessary for employers to remain competitive. Indeed, businesses must invest in education and training for their skilled workers in order to take advantage of new technology. Opportunities for low-income workers to obtain more education are thus vital.

### Targeted Training for Higher-Wage Jobs and Sectoral Employment Intervention:

As discussed earlier in this section, eight of the ten largest occupations in Georgia have average wages below the Self-Sufficiency Wage for families with one adult, one preschooler and one schoolage child in Cobb County. That leaves two of the largest occupations in Georgia as potential sectors that pay wages high enough to meet basic needs. By identifying sectors that require less post-

secondary education but pay higher wages, targeted training increases access to these positions, helping low-wage workers move into careers with Self-Sufficiency Wages. Targeting training towards higher-wage jobs helps communities strengthen their local economies by responding to businesses' specific labor needs and improving a region's ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards higher-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards.<sup>51</sup>

**Expanded and Enhanced Adult Basic Education and Functional Context Education:** Adults with language difficulties, inadequate education, or insufficient job skills and experience usually cannot achieve Self-Sufficiency Wages without access to training and education. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL

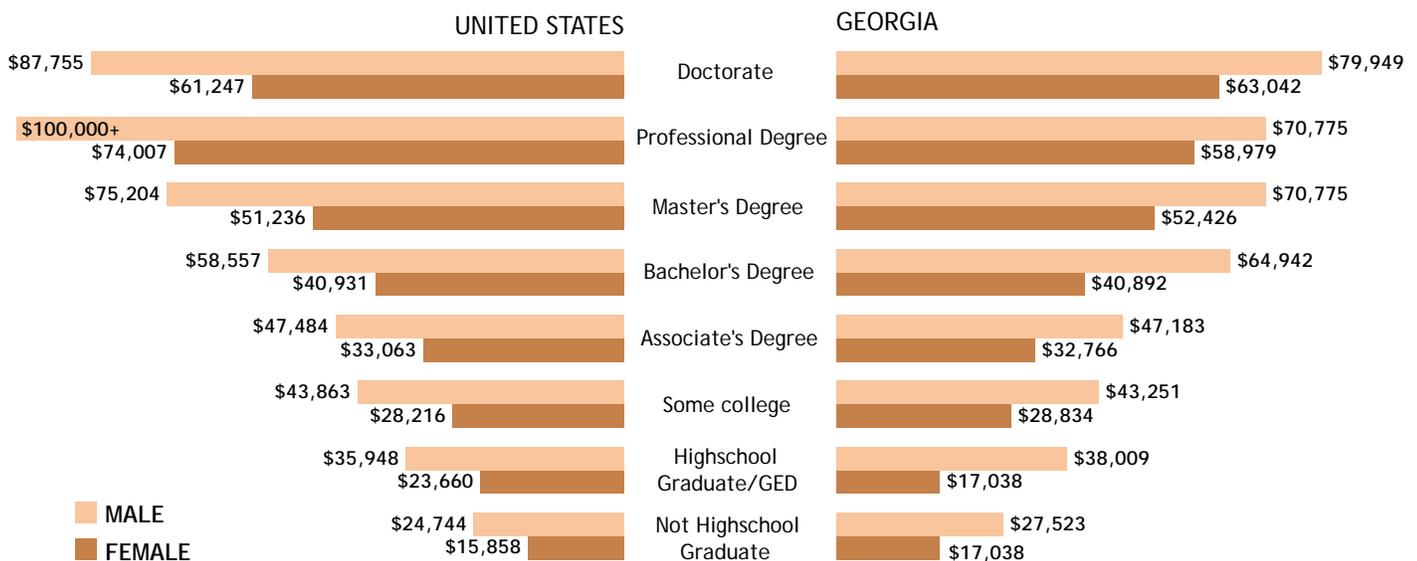
(English as a Second Language) programs. Expansion and improvement of training programs aimed at these necessary work skills could assist adults struggling to enter the workforce.

One component of an enhanced adult education program would involve Functional Context Education (FCE). FCE is an instructional strategy that teaches literacy and job skills within the context of the learners' educational and employment goals.<sup>52</sup> Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills separately as this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

Due to the welfare time limits and restrictions on education and training discussed above, it is now more important than ever for individuals to master basic and job-specific skills as quickly and efficiently as possible. Short-term, high quality adult education trainings can assist in accomplishing this goal. Expanded and enhanced adult education programs not only benefit workers but they also benefit employers. Expanding incumbent worker trainings can result in increased productivity and increased efficiency benefiting the employer as well as the employee.

**Nontraditional Employment for Women:** Entering "nontraditional" occupations (NTOs)—jobs often thought of as "men's jobs"—is an under-utilized but effective strategy

Figure 6. Impacts of Education on Median Earnings by Gender in the United States and Georgia, 2008\*



Sources: National data comes from U.S. Census Bureau, Current Population Survey, 2006 Annual Social and Economic Supplement. Table 9. *Earnings in 2005 by Educational Attainment of the Population 18 Years and Over, by Age, Sex, Race Alone, and Hispanic Origin: 2006*. Retrieved April 24, 2008 from <http://www.census.gov/population/www/socdemo/education/cps2006.html>. Note that males with professional degrees are top-coded as \$100,000 and over in the CPC. State level data comes from U.S. Census Bureau, Decennial Census, 5% Public Use Microdata Sample, Georgia 2000. Retrieved March 24, 2008 from the University of Washington Center for Social Sciences Computation and Research.  
\*National and state earnings data updated to May 2008 with the Consumer Price Index.

by which women can access higher-wage jobs. According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. Many nontraditional jobs, such as construction worker, banking officer, computer repairer, police officer, or truck driver, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels.

Increasing women's access to nontraditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages, NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women's organizations began offering nontraditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. The 1992 Women in Apprenticeship and Nontraditional Occupations (WANTO) Act provided funds through the U.S. Department of Labor Women's Bureau and the Bureau of Apprenticeship and Training for such programs, providing grants for recruitment, training and retention of women in nontraditional occupations, as well as preventing sexual harassment in the workplace.<sup>53</sup> Nontraditional Employment for Women (NEW) in New York City is one such program, offering pre-apprenticeship training in the construction, utilities and transportation sectors since 1978. Graduates of the NEW program gain education and skills leading to economic self-sufficiency, with jobs paying as much as \$45 an hour.<sup>54</sup>

While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in the nontraditional jobs have been institutionalized into mainstream job training and vocational education systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and welfare systems from institutionalizing nontraditional employment for women.

### 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 individuals who may have skills in a particular craft or service.

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) can help women "learn to earn" from each other, build self-esteem, and organize around policy advocacy. Linkages between other micro entrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since micro businesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.<sup>55</sup>

### Individual Development Accounts or Family Savings

**Accounts:** For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to a report of Wealth-Poor Households in the U.S., the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.<sup>56</sup> For these families with no savings, the slightest setback—a car in need of repair, 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 (e.g., "payday loans") just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies often work against the promotion of savings by actively penalizing families that manage to put some money aside. In most states, the TANF asset limit is \$2,000 per family, meaning that families who have saved more than \$2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance. In Georgia however, the TANF asset limit is set at just \$1,000 per

family, allowing families even less savings and assets in order to qualify for TANF.<sup>57</sup>

Other recent policy changes have also begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA) or Family Savings Account (FSA) program. IDAs or FSAs 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 savings can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Research from the American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, indicates strong saving habits among low-income families supported through IDA programs. Financial literacy support and incentives of matched savings have led participants to save 50% of monthly savings targets, on average.<sup>58</sup> While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

#### **Direct Assistance to the Working Poor through Tax**

**Reform:** Work is central to a family’s ability to get ahead but, as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making work pay”. Specifically, tax credits could be expanded so that they are provided to all working families below the Self-Sufficiency Standard. The Earned Income Tax Credit (EITC), the Child and Dependent Care Tax Credit (CCTC), and the Child Tax Credit all benefit working families with low wages, but two of these credits offer reduced benefits to many families well below the Standard. As incomes increase, these benefits decrease, well before families reach the Self-Sufficiency Standard. For example, families with two children with incomes at \$35,000 receive an EITC equal to just 4% of their income. Likewise, the CCTC begins decreasing at \$15,000, and caps expenses that could be deducted at \$250 per month for one child and \$500 for two children, well below child care costs in most Georgia counties. Many states have state EITC, CCTC, and CTC in addition to federal tax credits. Although Georgia does have a state CCTC, it does not have a state EITC or CTC.

**Labor Market Reforms:** Higher wages can have a positive impact on both workers and their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

As demonstrated in this report, 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, raises the “floor” for wages, and therefore affects many workers’ earnings. As of July 24th 2008, twenty three states and the District of Columbia have a minimum wage that is above the federal minimum wage of \$6.55 per hour, the highest being Washington State at \$8.07 per hour, followed by California and Massachusetts at \$8.00 per hour.<sup>59</sup> Georgia’s minimum wage remains below the federal minimum wage at \$5.15 per hour.

Living Wage laws (see Endnote 11) are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. Living wage ordinances set wages above federal or state minimum wages, and are often determined using the Federal Poverty Level for a family of four or 130% of the FPL. Many living wage ordinances include provisions regarding benefits, such as health insurance coverage.<sup>60</sup> Note however that Georgia law prohibits living wage ordinances, or the act of local government entities giving contractual preference based on wages or benefits.<sup>61</sup>

According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages<sup>62</sup> as well as better benefits,<sup>63</sup> moving workers closer to the Self-Sufficiency Standard.

**Gender- and Race-Based Wage Reform:** 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 people of color all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. Discrimination on the basis of gender and/or race is a key issue. See page 23 for evidence of this in the discussion of education and earnings by gender.

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 requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—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 require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicities of the job’s occupants. These laws raise the wages of women and people of color who are subject to race and gender-based discrimination.<sup>64</sup>

## How the Self-Sufficiency Standard Has Been Used

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly describe some of these uses, and in Appendix A, we provide more detail—with references and weblinks—so that you can explore these uses as well as contact programs and persons who have actually applied the Self-Sufficiency Standard in their work.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

*The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.*

As in the modeling tables above, the Self-Sufficiency Standard can be used to evaluate the impact of a variety of work supports (the Food Stamp Program/SNAP, Medicaid) or policy options (child care co-payments, tax reform or tax credits) on family budgets. It can also be used to model changes in these programs.

- For example, in Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State*.

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

*The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.* Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay adequate wages. If the new jobs created pay wages that

For more examples on how the Self-Sufficiency Standard has been used please see **Appendix A** of this publication.

are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” In this way, economic development proposals can be evaluated for their net positive or negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- For example, Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees.

### TARGETING OF JOB TRAINING RESOURCES

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

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers.

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

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

- In Washington State, the Seattle-King County Workforce Development Council adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants.

## TARGETING EDUCATION RESOURCES

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

- For example, the Missouri Women’s Council of the Department of Economic Development used the Self-Sufficiency Standard to begin a program to promote nontraditional career development among low-income women. The program encourages women and girls to explore different, nontraditional career options that will pay a Self-Sufficiency Wages.

## DETERMINATION OF NEED FOR SERVICES

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

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Oregon, Pennsylvania, Washington State, the San Francisco Bay Area in California, and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, in Pennsylvania, PathWays PA offers *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. This tool also allows clients to apply for benefits or for counselors to do so on a client’s behalf.

## PUBLIC EDUCATION

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

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah’s Children’s Health Insurance Program.

## CREATE GUIDELINES FOR WAGE-SETTING

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

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

## SUPPORT RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating

## Conclusion

The challenge facing Georgia is to determine how to make it possible for low-income households to become economically self-sufficient. The rising costs of housing, child care and health care, the lack of education and skills, welfare time limits, and restrictions on training and education all add to the problems faced by many parents seeking self-sufficiency. In addition, there are thousands of families in Georgia who have never been on TANF, and are trapped in low-wage jobs and struggling to make ends meet.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Level are nevertheless far below what is needed 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 Standard.

how poverty differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and *The Health Economic Sufficiency Standard for Massachusetts* use the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations.

In addition to Georgia, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area.

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@u.washington.edu](mailto:pearce@u.washington.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264.

For more information on The Self-Sufficiency Standard for Georgia, to order this publication or the Standard wage tables for any of Georgia's counties, or to find out more about the programs at the Georgia Budget and Policy Institute, contact Sarah Beth Gehl, at (404) 420-1324 or visit <http://www.gbpi.org/>.

## Endnotes

<sup>1</sup> Women’s Foundation of Genesee Valley. (2004). *Improving economic self-sufficiency: Current status, future goals, and intervention strategies project*. Retrieved May 23, 2005, from [http://www.womensfoundation.org/pdfs/Womens\\_Foundation\\_Research.pdf](http://www.womensfoundation.org/pdfs/Womens_Foundation_Research.pdf)

<sup>2</sup> There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly food stamps). The FPL only varies by family size, regardless of composition; the 2008 FPL for a family of three is \$17,600. The Standard uses the FPL in its calculations. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/08poverty.shtml>

<sup>3</sup> DeNavas-Walt, C., Proctor, B. & Hill-Lee, C. (2004). U.S. Census Bureau, Current Population Reports, Series P60-229. *Income, poverty, and health insurance coverage in the United States: 2004*. Washington, DC: U.S. Government Printing Office. Retrieved September 14, 2005, from <http://www.census.gov/prod/2005pubs/p60-229.pdf>

<sup>4</sup> PeachCare for Kids. *Who is eligible?* Retrieved May 16, 2008, from <http://www.peachcare.org>

<sup>5</sup> NPR Online. (2001). NPR/Kaiser/Kennedy School Poll. *Poverty in America*. Retrieved September 25, 2005, from <http://www.npr.org/programs/specials/poll/poverty>

<sup>6</sup> U.S. Department of Health and Human Services. *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved March 25, 2008, from <http://aspe.hhs.gov/poverty/faq.shtml>

<sup>7</sup> U.S. Bureau of Labor Statistics. (2007, October). *Consumer expenditures in 2006*. Retrieved March 26, 2008, from <http://www.bls.gov/news.release/cesan.nr0.htm>

<sup>8</sup> U.S. Bureau of Labor Statistics. (2007, May). *Employment characteristics of families in 2006*. Retrieved January 22, 2008, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>9</sup> Using the 2008 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive places—8 towns in Connecticut, is \$1,642. This is three and a half times as much as the least expensive housing, found in 21 of the 64 Parishes in Louisiana, where two-bedroom units cost \$474 per month. U.S. Housing and Urban Development Department. (2008). *Fair market rents*. Retrieved November 13, 2007, from <http://www.huduser.org/datasets/fmr.html>

<sup>10</sup> One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of

*Drawing the line*. Ruggles’ work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved from <http://www.census.gov/hhes/poverty/povmeas/toc.html>

<sup>11</sup> A living wage is usually the wage a full time worker would need to earn to support a family above the FPL without depending upon government assistance. Economic Policy Institute. Retrieved February 22, 2006, from [http://www.epi.org/content.cfm/issueguides\\_livingwage\\_livingwagefaq](http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq). A Basic Needs Budget encompasses families’ differing needs for child care, transportation, food, health care, regional differences in housing costs, taxes and non-cash benefits from government and private sources, and other miscellaneous items such as clothing and personal care products. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

<sup>12</sup> Although about 70% of employed women with children under 18 years of age worked full-time in 2006, 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 when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Bureau of Labor Statistics. (2007, May). *Employment characteristics of families in 2006*. Retrieved January 21, 2008, from <http://www.bls.gov/news.release/pdf/famee.pdf>

<sup>13</sup> 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* (p. 91). New York: The Haworth Press.

<sup>14</sup> As of July 24, 2008, the federal minimum wage is \$6.55 per hour. Retrieved May 19, 2008, from <http://www.dol.gov/esa/minwage/america.htm>

<sup>15</sup> The Henry J. Kaiser Foundation State Health Facts Online. Health cost and budgets. *Georgia: Average family premium per enrolled employee for employer-based health insurance, 2005*. Retrieved May 6, 2008, from <http://www.statehealthfacts.org/profileind.jsp?rgn=12&cat=5&ind=271>

<sup>16</sup> Families with incomes between 30% and 50% of the median area income (or between \$14,850 and \$24,750 for a family of three in Bibb County) are considered “Very Low Income.” Those with incomes below 30% of the median area income (or below \$14,850 for a family of three in Bibb County) are considered “Extremely Low Income.” Most housing assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income”

category. *FY 2008 median family income for Georgia counties*. Retrieved on July 30, 2008, from [http://www.huduser.org/Datasets/IL/IL08/ga\\_fy2008.pdf](http://www.huduser.org/Datasets/IL/IL08/ga_fy2008.pdf)

<sup>17</sup> HUD calculates the median family income using Core-Based Statistical Areas; their methodology yields a slightly different number from the Census median family income calculations. For HUD's methodology see [http://www.huduser.org/datasets/il/il08/Medians\\_2008.pdf](http://www.huduser.org/datasets/il/il08/Medians_2008.pdf)

<sup>18</sup> The Henry J. Kaiser Family Foundation State Health Facts Online. *Georgia: Health Insurance Coverage of the Total Population, states (2006-2007), U.S. (2007)*. Retrieved October 15, 2008 from <http://www.statehealthfacts.org>

<sup>19</sup> Georgia Department of Human Resources. *Transitional medical assistance*. Retrieved July 31, 2008, from [http://www.odis.dhr.state.ga.us/3000\\_fam/3480\\_medicaid/MANUALS/2166.doc](http://www.odis.dhr.state.ga.us/3000_fam/3480_medicaid/MANUALS/2166.doc)

<sup>20</sup> PeachCare for Kids. *Who is eligible?* Retrieved May 16, 2008, from <http://www.peachcare.org/>

<sup>21</sup> USDA Food and Nutrition Services. *WIC income eligibility guidelines 2008-2009*. Retrieved May 19, 2008, from <http://www.fns.usda.gov/wic/howtoapply/incomguidelines08-09.htm>

<sup>22</sup> Some workers may be unaware of the advance payment option, and others may have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

<sup>23</sup> Of federal returns filed in 2001, only 137,685 taxpayers reported having received advance EITC 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.

<sup>24</sup> U.S. Department of Health and Human Services. Administration for Children & Families. Office of Child Support Enforcement. *2005 annual statistical report*. (Tables 4, 14, 15 and 61). Retrieved August 14, 2008, from [http://www.acf.hhs.gov/programs/cse/pubs/2008/annual\\_report](http://www.acf.hhs.gov/programs/cse/pubs/2008/annual_report). Data has been inflated using the Bureau of Labor Statistics Southern Region Consumer Price Index for May 2008.

<sup>25</sup> Georgia Department of Human Services. Division of Family and Children Services. *Subsidized child care*. Retrieved May 6, 2008, from [http://dfcs.dhr.georgia.gov/portal/site/DHR-DFCS/menuitem.5d32235bb09bde9a50c8798dd03036a0/?vgnnextoid=16fa2b48d9a4ff00VgnVCM100000bf01010aRCRD; and 2008-2009 CCDF state plan and attachments. Attachment 3.5.1: Child care and parent services maximum allowable income and weekly family fee scale \(effective August 1, 2006\)](http://dfcs.dhr.georgia.gov/portal/site/DHR-DFCS/menuitem.5d32235bb09bde9a50c8798dd03036a0/?vgnnextoid=16fa2b48d9a4ff00VgnVCM100000bf01010aRCRD; and 2008-2009 CCDF state plan and attachments. Attachment 3.5.1: Child care and parent services maximum allowable income and weekly family fee scale (effective August 1, 2006)). Retrieved May 6, 2008, from <http://www.files.georgia.gov/DHR-DFCS/DHR-DFCS%20CAPS/Attachment%203.5.pdf>

<sup>26</sup> U.S. Department of Labor. Bureau of Labor Statistics. *May 2007 state occupational employment and wage estimates: Macon, Georgia*. Retrieved August 5, 2008, from [http://www.bls.gov/oes/current/oes\\_ga.htm](http://www.bls.gov/oes/current/oes_ga.htm)

<sup>27</sup> 1.95 million households received federal housing vouchers in 2007. Center on Budget and Policy Priorities. *Introduction to the housing voucher program*. Revised July 6, 2007. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hou.pdf>

<sup>28</sup> These figures are based on a Center on Budget and Policy Priorities analysis of data from the 2000 and 2005 American Community Surveys (the most recent Census data available). Rice, D. and Sard, B. (2007, June 1). *Congress should increase HUD's budget to prevent families from losing assistance and address growing need*. Center on Budget and Policy Priorities. Retrieved December 20, 2007, from <http://www.cbpp.org/5-29-07hou.htm>

<sup>29</sup> Center on Budget and Policy Priorities. (2007, July 6). *Introduction to the housing voucher program*. Retrieved December 20, 2007, from <http://www.centeronbudget.org/5-15-03hou.pdf>

<sup>30</sup> Rice, D. and Sard, B. (2007). *The effects of the federal budget squeeze on low-income housing assistance*. Center for Budget and Policy Priorities. Retrieved on October 26, 2007, from <http://www.centeronbudget.org/2-1-07hou.pdf>

<sup>31</sup> U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food stamp program: Number of persons participating*. (Data as of July 29, 2008). Retrieved August 14, 2008, from <http://www.fns.usda.gov/pd/29fslatest.htm> and *Food stamp program: Number of households participating*. (Data as of July 29, 2008) Retrieved August 14, 2008, from <http://www.fns.usda.gov/pd/30fslatehh.htm>

<sup>32</sup> Note that this increase does not control for population change in Georgia, or any USDA methodological changes. U.S. Department of Agriculture. Food and Nutrition Service. Program Data. *Food stamp program: Number of persons participating*. (Data as of July 29, 2008). Retrieved August 14, 2008, from <http://www.fns.usda.gov/pd/29fslatest.htm> and *Food stamp program: Number of households participating*. (Data as of July 29, 2008). Retrieved August 14, 2008, from <http://www.fns.usda.gov/pd/30fslatehh.htm>

<sup>33</sup> Center on Budget and Policy Priorities. (2003, November 10). *Transitional food stamps: Background and implementation issue*. Retrieved October 10, 2005, from <http://www.cbpp.org/11-10-03fa.htm>

<sup>34</sup> Capps, R., Fix, M., Ost, J., Reardon-Anderson, J., and Passel, J. (2005). *Immigrant families and workers: The health and well-being of young children and immigrants*. Facts and Perspectives Brief Number 5. Urban Institute Immigration Studies Program. Retrieved July 2007, from [http://www.urban.org/UploadedPDF/311182\\_immigrant\\_families\\_5.pdf](http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf)

<sup>35</sup> Capps et al. state that, "many eligible citizen children with noncitizen parents do not participate in these programs because the parents are unaware that their children are eligible. They may also be

afraid of receiving benefits because of the consequences for retaining legal status or becoming a citizen.” Capps et al. (2005). *Immigrant Families and Workers: The Health and Well-Being of Young Children and Immigrants*. Facts and Perspectives Brief Number 5. Urban Institute Immigration Studies Program. Retrieved July 2007, from [http://www.urban.org/UploadedPDF/311182\\_immigrant\\_families\\_5.pdf](http://www.urban.org/UploadedPDF/311182_immigrant_families_5.pdf)

<sup>36</sup> The FY 2007 funding for CCDBG was \$4.979 billion. When adjusted for inflation, the funding level for FY 2002 was \$5.530 billion. Schulman, K. and Blank, H. (2007). *State child care assistance policies 2007: Some steps forward, more progress needed*. National Women’s Law Center. Issue Brief. Retrieved on December 18, 2007, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport07Web.pdf>

<sup>37</sup> National Center for Children in Poverty. *Georgia: Demographics of young, low-income children*. Retrieved on Retrieved May 19, 2008, from [http://www.nccp.org/profiles/GA\\_profile\\_8.html](http://www.nccp.org/profiles/GA_profile_8.html) and National Center for Children in Poverty. *Georgia: Demographics of low-income children*. Retrieved on May 19, 2008, from [http://www.nccp.org/profiles/GA\\_profile\\_6.html](http://www.nccp.org/profiles/GA_profile_6.html)

<sup>38</sup> U.S. Department of Health and Human Services. Administration for Children and Families. Table 1: Child care and development fund average monthly adjusted number of family and children served (FFY 2006). Retrieved July 30, 2008, from [http://www.acf.hhs.gov/programs/ccb/data/ccdf\\_data/06acf800/table1.htm](http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/06acf800/table1.htm)

<sup>39</sup> States made limited improvements in child care assistance policies between February 2006 and February 2007, such as slight decreases to number of families on waiting lists; however, states have not been able to recover from declining federal funding and gaps remain in policies such as eligibility limits, copayments, and reimbursement rates. Schulman, K. and Blank, H. (2007). *State child care assistance policies 2007: Some steps forward, more progress needed*. National Women’s Law Center. Issue Brief. Retrieved on May 1, 2008, from <http://www.nwlc.org/pdf/StateChildCareAssistancePoliciesReport07Web.pdf>

<sup>40</sup> Ibid.

<sup>41</sup> Center on Budget and Policy Priorities (2007). *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from <http://www.cbpp.org/8-28-07health.htm>

<sup>42</sup> Families USA. (2004, September). *Health care: Are you better off today than you were four years ago?* Retrieved September 14, 2005, from [http://www.familiesusa.org/site/docserver/Are\\_you\\_better\\_off\\_final.pdf](http://www.familiesusa.org/site/docserver/Are_you_better_off_final.pdf)

<sup>43</sup> The number of uninsured children has increased from 7.72 million in 2004 to 8.6 million in 2006. The percentage of people with employer-sponsored health insurance coverage has decreased from 63.2% in 2001 to 59.7% in 2006. Center on Budget and Policy Priorities. (2007). *More Americans, including more children, now lack health insurance*. Retrieved on September 4, 2007, from <http://www.cbpp.org/8-28-07health.htm>

<sup>44</sup> Centers for Medicare and Medicaid Services. *FY 2006 number of children ever enrolled year-SCHIP by program type*. Retrieved July 30, 2008, from <http://www.cms.hhs.gov/NationalSCHIPPolicy/downloads/FY2006StateTotalTable.pdf>

<sup>45</sup> U.S. Census Bureau. *Number and percent of children under 19 at or below 200% of poverty by health insurance coverage and state: 2006*. Retrieved May 16, 2008, from <http://www.census.gov/hhes/www/hlthins/liuc06.html>

<sup>46</sup> Grall, T. (2007). *Custodial mothers and fathers and their child support: 2005*. (U.S. Census Bureau, Current Population Reports, Series P60-234). Washington, DC: U.S. Government Printing Office. Retrieved August 14, 2008, from <http://www.census.gov/prod/2007pubs/p60-234.pdf>

<sup>47</sup> This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2004, and have been inflated to the Midwest Region February 2008 CPI to more accurately reflect trends for the last calendar year. U.S. Department of Health and Human Services. Administration for Children and Families. Office of Child Support Enforcement. (FY 2004). *Annual statistical report*. (Tables 4, 10, 11, and 52). Retrieved November 8, 2007, from [http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual\\_report/#40](http://www.acf.hhs.gov/programs/cse/pubs/2007/reports/annual_report/#40). Updated for May South-Urban 2008 Consumer Price Index.

<sup>48</sup> Internal Revenue Service. (2008). EITC awareness kicks off today; free tax help available. Retrieved September 4, 2008 from <http://www.irs.gov/newsroom/article/0,,id=178071,00.html>

<sup>49</sup> United States data obtained from the U.S. Census Bureau, Current Population Survey, 2006 Annual Social and Economic Supplement. Table 9. Earnings in 2005 by educational attainment of the population 18 years and over, by age, sex, race alone, and Hispanic origin: 2006. Retrieved April 24, 2008, from <http://www.census.gov/population/www/socdemo/education/cps2006.html>. Georgia data obtained from the U.S. Census Bureau. *2000 public use microdata sample (PUMS)*. Retrieved March 24, 2008, from <http://julius.csscr.washington.edu>

<sup>50</sup> Center for Women Policy Studies. (2002). *From poverty to self-sufficiency: The role of postsecondary education in welfare reform*. Retrieved February 28, 2006, from <http://www.centerwomenpolicy.org/pdfs/POV1.pdf>

<sup>51</sup> For more information on Sector Training see <http://www.insightcced.org> and <http://www.sixstrategies.org/sixstrategies/targetingsect.cfm>

<sup>52</sup> Many uses of the Self-Sufficiency Standard can be found on the website for Six Strategies for Family Economic Self-Sufficiency, A Project of Wider Opportunities for Women, <http://www.wowonline.org>

org. More information about Functional Context Education can be found at <http://www.sixstrategies.org/sixstrategies/functional.cfm>

<sup>53</sup> For more information about nontraditional occupations (NTOs) see Workplace Solutions. *Women in Nontraditional Occupations and Apprenticeships*. Available at <http://www.workplacesolutions.org/about/grantees.cfm>

<sup>54</sup> For more information about Nontraditional Employment for Women (NEW) see <http://www.new-nyc.org/index.htm>

<sup>55</sup> For more information about microenterprise training and development see <http://www.womensinitiative.org>

<sup>56</sup> Montalto, C. P. (2002, May). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005, from [http://www.consumerfed.org/pdfs/cfa5\\_wealth\\_poor\\_final\\_report.pdf](http://www.consumerfed.org/pdfs/cfa5_wealth_poor_final_report.pdf)

<sup>57</sup> National Center for Children in Poverty. *Georgia: Temporary assistance for needy families (TANF) cash assistance*. Retrieved May 19, 2008, from [http://www.nccp.org/profiles/GA\\_profile\\_36.html](http://www.nccp.org/profiles/GA_profile_36.html)

<sup>58</sup> For more information about Individual Development Accounts see <http://gwbweb.wustl.edu/csd/asset/idas.htm>

<sup>59</sup> As of July 24, 2008 those states are Alaska, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia, Washington, and West Virginia. U.S. Department of Labor. Employment Standards

Administration. Wage and Hour Division. Retrieved July 21, 2008, from <http://www.dol.gov/esa/minwage/america.htm>

<sup>60</sup> Economic Policy Institute. *Living wage: Frequently asked questions*. Retrieved July 16, 2008, from [http://www.epi.org/content.cfm/issueguides\\_livingwage\\_livingwagefaq](http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq)

<sup>61</sup> In 2006, union workers averaged \$23.33 per hour, compared to \$18.53 for nonunion workers. U.S. Department of Labor. Bureau of Labor Statistics. (2007, June). *National compensation survey: Occupational wages in the United States*. (Summary 07-03). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ocs/sp/ncbl0910.pdf>

<sup>62</sup> Georgia General Assembly. Official Code of Georgia Annotated. Title 34: Labor and Industrial Relations. Chapter 4: Minimum Wage Law. O.C.G.A. 34-4-3.1 (2008) *Wages and employment benefits by local government agencies*. Retrieved September 30, 2008, from <http://www.legis.state.ga.us/>

<sup>63</sup> In 2007, a union employee's average share of employer-sponsored health insurance was 8% of the medical care premium for single coverage and 12% for family coverage, compared with a nonunion employee's average share of 20% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2007, August). *National compensation survey: Employee benefits in private industry in the United States, March 2007*. (Summary 07-05). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf>

<sup>64</sup> StateAction.Org. State Issues. (n.d.) Equal pay. Retrieved October 12, 2005, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>. Also, see National Committee on Pay Equity at <http://www.pay-equity.org>

## Appendix A: Examples of How the Standard Has Been Used

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

### ASSESSMENT OF PUBLIC POLICY OPTIONS

- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility (see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>). In addition, the Colorado Division of Housing used information from the Colorado Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://www.dola.state.co.us/cdh/researchers/documents/HousingColo02.pdf>).
- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see [http://liveworkthrive.org/admin/Editor/assets/WPFR\\_Report\\_031108.pdf](http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf)).
- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see <http://www.acy.org>).
- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see <http://www.hscdade.org>.
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County go to <http://www.captc.org>

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

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

### TARGETING OF JOB TRAINING RESOURCES

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

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

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

## TARGETING EDUCATION RESOURCES

- The Missouri Women's Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women's Council go to [http://www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm)
- In California's Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see <http://www.insightccd.org>).
- Following the release of the Crittenton Women's Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide.

Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see <http://www.liveworkthrive.org/hotjobs.php>).

- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut's Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://www.cga.ct.gov/PCSW>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.
- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

## DETERMINATION OF NEED FOR SERVICES

- For example, in Virginia, Voices for Virginia's Children successfully advocated for the state's TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia's Children go to <http://www.vakids.org/work/fes.htm>
- The Connecticut Legislature enacted a state statute that identified "the under-employed worker" as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to

assist such workers (see [http://www.larcc.org/documents/mapping\\_change\\_2002.pdf](http://www.larcc.org/documents/mapping_change_2002.pdf)).

- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

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

## PUBLIC EDUCATION

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a

discussion about increasing funding for Utah’s Children’s Health Insurance Program For more information on Voices for Utah Children go to <http://www.utahchildren.org>

- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS (hosted by the Crittenton Women’s Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women’s Union, see <http://www.liveworkthrive.org>
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the “Walk-A-Mile” program, where they “walk” in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Self-Sufficiency Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- In Washington, the Standard was also used to advocate for supports for foster children as they transition to independent living.
- The Wisconsin Women’s Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women’s coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women’s Network website can be accessed at <http://www.wiwomensnetwork.org>
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see <http://www.ncsl.org/programs/employ/livingwage2005.htm>).
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see <http://www.ccw.org/data.html>).
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see <http://www.acy.org>
- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers’ wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see <http://www.insightcced.org>).
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii’s minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a 9-day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security

## CREATE GUIDELINES FOR WAGE-SETTING

- For example, Vanderbilt University in Tennessee uses the Self-Sufficiency Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information on the Living Wage campaign at Vanderbilt University go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>

workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

## SUPPORT RESEARCH

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* use the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf>)
- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level. PathWays PA also uses the Standard as a measure against which to base tax credits, health care reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the following reports:
  - *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California* (see <http://www.nedlc.org>);
  - *Overlooked and Undercounted: Wages, Work and Poverty in Washington State* (see [http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked\\_and\\_Undercounted.pdf](http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked_and_Undercounted.pdf));
  - *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*;
  - *Overlooked and Undercounted: Where Connecticut Stands*;
  - *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*.

## Appendix B: Methodology, Assumptions and Sources

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

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

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

The Self-Sufficiency Standard is calculated for 70 different family types for 159 counties in Georgia. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Georgia are included in Appendix C.

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

families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

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

**Housing:** For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2007, HUD published final FMRs for fiscal year 2008.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into “Metropolitan Divisions” (i.e., HMFAs). These designations were new to 2005, a “rebenchmarking” year, in which FMRs were calculated, based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or moved to another metro area.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>a</sup>

For Georgia, housing is calculated using the FY 2008 HUD Fair Market Rents. All of Georgia's FMRs are set at the 40th percentile.

There are 10 metropolitan areas in Georgia that consist of more than one county, which are: Albany, Athens-Clarke, Atlanta-Sandy Springs-Marietta, Augusta-Richmond County, Brunswick, Chattanooga, Columbus, Macon, Savannah, and Valdosta.

Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used the National Low Income Housing Coalition (NLIHC) median gross rents for each of the counties included in the metropolitan areas listed above to obtain the individual county housing costs. The Standard's housing costs for the remaining counties in Georgia are calculated using HUD FMRs without adjustments.

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

**Child Care:** The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.<sup>b</sup> Many states, including Georgia, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for Georgia is from the most recent child care market rate survey released in October, 2007, conducted by The School of Social Work, Georgia State University, Atlanta, Georgia and the A.L. Burruss Institute of Public Service, Kennesaw State University, Kennesaw Georgia. The Georgia 2007 Child Care Market Rate Survey was prepared for the Georgia Department of Human Resources, Division of Family and Children Services.<sup>c</sup>

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

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

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

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

For the Georgia 2008 Standard, infant rates (normally defined by the Standard as 0 up to 3 years of age) were calculated using the cost of full-time care at licensed family care facilities for infants (defined as 6 weeks to 1 year by the Georgia Market Rate Survey) and toddlers (defined as 13 to 35 months by the Georgia Market Rate Survey). Georgia's full-time center care rates were used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by both the Standard and the Georgia Market Rate Survey). Costs for schoolage children (defined as 6 to 12 years by the Standard and as 5 to 12 years of age and in school by the Georgia Market Rate Survey) were calculated using part-time licensed center care rates.

The Georgia 2007 Child Care Market Rate Survey provided 75th percentile child care rates across three market zones in Georgia. To further differentiate child care rates by smaller regions in Georgia, county specific median toddler rates

were obtained from The School of Social Work, Georgia State University. Using county specific data, each of the three zones were split into 3 sub-groups by percentile breakpoints with a minimum of 20 responses per sub-group, making a total of 9 groups within Georgia. For each new group, 75th percentile rates were calculated and applied to each county within the group.

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

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.<sup>f</sup>

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

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

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Georgia food costs range from 8% lower to 7% higher than the national average. ACCRA's average cost of groceries for the first through the third quarter of 2007 was averaged and applied to their respective counties. Note that although the ACCRA Cost of Living Index is generally intended for

upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

**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 working population. According to a study done by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population.<sup>g</sup> The Standard assumes private transportation (a car) where public transportation use is less than 7%. DeKalb (8.2%) and Fulton (9.3%) counties have more than 7% public transportation use for commuting to and from work, thus the Standard uses public transportation costs in its calculations for these counties.<sup>h</sup> The cost of transportation in DeKalb and Fulton counties is \$52.50 per month for an adult, the cost of a monthly pass with unlimited rides from Metropolitan Atlanta Rapid Transit Authority (MARTA).

For the rest of Georgia's counties the Standard assumes private transportation and that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from a survey conducted by the National Association of Insurance Commissioners (NAIC). To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from the Georgia Insurance and Safety Fire Commissioner Auto Rate Comparisons, which publishes sample premiums from 26 companies for eleven places within Georgia. Each of Georgia's

counties was grouped geographically within ten regions and applied the appropriate sample insurance ratio.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not. To estimate private transportation fixed costs, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile living in the Census South region of the U.S.

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

**Health Care:** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. Nationally, the employer pays 83% of the insurance premium for the employee and 75% of the insurance premium for the family. In Georgia, the full-time worker's employer pays an average of 82% of the insurance premium for the employee and 72% for the family.<sup>1</sup>

Health care premiums are obtained from The Henry J. Kaiser Foundation State Health Facts Online, Employment-Based Health Premium for a single adult and for a family. The Kaiser Foundation bases the cost of health insurance premiums on the average premium paid by a state's residents, according to the national Medical Expenditure Panel Survey (MEPS). These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index. To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Blue Cross Blue Shield of Georgia holds about 42% of the total market share of health insurance companies in the state. The next highest market share companies are United Healthcare (11%) and Aetna (8%).<sup>2</sup> Sample premiums are obtained for these three companies for every county in Georgia and averaged to create county ratios, which are used to vary the statewide MEPS health care premium for every county.

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

Note that although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Georgia, between 2000 and 2004, the worker's share of health care premiums increased 40% while the average worker's earnings increased by 13%.<sup>3</sup> Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage.

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.<sup>4</sup>

**Taxes:** Taxes include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types.

Georgia state income taxes are calculated using the tax forms and instructions from the Georgia Department of Revenue. The statutory state income tax rate varies from 1% to 6% of Georgia taxable income.

Georgia has a 4% state sales and use tax as well as local sales tax of 1% to 3% that varies by county. 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. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

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

Georgia does not have a state EITC.

**The Child Care Tax Credit (CCTC)**, also known as the Child and Dependant Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2006, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

In addition to the federal CCTC, Georgia has a state child and dependent care tax credit. Eligibility for Georgia’s state CCTC is the same as for the federal CCTC and the benefit level is 20% of the federal credit awarded.

**The Child Tax Credit (CTC)** is like the EITC in that it is a refundable federal tax credit. In 2006, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$11,300, whichever was less. For the Standard, the CTC is shown as received monthly.

Georgia does not have a state CTC.

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## **Appendix C: The Self-Sufficiency Standard for Select Family Types in Georgia**

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MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>1. THE SELF-SUFFICIENCY STANDARD FOR APPLING COUNTY, GA 2008</b>								
Housing	467	518	518	518	518	631	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	383	427	433
Miscellaneous	105	173	214	208	187	258	261	255
Taxes	225	251	290	268	245	394	386	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-287	-89	-122	-143
Child Care Tax Credit (-)	0	-61	-65	-55	-32	-97	-81	-72
Child Tax Credit (-)	0	-83	-167	-164	-128	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.87	\$10.55	\$12.47	\$11.90	\$10.56	\$15.89	\$8.21*	\$7.94*
MONTHLY	\$1,386	\$1,857	\$2,194	\$2,095	\$1,859	\$2,797	\$2,889	\$2,794
ANNUAL	\$16,628	\$22,289	\$26,327	\$25,138	\$22,308	\$33,559	\$34,667	\$33,524
<b>2. THE SELF-SUFFICIENCY STANDARD FOR ATKINSON COUNTY, GA 2008</b>								
Housing	450	518	518	518	518	660	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	104	173	213	207	187	260	261	254
Taxes	219	249	288	268	244	403	384	372
Earned Income Tax Credit (-)	0	-157	-218	-239	-288	-82	-125	-145
Child Care Tax Credit (-)	0	-60	-64	-55	-31	-102	-80	-71
Child Tax Credit (-)	0	-83	-167	-162	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.72	\$10.50	\$12.41	\$11.86	\$10.52	\$16.09	\$8.18*	\$7.91*
MONTHLY	\$1,359	\$1,848	\$2,184	\$2,087	\$1,851	\$2,832	\$2,879	\$2,783
ANNUAL	\$16,304	\$22,173	\$26,202	\$25,050	\$22,209	\$33,986	\$34,543	\$33,397
<b>3. THE SELF-SUFFICIENCY STANDARD FOR BACON COUNTY, GA 2008</b>								
Housing	450	518	518	518	518	660	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	104	174	214	208	188	261	261	255
Taxes	220	252	290	269	246	406	387	375
Earned Income Tax Credit (-)	0	-155	-215	-236	-286	-79	-122	-142
Child Care Tax Credit (-)	0	-61	-66	-56	-32	-104	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.74	\$10.57	\$12.49	\$11.92	\$10.58	\$16.17	\$8.22*	\$7.95*
MONTHLY	\$1,362	\$1,861	\$2,197	\$2,098	\$1,862	\$2,846	\$2,892	\$2,797
ANNUAL	\$16,342	\$22,327	\$26,368	\$25,179	\$22,341	\$34,150	\$34,708	\$33,566

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>4. THE SELF-SUFFICIENCY STANDARD FOR BAKER COUNTY, GA 2008</b>								
Housing	338	397	397	397	397	533	397	397
Child Care	0	299	596	466	167	764	596	466
Food	214	324	422	486	562	570	608	668
Transportation	255	262	262	262	262	262	498	498
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	94	162	203	197	177	250	251	245
Taxes	184	221	265	263	199	353	362	342
Earned Income Tax Credit (-)	0	-183	-248	-262	-319	-120	-154	-175
Child Care Tax Credit (-)	0	-44	-50	-43	-16	-82	-66	-56
Child Tax Credit (-)	0	-83	-156	-146	-105	-247	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.90	\$9.60	\$11.60	\$11.22	\$9.68	\$15.07	\$7.78*	\$7.49*
MONTHLY	\$1,214	\$1,690	\$2,041	\$1,975	\$1,704	\$2,653	\$2,739	\$2,638
ANNUAL	\$14,566	\$20,280	\$24,498	\$23,700	\$20,444	\$31,831	\$32,862	\$31,657
<b>5. THE SELF-SUFFICIENCY STANDARD FOR BALDWIN COUNTY, GA 2008</b>								
Housing	486	603	603	603	603	720	603	603
Child Care	0	383	766	616	233	999	766	616
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	107	190	239	231	202	290	287	278
Taxes	232	324	388	345	266	563	501	447
Earned Income Tax Credit (-)	0	-109	-128	-159	-249	0	-25	-64
Child Care Tax Credit (-)	0	-73	-113	-93	-50	-110	-110	-109
Child Tax Credit (-)	0	-83	-167	-167	-155	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.03	\$12.22	\$14.84	\$14.02	\$11.57	\$19.30	\$9.53*	\$8.99*
MONTHLY	\$1,413	\$2,151	\$2,612	\$2,468	\$2,037	\$3,397	\$3,353	\$3,165
ANNUAL	\$16,956	\$25,816	\$31,347	\$29,612	\$24,446	\$40,764	\$40,234	\$37,978
<b>6. THE SELF-SUFFICIENCY STANDARD FOR BANKS COUNTY, GA 2008</b>								
Housing	484	537	537	537	537	652	537	537
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	107	181	227	218	193	274	274	265
Taxes	232	279	331	306	258	467	429	401
Earned Income Tax Credit (-)	0	-137	-173	-201	-272	-30	-79	-109
Child Care Tax Credit (-)	0	-73	-86	-72	-39	-120	-102	-88
Child Tax Credit (-)	0	-83	-167	-167	-139	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.03	\$11.24	\$13.62	\$12.86	\$10.97	\$17.49	\$8.79*	\$8.39*
MONTHLY	\$1,413	\$1,978	\$2,397	\$2,264	\$1,930	\$3,078	\$3,093	\$2,954
ANNUAL	\$16,962	\$23,736	\$28,769	\$27,167	\$23,160	\$36,932	\$37,120	\$35,443

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>7. THE SELF-SUFFICIENCY STANDARD FOR BARROW COUNTY, GA 2008</b>								
Housing	579	644	644	644	644	784	644	644
Child Care	0	459	917	737	279	1196	917	737
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	116	201	256	245	208	313	304	292
Taxes	272	380	486	409	271	672	584	524
Earned Income Tax Credit (-)	0	-76	-54	-110	-236	0	0	-2
Child Care Tax Credit (-)	0	-70	-120	-126	-56	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-164	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.82	\$13.39	\$16.85	\$15.32	\$11.94	\$21.40	\$10.39*	\$9.83*
MONTHLY	\$1,553	\$2,356	\$2,965	\$2,697	\$2,101	\$3,767	\$3,659	\$3,459
ANNUAL	\$18,633	\$28,273	\$35,586	\$32,365	\$25,207	\$45,207	\$43,907	\$41,510
<b>8. THE SELF-SUFFICIENCY STANDARD FOR BARTOW COUNTY, GA 2008</b>								
Housing	571	635	635	635	635	773	635	635
Child Care	0	459	917	737	279	1196	917	737
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	116	200	256	244	207	312	303	291
Taxes	269	375	480	406	268	667	580	519
Earned Income Tax Credit (-)	0	-79	-58	-113	-238	0	0	-6
Child Care Tax Credit (-)	0	-70	-120	-124	-55	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-163	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.75	\$13.29	\$16.74	\$15.25	\$11.87	\$21.31	\$10.36*	\$9.77*
MONTHLY	\$1,540	\$2,338	\$2,946	\$2,683	\$2,089	\$3,751	\$3,645	\$3,440
ANNUAL	\$18,485	\$28,061	\$35,352	\$32,202	\$25,062	\$45,007	\$43,742	\$41,277
<b>9. THE SELF-SUFFICIENCY STANDARD FOR BEN HILL COUNTY, GA 2008</b>								
Housing	437	522	522	522	522	632	522	522
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	143	391	405	411	435	425	470	476
Miscellaneous	104	178	219	212	192	262	266	259
Taxes	219	265	305	287	255	411	401	382
Earned Income Tax Credit (-)	0	-145	-200	-221	-274	-75	-107	-128
Child Care Tax Credit (-)	0	-68	-73	-63	-38	-107	-89	-79
Child Tax Credit (-)	0	-83	-167	-167	-137	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.71	\$10.95	\$12.89	\$12.33	\$10.90	\$16.28	\$8.42*	\$8.13*
MONTHLY	\$1,358	\$1,928	\$2,269	\$2,170	\$1,918	\$2,865	\$2,964	\$2,860
ANNUAL	\$16,293	\$23,133	\$27,229	\$26,041	\$23,015	\$34,386	\$35,563	\$34,325

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>10. THE SELF-SUFFICIENCY STANDARD FOR BERRIEN COUNTY, GA 2008</b>								
Housing	426	518	518	518	518	642	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	102	174	215	208	188	260	262	255
Taxes	212	253	292	273	247	402	389	370
Earned Income Tax Credit (-)	0	-154	-214	-234	-285	-83	-120	-142
Child Care Tax Credit (-)	0	-62	-66	-57	-33	-101	-83	-72
Child Tax Credit (-)	0	-83	-167	-165	-130	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.55	\$10.62	\$12.54	\$11.97	\$10.62	\$16.06	\$8.24*	\$7.95*
MONTHLY	\$1,329	\$1,869	\$2,206	\$2,107	\$1,869	\$2,826	\$2,901	\$2,798
ANNUAL	\$15,949	\$22,426	\$26,476	\$25,286	\$22,426	\$33,914	\$34,814	\$33,578
<b>11. THE SELF-SUFFICIENCY STANDARD FOR BIBB COUNTY, GA 2008</b>								
Housing	535	594	594	594	594	733	594	594
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	252	259	259	259	259	259	492	492
Health Care	133	354	368	374	398	388	432	439
Miscellaneous	112	193	245	235	204	300	292	282
Taxes	255	334	409	374	267	611	527	479
Earned Income Tax Credit (-)	0	-101	-110	-141	-245	0	0	-43
Child Care Tax Credit (-)	0	-73	-126	-104	-51	-105	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-158	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.48	\$12.49	\$15.33	\$14.49	\$11.68	\$20.19	\$9.86*	\$9.28*
MONTHLY	\$1,492	\$2,199	\$2,699	\$2,551	\$2,055	\$3,553	\$3,469	\$3,266
ANNUAL	\$17,907	\$26,385	\$32,387	\$30,611	\$24,661	\$42,637	\$41,628	\$39,188
<b>12. THE SELF-SUFFICIENCY STANDARD FOR BLECKLEY COUNTY, GA 2008</b>								
Housing	425	518	518	518	518	641	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	101	178	224	215	190	272	271	262
Taxes	211	267	322	297	252	455	418	393
Earned Income Tax Credit (-)	0	-144	-182	-210	-279	-38	-89	-118
Child Care Tax Credit (-)	0	-68	-81	-68	-36	-120	-97	-84
Child Tax Credit (-)	0	-83	-167	-167	-134	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.53	\$10.99	\$13.38	\$12.63	\$10.78	\$17.26	\$8.66*	\$8.27*
MONTHLY	\$1,325	\$1,935	\$2,355	\$2,222	\$1,897	\$3,038	\$3,050	\$2,912
ANNUAL	\$15,904	\$23,214	\$28,262	\$26,664	\$22,761	\$36,454	\$36,594	\$34,944

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>13. THE SELF-SUFFICIENCY STANDARD FOR BRANTLEY COUNTY, GA 2008</b>								
Housing	474	526	526	526	526	749	526	526
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	106	174	215	208	188	270	262	256
Taxes	228	254	293	274	247	443	389	371
Earned Income Tax Credit (-)	0	-154	-213	-234	-284	-47	-119	-141
Child Care Tax Credit (-)	0	-62	-67	-57	-33	-120	-83	-73
Child Tax Credit (-)	0	-83	-167	-166	-130	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.93	\$10.64	\$12.56	\$11.99	\$10.63	\$17.02	\$8.25*	\$7.96*
MONTHLY	\$1,397	\$1,872	\$2,210	\$2,111	\$1,872	\$2,996	\$2,905	\$2,801
ANNUAL	\$16,758	\$22,464	\$26,517	\$25,327	\$22,459	\$35,957	\$34,855	\$33,618
<b>14. THE SELF-SUFFICIENCY STANDARD FOR BROOKS COUNTY, GA 2008</b>								
Housing	436	524	524	524	524	711	524	524
Child Care	0	299	596	466	167	764	596	466
Food	224	340	442	509	588	597	636	699
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	105	178	219	213	194	272	268	262
Taxes	223	266	308	292	260	459	410	394
Earned Income Tax Credit (-)	0	-145	-198	-217	-269	-37	-99	-118
Child Care Tax Credit (-)	0	-67	-74	-65	-40	-120	-93	-83
Child Tax Credit (-)	0	-83	-167	-167	-141	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.80	\$10.93	\$12.95	\$12.45	\$11.03	\$17.29	\$8.53*	\$8.26*
MONTHLY	\$1,373	\$1,924	\$2,280	\$2,191	\$1,942	\$3,044	\$3,002	\$2,908
ANNUAL	\$16,473	\$23,088	\$27,359	\$26,286	\$23,305	\$36,522	\$36,023	\$34,895
<b>15. THE SELF-SUFFICIENCY STANDARD FOR BRYAN COUNTY, GA 2008</b>								
Housing	642	715	715	715	715	948	715	715
Child Care	0	459	917	737	279	1196	917	737
Food	192	290	378	435	503	510	544	598
Transportation	250	257	257	257	257	257	488	488
Health Care	130	340	354	360	384	374	418	424
Miscellaneous	121	206	262	250	214	329	308	296
Taxes	295	413	527	447	294	741	604	548
Earned Income Tax Credit (-)	0	-58	-25	-83	-215	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-125	-66	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.26	\$14.04	\$17.64	\$16.06	\$12.49	\$22.76	\$10.59*	\$10.04*
MONTHLY	\$1,630	\$2,471	\$3,104	\$2,827	\$2,197	\$4,005	\$3,728	\$3,535
ANNUAL	\$19,559	\$29,655	\$37,250	\$33,925	\$26,369	\$48,060	\$44,730	\$42,419

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>16. THE SELF-SUFFICIENCY STANDARD FOR BULLOCH COUNTY, GA 2008</b>								
Housing	493	584	584	584	584	701	584	584
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	333	347	354	378	368	412	418
Miscellaneous	108	190	242	232	201	294	289	279
Taxes	233	321	398	347	261	585	505	463
Earned Income Tax Credit (-)	0	-110	-120	-155	-254	0	-17	-57
Child Care Tax Credit (-)	0	-73	-119	-94	-47	-105	-110	-112
Child Tax Credit (-)	0	-83	-167	-167	-152	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.06	\$12.17	\$15.06	\$14.11	\$11.45	\$19.71	\$9.63*	\$9.08*
MONTHLY	\$1,418	\$2,142	\$2,650	\$2,484	\$2,016	\$3,468	\$3,390	\$3,198
ANNUAL	\$17,019	\$25,703	\$31,800	\$29,811	\$24,190	\$41,618	\$40,676	\$38,373
<b>17. THE SELF-SUFFICIENCY STANDARD FOR BURKE COUNTY, GA 2008</b>								
Housing	413	464	464	464	464	621	464	464
Child Care	0	299	596	466	167	764	596	466
Food	220	332	433	498	576	584	623	684
Transportation	267	275	275	275	275	275	523	523
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	103	173	214	208	188	263	264	258
Taxes	214	243	282	262	239	405	385	367
Earned Income Tax Credit (-)	0	-159	-218	-238	-286	-74	-115	-136
Child Care Tax Credit (-)	0	-59	-64	-55	-32	-108	-85	-75
Child Tax Credit (-)	0	-83	-167	-163	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.68	\$10.45	\$12.41	\$11.89	\$10.58	\$16.31	\$8.30*	\$8.03*
MONTHLY	\$1,351	\$1,840	\$2,184	\$2,092	\$1,862	\$2,870	\$2,922	\$2,825
ANNUAL	\$16,213	\$22,077	\$26,208	\$25,108	\$22,348	\$34,442	\$35,067	\$33,902
<b>18. THE SELF-SUFFICIENCY STANDARD FOR BUTTS COUNTY, GA 2008</b>								
Housing	508	587	587	587	587	856	587	587
Child Care	0	459	917	737	279	1196	917	737
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	109	196	253	241	205	323	300	288
Taxes	242	353	460	399	268	720	568	504
Earned Income Tax Credit (-)	0	-91	-73	-121	-243	0	0	-19
Child Care Tax Credit (-)	0	-70	-125	-118	-53	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-160	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.22	\$12.86	\$16.32	\$15.04	\$11.75	\$22.31	\$10.23*	\$9.60*
MONTHLY	\$1,446	\$2,263	\$2,872	\$2,647	\$2,068	\$3,927	\$3,600	\$3,379
ANNUAL	\$17,352	\$27,157	\$34,465	\$31,758	\$24,819	\$47,127	\$43,196	\$40,551

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>19. THE SELF-SUFFICIENCY STANDARD FOR CALHOUN COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	665	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	105	173	214	208	187	262	261	255
Taxes	225	251	290	269	246	408	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-77	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-105	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.87	\$10.57	\$12.48	\$11.92	\$10.57	\$16.21	\$8.21*	\$7.94*
MONTHLY	\$1,385	\$1,860	\$2,196	\$2,097	\$1,861	\$2,853	\$2,891	\$2,796
ANNUAL	\$16,618	\$22,316	\$26,357	\$25,167	\$22,332	\$34,232	\$34,696	\$33,554
<b>20. THE SELF-SUFFICIENCY STANDARD FOR CAMDEN COUNTY, GA 2008</b>								
Housing	534	643	643	643	643	936	643	643
Child Care	0	665	1219	998	333	1552	1219	998
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	112	223	289	273	217	368	336	320
Taxes	249	508	662	588	302	906	719	650
Earned Income Tax Credit (-)	0	-4	0	0	-206	0	0	0
Child Care Tax Credit (-)	0	-63	-105	-110	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.43	\$15.96	\$20.27	\$18.85	\$12.73	\$26.13	\$11.79*	\$11.10*
MONTHLY	\$1,484	\$2,808	\$3,568	\$3,318	\$2,241	\$4,599	\$4,151	\$3,908
ANNUAL	\$17,808	\$33,698	\$42,814	\$39,820	\$26,889	\$55,193	\$49,810	\$46,896
<b>21. THE SELF-SUFFICIENCY STANDARD FOR CANDLER COUNTY, GA 2008</b>								
Housing	467	518	518	518	518	631	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	333	347	354	378	368	412	418
Miscellaneous	105	179	226	217	190	275	274	264
Taxes	224	268	331	302	251	475	428	398
Earned Income Tax Credit (-)	0	-143	-174	-205	-280	-24	-80	-112
Child Care Tax Credit (-)	0	-69	-85	-71	-35	-115	-102	-86
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.84	\$11.03	\$13.61	\$12.77	\$10.74	\$17.64	\$8.78*	\$8.34*
MONTHLY	\$1,380	\$1,941	\$2,395	\$2,247	\$1,891	\$3,105	\$3,091	\$2,937
ANNUAL	\$16,564	\$23,291	\$28,741	\$26,966	\$22,687	\$37,262	\$37,091	\$35,243

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>22. THE SELF-SUFFICIENCY STANDARD FOR CARROLL COUNTY, GA 2008</b>								
Housing	485	539	539	539	539	656	539	539
Child Care	0	369	736	576	207	943	736	576
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	107	180	226	217	189	274	274	264
Taxes	229	270	329	299	247	465	426	394
Earned Income Tax Credit (-)	0	-141	-174	-207	-283	-30	-80	-114
Child Care Tax Credit (-)	0	-70	-85	-70	-33	-120	-102	-85
Child Tax Credit (-)	0	-83	-167	-167	-131	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.96	\$11.09	\$13.60	\$12.71	\$10.65	\$17.48	\$8.78*	\$8.32*
MONTHLY	\$1,402	\$1,952	\$2,394	\$2,238	\$1,875	\$3,076	\$3,090	\$2,928
ANNUAL	\$16,821	\$23,421	\$28,726	\$26,852	\$22,503	\$36,915	\$37,080	\$35,140
<b>23. THE SELF-SUFFICIENCY STANDARD FOR CATOOSA COUNTY, GA 2008</b>								
Housing	595	700	700	700	700	862	700	700
Child Care	0	369	736	576	207	943	736	576
Food	202	306	399	459	531	539	574	631
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	118	197	244	235	208	297	292	282
Taxes	279	359	408	372	274	600	523	475
Earned Income Tax Credit (-)	0	-87	-111	-142	-236	0	-3	-46
Child Care Tax Credit (-)	0	-70	-125	-103	-56	-105	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-165	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.94	\$12.99	\$15.31	\$14.46	\$11.94	\$19.97	\$9.82*	\$9.24*
MONTHLY	\$1,574	\$2,286	\$2,694	\$2,546	\$2,102	\$3,515	\$3,456	\$3,253
ANNUAL	\$18,882	\$27,428	\$32,328	\$30,546	\$25,221	\$42,181	\$41,466	\$39,037
<b>24. THE SELF-SUFFICIENCY STANDARD FOR CHARLTON COUNTY, GA 2008</b>								
Housing	450	518	518	518	518	660	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	104	174	214	208	188	261	261	255
Taxes	220	252	290	269	246	406	387	375
Earned Income Tax Credit (-)	0	-155	-215	-236	-286	-79	-122	-142
Child Care Tax Credit (-)	0	-61	-66	-56	-32	-104	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.74	\$10.57	\$12.49	\$11.92	\$10.58	\$16.17	\$8.22*	\$7.95*
MONTHLY	\$1,362	\$1,861	\$2,197	\$2,098	\$1,862	\$2,846	\$2,892	\$2,797
ANNUAL	\$16,342	\$22,327	\$26,368	\$25,179	\$22,341	\$34,150	\$34,708	\$33,566

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>25. THE SELF-SUFFICIENCY STANDARD FOR CHATHAM COUNTY, GA 2008</b>								
Housing	699	778	778	778	778	1032	778	778
Child Care	0	411	822	661	250	1072	822	661
Food	192	290	378	435	503	510	544	598
Transportation	250	257	257	257	257	257	488	488
Health Care	130	340	354	360	384	374	418	424
Miscellaneous	127	208	259	249	217	325	305	295
Taxes	321	423	502	437	314	724	590	542
Earned Income Tax Credit (-)	0	-53	-42	-89	-201	0	0	0
Child Care Tax Credit (-)	0	-68	-120	-125	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.77	\$14.22	\$17.17	\$15.89	\$12.87	\$22.41	\$10.45*	\$9.99*
MONTHLY	\$1,719	\$2,503	\$3,022	\$2,796	\$2,266	\$3,944	\$3,679	\$3,515
ANNUAL	\$20,627	\$30,040	\$36,266	\$33,552	\$27,186	\$47,325	\$44,146	\$42,181
<b>26. THE SELF-SUFFICIENCY STANDARD FOR CHATTAHOOCHEE COUNTY, GA 2008</b>								
Housing	703	804	804	804	804	1069	804	804
Child Care	0	348	695	544	195	891	695	544
Food	206	312	406	467	540	548	584	642
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	129	206	251	243	218	314	299	290
Taxes	329	413	453	405	332	676	559	517
Earned Income Tax Credit (-)	0	-58	-78	-115	-190	0	0	-9
Child Care Tax Credit (-)	0	-68	-125	-122	-55	-100	-105	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.92	\$14.03	\$16.19	\$15.19	\$13.16	\$21.46	\$10.16*	\$9.74*
MONTHLY	\$1,747	\$2,469	\$2,849	\$2,674	\$2,317	\$3,777	\$3,575	\$3,427
ANNUAL	\$20,961	\$29,630	\$34,185	\$32,089	\$27,803	\$45,320	\$42,903	\$41,122
<b>27. THE SELF-SUFFICIENCY STANDARD FOR CHATTOOGA COUNTY, GA 2008</b>								
Housing	413	518	518	518	518	621	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	100	177	223	214	189	269	270	261
Taxes	206	263	318	293	249	435	414	389
Earned Income Tax Credit (-)	0	-147	-187	-215	-282	-54	-93	-122
Child Care Tax Credit (-)	0	-66	-79	-66	-34	-120	-95	-82
Child Tax Credit (-)	0	-83	-167	-167	-131	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.41	\$10.88	\$13.26	\$12.51	\$10.68	\$16.85	\$8.60*	\$8.21*
MONTHLY	\$1,303	\$1,915	\$2,335	\$2,201	\$1,880	\$2,966	\$3,029	\$2,891
ANNUAL	\$15,639	\$22,977	\$28,015	\$26,415	\$22,563	\$35,597	\$36,347	\$34,697

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>28. THE SELF-SUFFICIENCY STANDARD FOR CHEROKEE COUNTY, GA 2008</b>								
Housing	735	817	817	817	817	995	817	817
Child Care	0	777	1425	1166	389	1813	1425	1166
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	133	351	365	371	395	385	429	436
Miscellaneous	132	250	325	305	237	397	372	353
Taxes	339	640	826	739	413	1036	881	793
Earned Income Tax Credit (-)	0	0	0	0	-116	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.19	\$18.50	\$23.50	\$21.77	\$15.17	\$28.69	\$13.39*	\$12.51*
MONTHLY	\$1,793	\$3,255	\$4,135	\$3,831	\$2,669	\$5,050	\$4,712	\$4,404
ANNUAL	\$21,519	\$39,064	\$49,624	\$45,976	\$32,030	\$60,594	\$56,544	\$52,846
<b>29. THE SELF-SUFFICIENCY STANDARD FOR CLARKE COUNTY, GA 2008</b>								
Housing	582	730	730	730	730	972	730	730
Child Care	0	459	917	737	279	1196	917	737
Food	205	310	404	464	537	545	581	638
Transportation	261	268	268	268	268	268	510	510
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	118	211	268	256	220	336	316	305
Taxes	280	445	564	491	332	777	641	592
Earned Income Tax Credit (-)	0	-41	0	-52	-187	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.96	\$14.64	\$18.34	\$16.89	\$13.24	\$23.43	\$10.94*	\$10.44*
MONTHLY	\$1,577	\$2,576	\$3,228	\$2,973	\$2,331	\$4,123	\$3,852	\$3,675
ANNUAL	\$18,919	\$30,915	\$38,741	\$35,681	\$27,972	\$49,480	\$46,230	\$44,098
<b>30. THE SELF-SUFFICIENCY STANDARD FOR CLAY COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	665	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	105	172	213	206	186	260	260	253
Taxes	224	247	286	267	225	403	382	370
Earned Income Tax Credit (-)	0	-159	-220	-240	-294	-82	-127	-147
Child Care Tax Credit (-)	0	-59	-63	-54	-28	-102	-79	-70
Child Tax Credit (-)	0	-83	-167	-161	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.84	\$10.45	\$12.35	\$11.82	\$10.37	\$16.08	\$8.15*	\$7.88*
MONTHLY	\$1,380	\$1,839	\$2,174	\$2,080	\$1,826	\$2,830	\$2,869	\$2,773
ANNUAL	\$16,556	\$22,063	\$26,083	\$24,965	\$21,911	\$33,964	\$34,425	\$33,277

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>31. THE SELF-SUFFICIENCY STANDARD FOR CLAYTON COUNTY, GA 2008</b>								
Housing	694	772	772	772	772	940	772	772
Child Care	0	665	1219	998	333	1552	1219	998
Food	188	285	370	426	493	500	533	586
Transportation	269	276	276	276	276	276	527	527
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	128	234	300	284	226	365	347	331
Taxes	326	571	721	647	361	904	781	710
Earned Income Tax Credit (-)	0	0	0	0	-161	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.87	\$17.07	\$21.31	\$19.87	\$13.95	\$25.94	\$12.32*	\$11.61*
MONTHLY	\$1,737	\$3,005	\$3,751	\$3,497	\$2,454	\$4,566	\$4,336	\$4,086
ANNUAL	\$20,841	\$36,058	\$45,017	\$41,960	\$29,453	\$54,795	\$52,028	\$49,030
<b>32. THE SELF-SUFFICIENCY STANDARD FOR CLINCH COUNTY, GA 2008</b>								
Housing	450	518	518	518	518	660	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	104	173	213	207	187	260	261	254
Taxes	219	249	288	268	244	403	384	372
Earned Income Tax Credit (-)	0	-157	-218	-239	-288	-82	-125	-145
Child Care Tax Credit (-)	0	-60	-64	-55	-31	-102	-80	-71
Child Tax Credit (-)	0	-83	-167	-162	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.72	\$10.50	\$12.41	\$11.86	\$10.52	\$16.09	\$8.18*	\$7.91*
MONTHLY	\$1,359	\$1,848	\$2,184	\$2,087	\$1,851	\$2,832	\$2,879	\$2,783
ANNUAL	\$16,304	\$22,173	\$26,202	\$25,050	\$22,209	\$33,986	\$34,543	\$33,397
<b>33. THE SELF-SUFFICIENCY STANDARD FOR COBB COUNTY, GA 2008</b>								
Housing	801	890	890	890	890	1084	890	890
Child Care	0	777	1425	1166	389	1813	1425	1166
Food	188	285	370	426	493	500	533	586
Transportation	255	262	262	262	262	262	499	499
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	137	256	331	311	242	404	377	357
Taxes	363	665	851	764	452	1068	901	813
Earned Income Tax Credit (-)	0	0	0	0	-89	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.66	\$18.99	\$23.99	\$22.26	\$15.91	\$29.32	\$13.58*	\$12.71*
MONTHLY	\$1,875	\$3,342	\$4,222	\$3,918	\$2,800	\$5,160	\$4,781	\$4,473
ANNUAL	\$22,505	\$40,101	\$50,661	\$47,013	\$33,597	\$61,925	\$57,376	\$53,678

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>34. THE SELF-SUFFICIENCY STANDARD FOR COFFEE COUNTY, GA 2008</b>								
Housing	444	518	518	518	518	645	518	518
Child Care	0	348	695	544	195	891	695	544
Food	196	297	386	444	514	521	556	611
Transportation	251	258	258	258	258	258	490	490
Health Care	125	321	335	341	365	355	399	406
Miscellaneous	102	174	219	211	185	267	266	257
Taxes	212	253	307	280	222	426	400	374
Earned Income Tax Credit (-)	0	-154	-198	-227	-297	-60	-107	-137
Child Care Tax Credit (-)	0	-62	-74	-60	-27	-118	-89	-75
Child Tax Credit (-)	0	-83	-167	-167	-121	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.55	\$10.63	\$12.96	\$12.18	\$10.30	\$16.69	\$8.42*	\$8.02*
MONTHLY	\$1,329	\$1,871	\$2,281	\$2,143	\$1,812	\$2,937	\$2,963	\$2,821
ANNUAL	\$15,953	\$22,446	\$27,372	\$25,715	\$21,750	\$35,240	\$35,556	\$33,856
<b>35. THE SELF-SUFFICIENCY STANDARD FOR COLQUITT COUNTY, GA 2008</b>								
Housing	465	518	518	518	518	620	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	340	354	361	385	375	419	425
Miscellaneous	105	173	213	207	187	256	260	254
Taxes	224	249	287	268	243	387	384	372
Earned Income Tax Credit (-)	0	-158	-219	-239	-289	-96	-125	-145
Child Care Tax Credit (-)	0	-60	-64	-54	-31	-93	-80	-71
Child Tax Credit (-)	0	-83	-167	-162	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.84	\$10.49	\$12.40	\$11.85	\$10.51	\$15.71	\$8.17*	\$7.90*
MONTHLY	\$1,380	\$1,846	\$2,182	\$2,086	\$1,849	\$2,766	\$2,877	\$2,781
ANNUAL	\$16,560	\$22,151	\$26,179	\$25,033	\$22,190	\$33,189	\$34,520	\$33,374
<b>36. THE SELF-SUFFICIENCY STANDARD FOR COLUMBIA COUNTY, GA 2008</b>								
Housing	812	913	913	913	913	1223	913	913
Child Care	0	459	917	737	279	1196	917	737
Food	220	332	433	498	576	584	623	684
Transportation	267	275	275	275	275	275	523	523
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	143	233	291	280	244	367	341	330
Taxes	395	569	683	633	480	917	755	707
Earned Income Tax Credit (-)	0	0	0	0	-76	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$11.20	\$17.01	\$20.54	\$19.54	\$16.25	\$26.14	\$12.04*	\$11.56*
MONTHLY	\$1,972	\$2,994	\$3,615	\$3,440	\$2,861	\$4,601	\$4,240	\$4,069
ANNUAL	\$23,662	\$35,923	\$43,378	\$41,276	\$34,329	\$55,216	\$50,874	\$48,823

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>37. THE SELF-SUFFICIENCY STANDARD FOR COOK COUNTY, GA 2008</b>								
Housing	439	518	518	518	518	704	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	103	174	215	208	188	266	262	255
Taxes	216	253	292	273	247	424	389	370
Earned Income Tax Credit (-)	0	-154	-214	-234	-285	-63	-120	-142
Child Care Tax Credit (-)	0	-62	-66	-57	-33	-116	-83	-72
Child Tax Credit (-)	0	-83	-167	-165	-130	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.66	\$10.62	\$12.54	\$11.97	\$10.62	\$16.60	\$8.24*	\$7.95*
MONTHLY	\$1,348	\$1,869	\$2,206	\$2,107	\$1,869	\$2,922	\$2,901	\$2,798
ANNUAL	\$16,175	\$22,426	\$26,476	\$25,286	\$22,426	\$35,068	\$34,814	\$33,578
<b>38. THE SELF-SUFFICIENCY STANDARD FOR COWETA COUNTY, GA 2008</b>								
Housing	624	694	694	694	694	844	694	694
Child Care	0	459	917	737	279	1196	917	737
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	121	206	261	250	213	319	309	297
Taxes	292	410	520	439	290	699	606	550
Earned Income Tax Credit (-)	0	-60	-30	-87	-219	0	0	0
Child Care Tax Credit (-)	0	-68	-120	-125	-64	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.22	\$13.98	\$17.49	\$15.94	\$12.39	\$21.94	\$10.61*	\$10.06*
MONTHLY	\$1,622	\$2,460	\$3,078	\$2,805	\$2,181	\$3,861	\$3,736	\$3,542
ANNUAL	\$19,466	\$29,519	\$36,934	\$33,663	\$26,174	\$46,334	\$44,832	\$42,501
<b>39. THE SELF-SUFFICIENCY STANDARD FOR CRAWFORD COUNTY, GA 2008</b>								
Housing	474	527	527	527	527	650	527	527
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	252	259	259	259	259	259	492	492
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	106	181	229	219	192	278	276	267
Taxes	228	280	337	310	256	499	437	405
Earned Income Tax Credit (-)	0	-136	-166	-197	-274	-8	-71	-104
Child Care Tax Credit (-)	0	-73	-89	-74	-38	-115	-106	-90
Child Tax Credit (-)	0	-83	-167	-167	-138	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.94	\$11.26	\$13.82	\$12.98	\$10.91	\$18.08	\$8.90*	\$8.46*
MONTHLY	\$1,397	\$1,981	\$2,432	\$2,285	\$1,921	\$3,182	\$3,131	\$2,976
ANNUAL	\$16,759	\$23,777	\$29,182	\$27,421	\$23,052	\$38,189	\$37,576	\$35,715

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>40. THE SELF-SUFFICIENCY STANDARD FOR CRISP COUNTY, GA 2008</b>								
Housing	434	518	518	518	518	654	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	102	180	228	219	191	278	275	266
Taxes	214	274	335	308	255	502	434	403
Earned Income Tax Credit (-)	0	-138	-169	-199	-276	-5	-74	-107
Child Care Tax Credit (-)	0	-72	-88	-73	-37	-115	-104	-89
Child Tax Credit (-)	0	-83	-167	-167	-136	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.60	\$11.17	\$13.75	\$12.92	\$10.86	\$18.15	\$8.86*	\$8.42*
MONTHLY	\$1,338	\$1,966	\$2,420	\$2,273	\$1,911	\$3,195	\$3,118	\$2,963
ANNUAL	\$16,061	\$23,598	\$29,043	\$27,279	\$22,937	\$38,337	\$37,412	\$35,556
<b>41. THE SELF-SUFFICIENCY STANDARD FOR DADE COUNTY, GA 2008</b>								
Housing	501	589	589	589	589	726	589	589
Child Care	0	369	736	576	207	943	736	576
Food	202	306	399	459	531	539	574	631
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	108	186	233	224	197	284	281	271
Taxes	236	306	348	326	264	530	472	419
Earned Income Tax Credit (-)	0	-122	-151	-181	-262	0	-52	-90
Child Care Tax Credit (-)	0	-75	-96	-82	-43	-110	-115	-97
Child Tax Credit (-)	0	-83	-167	-167	-146	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.11	\$11.78	\$14.21	\$13.41	\$11.23	\$18.70	\$9.16*	\$8.65*
MONTHLY	\$1,428	\$2,072	\$2,501	\$2,360	\$1,976	\$3,291	\$3,224	\$3,044
ANNUAL	\$17,137	\$24,869	\$30,015	\$28,315	\$23,709	\$39,492	\$38,693	\$36,529
<b>42. THE SELF-SUFFICIENCY STANDARD FOR DAWSON COUNTY, GA 2008</b>								
Housing	680	757	757	757	757	921	757	757
Child Care	0	459	917	737	279	1196	917	737
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	126	211	267	255	218	326	314	302
Taxes	318	443	557	480	319	730	631	579
Earned Income Tax Credit (-)	0	-42	-2	-59	-197	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.70	\$14.61	\$18.23	\$16.70	\$12.99	\$22.54	\$10.86*	\$10.33*
MONTHLY	\$1,707	\$2,571	\$3,209	\$2,939	\$2,286	\$3,968	\$3,821	\$3,636
ANNUAL	\$20,489	\$30,853	\$38,504	\$35,269	\$27,434	\$47,611	\$45,855	\$43,633

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>43. THE SELF-SUFFICIENCY STANDARD FOR DECATUR COUNTY, GA 2008</b>								
Housing	447	588	588	588	588	703	588	588
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	103	179	220	213	193	264	267	260
Taxes	217	269	308	290	256	416	405	386
Earned Income Tax Credit (-)	0	-142	-197	-218	-272	-70	-103	-125
Child Care Tax Credit (-)	0	-69	-74	-65	-39	-111	-91	-80
Child Tax Credit (-)	0	-83	-167	-167	-139	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.68	\$11.04	\$12.99	\$12.43	\$10.97	\$16.42	\$8.47*	\$8.17*
MONTHLY	\$1,352	\$1,944	\$2,286	\$2,187	\$1,930	\$2,889	\$2,980	\$2,877
ANNUAL	\$16,225	\$23,325	\$27,430	\$26,243	\$23,165	\$34,673	\$35,763	\$34,526
<b>44. THE SELF-SUFFICIENCY STANDARD FOR DEKALB COUNTY, GA 2008</b>								
Housing	762	847	847	847	847	1031	847	847
Child Care	0	665	1219	998	333	1552	1219	998
Food	188	285	370	426	493	500	533	586
Transportation	53	53	53	53	53	53	105	105
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	113	219	285	269	211	351	313	297
Taxes	256	490	645	570	279	838	617	541
Earned Income Tax Credit (-)	0	-15	0	0	-225	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-61	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.54	\$15.57	\$19.92	\$18.47	\$12.22	\$24.74	\$10.77*	\$10.03*
MONTHLY	\$1,502	\$2,740	\$3,506	\$3,251	\$2,152	\$4,354	\$3,791	\$3,531
ANNUAL	\$18,029	\$32,879	\$42,073	\$39,007	\$25,818	\$52,242	\$45,486	\$42,370
<b>45. THE SELF-SUFFICIENCY STANDARD FOR DODGE COUNTY, GA 2008</b>								
Housing	410	518	518	518	518	693	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	100	178	224	215	190	277	271	262
Taxes	205	266	321	297	252	492	418	392
Earned Income Tax Credit (-)	0	-144	-183	-211	-279	-13	-89	-118
Child Care Tax Credit (-)	0	-68	-81	-68	-35	-115	-97	-83
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.40	\$10.97	\$13.36	\$12.61	\$10.76	\$17.96	\$8.65*	\$8.26*
MONTHLY	\$1,303	\$1,931	\$2,352	\$2,219	\$1,894	\$3,161	\$3,046	\$2,909
ANNUAL	\$15,634	\$23,175	\$28,221	\$26,623	\$22,728	\$37,927	\$36,554	\$34,904

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>46. THE SELF-SUFFICIENCY STANDARD FOR DOOLY COUNTY, GA 2008</b>								
Housing	445	518	518	518	518	653	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	103	177	223	214	189	272	270	261
Taxes	217	262	318	293	249	454	414	388
Earned Income Tax Credit (-)	0	-147	-187	-215	-283	-39	-93	-122
Child Care Tax Credit (-)	0	-66	-79	-66	-34	-120	-95	-81
Child Tax Credit (-)	0	-83	-167	-167	-131	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.67	\$10.87	\$13.25	\$12.50	\$10.67	\$17.23	\$8.60*	\$8.21*
MONTHLY	\$1,349	\$1,913	\$2,333	\$2,199	\$1,879	\$3,033	\$3,027	\$2,889
ANNUAL	\$16,191	\$22,954	\$27,991	\$26,390	\$22,543	\$36,396	\$36,323	\$34,673
<b>47. THE SELF-SUFFICIENCY STANDARD FOR DOUGHERTY COUNTY, GA 2008</b>								
Housing	510	599	599	599	599	803	599	599
Child Care	0	383	766	616	233	999	766	616
Food	214	324	422	486	562	570	608	668
Transportation	255	262	262	262	262	262	498	498
Health Care	136	362	376	383	407	397	441	447
Miscellaneous	111	193	243	235	206	303	291	283
Taxes	251	336	402	372	270	629	521	481
Earned Income Tax Credit (-)	0	-101	-117	-143	-240	0	-5	-41
Child Care Tax Credit (-)	0	-73	-121	-102	-54	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-162	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.39	\$12.52	\$15.15	\$14.43	\$11.83	\$20.53	\$9.79*	\$9.30*
MONTHLY	\$1,477	\$2,203	\$2,666	\$2,539	\$2,083	\$3,613	\$3,447	\$3,273
ANNUAL	\$17,727	\$26,440	\$31,996	\$30,472	\$24,993	\$43,361	\$41,368	\$39,282
<b>48. THE SELF-SUFFICIENCY STANDARD FOR DOUGLAS COUNTY, GA 2008</b>								
Housing	726	807	807	807	807	983	807	807
Child Care	0	665	1219	998	333	1552	1219	998
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	131	238	303	287	230	369	350	334
Taxes	335	578	726	654	366	910	782	710
Earned Income Tax Credit (-)	0	0	0	0	-151	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.10	\$17.32	\$21.55	\$20.11	\$14.24	\$26.23	\$12.41*	\$11.70*
MONTHLY	\$1,777	\$3,048	\$3,792	\$3,539	\$2,506	\$4,616	\$4,369	\$4,118
ANNUAL	\$21,324	\$36,572	\$45,506	\$42,467	\$30,068	\$55,394	\$52,425	\$49,421

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>49. THE SELF-SUFFICIENCY STANDARD FOR EARLY COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	665	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	105	172	213	206	186	260	260	253
Taxes	224	247	286	267	225	403	382	370
Earned Income Tax Credit (-)	0	-159	-220	-240	-294	-82	-127	-147
Child Care Tax Credit (-)	0	-59	-63	-54	-28	-102	-79	-70
Child Tax Credit (-)	0	-83	-167	-161	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.84	\$10.45	\$12.35	\$11.82	\$10.37	\$16.08	\$8.15*	\$7.88*
MONTHLY	\$1,380	\$1,839	\$2,174	\$2,080	\$1,826	\$2,830	\$2,869	\$2,773
ANNUAL	\$16,556	\$22,063	\$26,083	\$24,965	\$21,911	\$33,964	\$34,425	\$33,277
<b>50. THE SELF-SUFFICIENCY STANDARD FOR ECHOLS COUNTY, GA 2008</b>								
Housing	482	579	579	579	579	786	579	579
Child Care	0	299	596	466	167	764	596	466
Food	224	340	442	509	588	597	636	699
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	109	182	223	217	198	278	272	266
Taxes	239	285	321	306	255	502	424	407
Earned Income Tax Credit (-)	0	-134	-184	-203	-261	-7	-85	-105
Child Care Tax Credit (-)	0	-74	-80	-71	-44	-115	-99	-90
Child Tax Credit (-)	0	-83	-167	-167	-146	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.15	\$11.32	\$13.32	\$12.82	\$11.25	\$18.12	\$8.71*	\$8.45*
MONTHLY	\$1,435	\$1,992	\$2,345	\$2,256	\$1,980	\$3,189	\$3,067	\$2,973
ANNUAL	\$17,223	\$23,908	\$28,138	\$27,071	\$23,766	\$38,271	\$36,808	\$35,674
<b>51. THE SELF-SUFFICIENCY STANDARD FOR EFFINGHAM COUNTY, GA 2008</b>								
Housing	594	661	661	661	661	876	661	661
Child Care	0	383	766	616	233	999	766	616
Food	192	290	378	435	503	510	544	598
Transportation	250	257	257	257	257	257	488	488
Health Care	130	340	354	360	384	374	418	424
Miscellaneous	117	193	242	233	204	302	288	279
Taxes	273	335	397	348	266	620	506	450
Earned Income Tax Credit (-)	0	-101	-120	-153	-246	0	-20	-62
Child Care Tax Credit (-)	0	-73	-118	-95	-51	-100	-110	-110
Child Tax Credit (-)	0	-83	-167	-167	-157	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.83	\$12.51	\$15.05	\$14.17	\$11.66	\$20.39	\$9.58*	\$9.02*
MONTHLY	\$1,554	\$2,202	\$2,649	\$2,494	\$2,053	\$3,588	\$3,374	\$3,176
ANNUAL	\$18,653	\$26,423	\$31,784	\$29,925	\$24,631	\$43,058	\$40,484	\$38,114

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>52. THE SELF-SUFFICIENCY STANDARD FOR ELBERT COUNTY, GA 2008</b>								
Housing	449	518	518	518	518	651	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	137	369	383	389	413	403	447	454
Miscellaneous	104	175	216	210	189	262	263	257
Taxes	221	257	297	278	250	410	393	374
Earned Income Tax Credit (-)	0	-151	-209	-230	-281	-76	-116	-137
Child Care Tax Credit (-)	0	-64	-69	-59	-34	-106	-85	-74
Child Tax Credit (-)	0	-83	-167	-167	-132	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.77	\$10.73	\$12.65	\$12.09	\$10.71	\$16.25	\$8.30*	\$8.01*
MONTHLY	\$1,367	\$1,888	\$2,227	\$2,128	\$1,885	\$2,861	\$2,922	\$2,819
ANNUAL	\$16,405	\$22,657	\$26,726	\$25,536	\$22,624	\$34,327	\$35,062	\$33,825
<b>53. THE SELF-SUFFICIENCY STANDARD FOR EMANUEL COUNTY, GA 2008</b>								
Housing	393	518	518	518	518	631	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	98	173	214	208	187	258	261	255
Taxes	200	251	290	269	246	395	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-89	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-97	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.27	\$10.57	\$12.48	\$11.92	\$10.57	\$15.90	\$8.21*	\$7.94*
MONTHLY	\$1,279	\$1,860	\$2,196	\$2,097	\$1,861	\$2,799	\$2,891	\$2,796
ANNUAL	\$15,348	\$22,316	\$26,357	\$25,167	\$22,332	\$33,590	\$34,696	\$33,554
<b>54. THE SELF-SUFFICIENCY STANDARD FOR EVANS COUNTY, GA 2008</b>								
Housing	467	518	518	518	518	631	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	333	347	354	378	368	412	418
Miscellaneous	105	179	226	217	190	275	274	264
Taxes	224	268	331	302	251	475	428	398
Earned Income Tax Credit (-)	0	-143	-174	-205	-280	-24	-80	-112
Child Care Tax Credit (-)	0	-69	-85	-71	-35	-115	-102	-86
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.84	\$11.03	\$13.61	\$12.77	\$10.74	\$17.64	\$8.78*	\$8.34*
MONTHLY	\$1,380	\$1,941	\$2,395	\$2,247	\$1,891	\$3,105	\$3,091	\$2,937
ANNUAL	\$16,564	\$23,291	\$28,741	\$26,966	\$22,687	\$37,262	\$37,091	\$35,243

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>55. THE SELF-SUFFICIENCY STANDARD FOR FANNIN COUNTY, GA 2008</b>								
Housing	487	540	540	540	540	646	540	540
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	108	181	227	218	193	273	274	265
Taxes	233	281	332	307	259	463	430	402
Earned Income Tax Credit (-)	0	-136	-172	-200	-271	-33	-78	-108
Child Care Tax Credit (-)	0	-73	-86	-73	-39	-120	-102	-88
Child Tax Credit (-)	0	-83	-167	-167	-139	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.06	\$11.27	\$13.65	\$12.89	\$10.99	\$17.41	\$8.80*	\$8.40*
MONTHLY	\$1,418	\$1,983	\$2,402	\$2,269	\$1,934	\$3,064	\$3,098	\$2,958
ANNUAL	\$17,017	\$23,802	\$28,824	\$27,224	\$23,205	\$36,773	\$37,179	\$35,500
<b>56. THE SELF-SUFFICIENCY STANDARD FOR FAYETTE COUNTY, GA 2008</b>								
Housing	884	983	983	983	983	1197	983	983
Child Care	0	777	1425	1166	389	1813	1425	1166
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	147	266	341	321	253	416	388	368
Taxes	406	714	898	811	521	1124	953	865
Earned Income Tax Credit (-)	0	0	0	0	-39	0	0	0
Child Care Tax Credit (-)	0	-53	-100	-100	-60	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$11.49	\$19.93	\$24.90	\$23.17	\$17.24	\$30.41	\$14.09*	\$13.21*
MONTHLY	\$2,022	\$3,507	\$4,383	\$4,079	\$3,034	\$5,353	\$4,959	\$4,651
ANNUAL	\$24,261	\$42,086	\$52,591	\$48,943	\$36,413	\$64,231	\$59,511	\$55,813
<b>57. THE SELF-SUFFICIENCY STANDARD FOR FLOYD COUNTY, GA 2008</b>								
Housing	479	618	618	618	618	758	618	618
Child Care	0	383	766	616	233	999	766	616
Food	196	297	387	445	515	523	557	612
Transportation	251	258	258	258	258	258	490	490
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	105	189	237	229	200	290	284	275
Taxes	225	316	380	339	258	561	483	434
Earned Income Tax Credit (-)	0	-113	-134	-165	-256	0	-37	-75
Child Care Tax Credit (-)	0	-73	-108	-89	-46	-110	-110	-104
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.87	\$12.06	\$14.67	\$13.83	\$11.39	\$19.29	\$9.36*	\$8.85*
MONTHLY	\$1,384	\$2,123	\$2,582	\$2,435	\$2,005	\$3,394	\$3,294	\$3,116
ANNUAL	\$16,612	\$25,472	\$30,984	\$29,217	\$24,056	\$40,731	\$39,527	\$37,395

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>58. THE SELF-SUFFICIENCY STANDARD FOR FORSYTH COUNTY, GA 2008</b>								
Housing	678	754	754	754	754	918	754	754
Child Care	0	777	1425	1166	389	1813	1425	1166
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	126	243	318	298	230	388	366	346
Taxes	318	614	805	718	379	1011	863	775
Earned Income Tax Credit (-)	0	0	0	0	-146	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.70	\$17.90	\$22.94	\$21.22	\$14.36	\$28.03	\$13.12*	\$12.24*
MONTHLY	\$1,707	\$3,151	\$4,038	\$3,734	\$2,527	\$4,934	\$4,617	\$4,310
ANNUAL	\$20,490	\$37,812	\$48,454	\$44,812	\$30,319	\$59,203	\$55,409	\$51,716
<b>59. THE SELF-SUFFICIENCY STANDARD FOR FRANKLIN COUNTY, GA 2008</b>								
Housing	484	537	537	537	537	652	537	537
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	107	182	230	220	193	278	277	267
Taxes	231	286	340	313	258	500	440	408
Earned Income Tax Credit (-)	0	-133	-163	-194	-271	-7	-68	-101
Child Care Tax Credit (-)	0	-75	-90	-76	-39	-115	-107	-91
Child Tax Credit (-)	0	-83	-167	-167	-139	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.01	\$11.36	\$13.90	\$13.07	\$10.98	\$18.10	\$8.94*	\$8.49*
MONTHLY	\$1,410	\$1,999	\$2,446	\$2,300	\$1,933	\$3,186	\$3,145	\$2,990
ANNUAL	\$16,921	\$23,983	\$29,355	\$27,601	\$23,194	\$38,227	\$37,743	\$35,877
<b>60. THE SELF-SUFFICIENCY STANDARD FOR FULTON COUNTY, GA 2008</b>								
Housing	704	783	783	783	783	953	783	783
Child Care	0	705	1292	1057	352	1644	1292	1057
Food	206	312	407	468	541	549	585	643
Transportation	53	53	53	53	53	53	105	105
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	109	220	289	273	212	358	319	302
Taxes	246	508	686	605	299	888	666	592
Earned Income Tax Credit (-)	0	-10	0	0	-219	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-110	-64	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.23	\$15.73	\$20.46	\$18.90	\$12.38	\$25.42	\$11.10*	\$10.36*
MONTHLY	\$1,449	\$2,769	\$3,601	\$3,326	\$2,178	\$4,474	\$3,907	\$3,645
ANNUAL	\$17,391	\$33,225	\$43,214	\$39,913	\$26,141	\$53,683	\$46,883	\$43,744

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>61. THE SELF-SUFFICIENCY STANDARD FOR GILMER COUNTY, GA 2008</b>								
Housing	548	611	611	611	611	806	611	611
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	114	191	238	229	201	294	285	276
Taxes	261	325	383	339	263	584	493	437
Earned Income Tax Credit (-)	0	-108	-132	-166	-252	0	-31	-73
Child Care Tax Credit (-)	0	-73	-110	-89	-48	-105	-110	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.59	\$12.25	\$14.73	\$13.82	\$11.51	\$19.70	\$9.45*	\$8.88*
MONTHLY	\$1,513	\$2,157	\$2,592	\$2,432	\$2,025	\$3,467	\$3,325	\$3,125
ANNUAL	\$18,152	\$25,880	\$31,105	\$29,186	\$24,304	\$41,608	\$39,902	\$37,506
<b>62. THE SELF-SUFFICIENCY STANDARD FOR GLASCOCK COUNTY, GA 2008</b>								
Housing	393	518	518	518	518	620	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	98	174	215	208	188	258	262	255
Taxes	200	253	292	273	247	393	389	370
Earned Income Tax Credit (-)	0	-154	-214	-234	-285	-90	-120	-142
Child Care Tax Credit (-)	0	-62	-66	-57	-33	-96	-83	-72
Child Tax Credit (-)	0	-83	-167	-165	-130	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.28	\$10.62	\$12.54	\$11.97	\$10.62	\$15.86	\$8.24*	\$7.95*
MONTHLY	\$1,281	\$1,869	\$2,206	\$2,107	\$1,869	\$2,791	\$2,901	\$2,798
ANNUAL	\$15,374	\$22,426	\$26,476	\$25,286	\$22,426	\$33,490	\$34,814	\$33,578
<b>63. THE SELF-SUFFICIENCY STANDARD FOR GLYNN COUNTY, GA 2008</b>								
Housing	661	733	733	733	733	1045	733	733
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	125	206	258	249	217	330	306	296
Taxes	312	416	499	436	316	752	594	548
Earned Income Tax Credit (-)	0	-57	-45	-91	-200	0	0	0
Child Care Tax Credit (-)	0	-68	-120	-125	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.58	\$14.08	\$17.09	\$15.85	\$12.90	\$22.94	\$10.48*	\$10.03*
MONTHLY	\$1,686	\$2,478	\$3,008	\$2,790	\$2,270	\$4,037	\$3,688	\$3,531
ANNUAL	\$20,238	\$29,737	\$36,095	\$33,486	\$27,241	\$48,444	\$44,260	\$42,366

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>64. THE SELF-SUFFICIENCY STANDARD FOR GORDON COUNTY, GA 2008</b>								
Housing	510	655	655	655	655	783	655	655
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	109	193	240	231	204	290	288	278
Taxes	242	335	392	345	267	561	509	448
Earned Income Tax Credit (-)	0	-101	-124	-158	-246	0	-19	-64
Child Care Tax Credit (-)	0	-73	-116	-93	-51	-110	-110	-109
Child Tax Credit (-)	0	-83	-167	-167	-158	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.22	\$12.50	\$14.95	\$14.03	\$11.67	\$19.27	\$9.60*	\$9.00*
MONTHLY	\$1,446	\$2,199	\$2,631	\$2,469	\$2,055	\$3,392	\$3,378	\$3,167
ANNUAL	\$17,352	\$26,393	\$31,567	\$29,630	\$24,657	\$40,698	\$40,536	\$38,001
<b>65. THE SELF-SUFFICIENCY STANDARD FOR GRADY COUNTY, GA 2008</b>								
Housing	465	518	518	518	518	718	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	105	178	224	215	190	280	271	262
Taxes	225	267	322	297	252	510	418	393
Earned Income Tax Credit (-)	0	-144	-182	-210	-279	0	-89	-118
Child Care Tax Credit (-)	0	-68	-81	-68	-36	-115	-97	-84
Child Tax Credit (-)	0	-83	-167	-167	-134	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.86	\$10.99	\$13.38	\$12.63	\$10.78	\$18.30	\$8.66*	\$8.27*
MONTHLY	\$1,383	\$1,935	\$2,355	\$2,222	\$1,897	\$3,220	\$3,050	\$2,912
ANNUAL	\$16,600	\$23,214	\$28,262	\$26,664	\$22,761	\$38,643	\$36,594	\$34,944
<b>66. THE SELF-SUFFICIENCY STANDARD FOR GREENE COUNTY, GA 2008</b>								
Housing	449	518	518	518	518	651	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	104	180	228	219	191	278	275	266
Taxes	219	274	335	308	255	500	434	403
Earned Income Tax Credit (-)	0	-138	-169	-199	-276	-7	-74	-107
Child Care Tax Credit (-)	0	-72	-88	-73	-37	-115	-104	-89
Child Tax Credit (-)	0	-83	-167	-167	-136	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.73	\$11.17	\$13.75	\$12.92	\$10.86	\$18.11	\$8.86*	\$8.42*
MONTHLY	\$1,360	\$1,966	\$2,420	\$2,273	\$1,911	\$3,188	\$3,118	\$2,963
ANNUAL	\$16,322	\$23,598	\$29,043	\$27,279	\$22,937	\$38,258	\$37,412	\$35,556

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>67. THE SELF-SUFFICIENCY STANDARD FOR GWINNETT COUNTY, GA 2008</b>								
Housing	818	910	910	910	910	1108	910	910
Child Care	0	777	1425	1166	389	1813	1425	1166
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	140	259	334	314	245	407	381	361
Taxes	376	679	865	778	472	1084	920	832
Earned Income Tax Credit (-)	0	0	0	0	-74	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-63	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.91	\$19.26	\$24.26	\$22.53	\$16.29	\$29.63	\$13.77*	\$12.89*
MONTHLY	\$1,920	\$3,390	\$4,270	\$3,966	\$2,868	\$5,215	\$4,846	\$4,538
ANNUAL	\$23,042	\$40,675	\$51,235	\$47,587	\$34,412	\$62,580	\$58,155	\$54,457
<b>68. THE SELF-SUFFICIENCY STANDARD FOR HABERSHAM COUNTY, GA 2008</b>								
Housing	513	614	614	614	614	736	614	614
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	110	191	238	229	202	287	286	276
Taxes	245	326	384	340	264	549	495	438
Earned Income Tax Credit (-)	0	-107	-131	-165	-251	0	-29	-72
Child Care Tax Credit (-)	0	-73	-111	-90	-49	-110	-110	-106
Child Tax Credit (-)	0	-83	-167	-167	-154	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.29	\$12.28	\$14.76	\$13.85	\$11.53	\$19.03	\$9.47*	\$8.89*
MONTHLY	\$1,458	\$2,162	\$2,597	\$2,437	\$2,029	\$3,350	\$3,332	\$3,130
ANNUAL	\$17,501	\$25,946	\$31,163	\$29,242	\$24,352	\$40,196	\$39,981	\$37,565
<b>69. THE SELF-SUFFICIENCY STANDARD FOR HALL COUNTY, GA 2008</b>								
Housing	713	822	822	822	822	1009	822	822
Child Care	0	665	1219	998	333	1552	1219	998
Food	205	310	404	464	537	545	581	638
Transportation	261	268	268	268	268	268	510	510
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	131	240	306	291	234	374	355	339
Taxes	338	601	753	686	410	950	816	747
Earned Income Tax Credit (-)	0	0	0	0	-125	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.10	\$17.63	\$21.91	\$20.56	\$14.93	\$26.82	\$12.65*	\$11.96*
MONTHLY	\$1,777	\$3,102	\$3,857	\$3,619	\$2,628	\$4,720	\$4,451	\$4,209
ANNUAL	\$21,323	\$37,229	\$46,280	\$43,428	\$31,536	\$56,639	\$53,416	\$50,508

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>70. THE SELF-SUFFICIENCY STANDARD FOR HANCOCK COUNTY, GA 2008</b>								
Housing	449	518	518	518	518	651	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	104	173	214	208	187	260	261	255
Taxes	219	251	290	269	246	403	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-82	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-102	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.73	\$10.57	\$12.48	\$11.92	\$10.57	\$16.08	\$8.21*	\$7.94*
MONTHLY	\$1,360	\$1,860	\$2,196	\$2,097	\$1,861	\$2,831	\$2,891	\$2,796
ANNUAL	\$16,322	\$22,316	\$26,357	\$25,167	\$22,332	\$33,968	\$34,696	\$33,554
<b>71. THE SELF-SUFFICIENCY STANDARD FOR HARALSON COUNTY, GA 2008</b>								
Housing	452	518	518	518	518	754	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	104	179	226	217	189	287	273	264
Taxes	219	267	330	302	250	545	427	397
Earned Income Tax Credit (-)	0	-143	-175	-206	-281	0	-81	-113
Child Care Tax Credit (-)	0	-69	-85	-70	-35	-110	-101	-86
Child Tax Credit (-)	0	-83	-167	-167	-132	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.71	\$11.00	\$13.58	\$12.74	\$10.72	\$18.96	\$8.77*	\$8.33*
MONTHLY	\$1,358	\$1,937	\$2,391	\$2,243	\$1,887	\$3,337	\$3,086	\$2,933
ANNUAL	\$16,291	\$23,240	\$28,690	\$26,913	\$22,645	\$40,044	\$37,036	\$35,191
<b>72. THE SELF-SUFFICIENCY STANDARD FOR HARRIS COUNTY, GA 2008</b>								
Housing	497	569	569	569	569	756	569	569
Child Care	0	459	917	737	279	1196	917	737
Food	206	312	406	467	540	548	584	642
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	108	193	250	239	203	313	298	286
Taxes	236	337	442	388	266	673	553	500
Earned Income Tax Credit (-)	0	-100	-85	-129	-248	0	0	-27
Child Care Tax Credit (-)	0	-73	-125	-112	-50	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-156	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.11	\$12.55	\$16.00	\$14.81	\$11.60	\$21.39	\$10.10*	\$9.49*
MONTHLY	\$1,427	\$2,209	\$2,816	\$2,607	\$2,042	\$3,765	\$3,554	\$3,341
ANNUAL	\$17,127	\$26,509	\$33,791	\$31,288	\$24,500	\$45,175	\$42,651	\$40,093

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant + Preschooler Schoolage	2 Adults + Infant Preschooler	2 Adults + Preschooler Schoolage
<b>73. THE SELF-SUFFICIENCY STANDARD FOR HART COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	618	518	518
Child Care	0	383	766	616	233	999	766	616
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	105	182	231	222	194	280	278	269
Taxes	225	283	343	320	260	512	445	415
Earned Income Tax Credit (-)	0	-135	-160	-187	-269	0	-64	-94
Child Care Tax Credit (-)	0	-74	-92	-79	-40	-115	-109	-95
Child Tax Credit (-)	0	-83	-167	-167	-141	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.86	\$11.31	\$13.99	\$13.26	\$11.03	\$18.35	\$8.99*	\$8.59*
MONTHLY	\$1,384	\$1,990	\$2,463	\$2,334	\$1,942	\$3,230	\$3,164	\$3,024
ANNUAL	\$16,608	\$23,880	\$29,555	\$28,007	\$23,302	\$38,755	\$37,973	\$36,282
<b>74. THE SELF-SUFFICIENCY STANDARD FOR HEARD COUNTY, GA 2008</b>								
Housing	425	473	473	473	473	575	473	473
Child Care	0	369	736	576	207	943	736	576
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	101	173	220	210	182	266	267	257
Taxes	208	249	308	278	212	421	404	373
Earned Income Tax Credit (-)	0	-157	-196	-229	-305	-64	-103	-136
Child Care Tax Credit (-)	0	-60	-75	-59	-23	-114	-91	-75
Child Tax Credit (-)	0	-83	-167	-167	-115	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.47	\$10.52	\$13.00	\$12.11	\$10.07	\$16.56	\$8.47*	\$8.02*
MONTHLY	\$1,315	\$1,852	\$2,287	\$2,131	\$1,772	\$2,914	\$2,982	\$2,823
ANNUAL	\$15,784	\$22,223	\$27,450	\$25,574	\$21,263	\$34,973	\$35,788	\$33,874
<b>75. THE SELF-SUFFICIENCY STANDARD FOR HENRY COUNTY, GA 2008</b>								
Housing	735	817	817	817	817	995	817	817
Child Care	0	665	1219	998	333	1552	1219	998
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	132	239	304	288	231	370	351	335
Taxes	343	591	740	669	383	928	798	727
Earned Income Tax Credit (-)	0	0	0	0	-143	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.20	\$17.45	\$21.69	\$20.25	\$14.44	\$26.40	\$12.49*	\$11.78*
MONTHLY	\$1,795	\$3,071	\$3,817	\$3,564	\$2,542	\$4,647	\$4,397	\$4,147
ANNUAL	\$21,544	\$36,858	\$45,804	\$42,772	\$30,503	\$55,765	\$52,759	\$49,761

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant + Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>76. THE SELF-SUFFICIENCY STANDARD FOR HOUSTON COUNTY, GA 2008</b>								
Housing	567	673	673	673	673	977	673	673
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	261	268	268	268	268	268	510	510
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	116	201	253	243	212	324	301	291
Taxes	273	384	462	407	289	724	574	525
Earned Income Tax Credit (-)	0	-74	-72	-114	-221	0	0	-3
Child Care Tax Credit (-)	0	-70	-125	-123	-63	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.83	\$13.45	\$16.37	\$15.23	\$12.33	\$22.40	\$10.29*	\$9.82*
MONTHLY	\$1,554	\$2,367	\$2,881	\$2,681	\$2,171	\$3,943	\$3,621	\$3,457
ANNUAL	\$18,648	\$28,404	\$34,568	\$32,175	\$26,047	\$47,315	\$43,454	\$41,488
<b>77. THE SELF-SUFFICIENCY STANDARD FOR IRWIN COUNTY, GA 2008</b>								
Housing	456	518	518	518	518	657	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	136	364	379	385	409	399	443	449
Miscellaneous	105	180	225	217	192	275	273	264
Taxes	223	272	328	302	255	478	424	397
Earned Income Tax Credit (-)	0	-140	-177	-205	-275	-22	-83	-113
Child Care Tax Credit (-)	0	-71	-84	-70	-37	-115	-100	-86
Child Tax Credit (-)	0	-83	-167	-167	-137	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.82	\$11.12	\$13.52	\$12.76	\$10.88	\$17.70	\$8.74*	\$8.34*
MONTHLY	\$1,376	\$1,957	\$2,380	\$2,246	\$1,916	\$3,116	\$3,075	\$2,936
ANNUAL	\$16,508	\$23,486	\$28,560	\$26,950	\$22,987	\$37,387	\$36,898	\$35,227
<b>78. THE SELF-SUFFICIENCY STANDARD FOR JACKSON COUNTY, GA 2008</b>								
Housing	579	644	644	644	644	782	644	644
Child Care	0	383	766	616	233	999	766	616
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	351	365	371	395	385	429	436
Miscellaneous	117	195	244	235	207	297	291	282
Taxes	274	344	405	374	270	598	520	479
Earned Income Tax Credit (-)	0	-96	-113	-141	-239	0	-5	-43
Child Care Tax Credit (-)	0	-73	-124	-104	-55	-105	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-163	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.86	\$12.69	\$15.24	\$14.50	\$11.86	\$19.94	\$9.79*	\$9.28*
MONTHLY	\$1,559	\$2,234	\$2,683	\$2,552	\$2,088	\$3,510	\$3,445	\$3,265
ANNUAL	\$18,702	\$26,808	\$32,197	\$30,626	\$25,055	\$42,116	\$41,335	\$39,186

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>79. THE SELF-SUFFICIENCY STANDARD FOR JASPER COUNTY, GA 2008</b>								
Housing	439	488	488	488	488	594	488	488
Child Care	0	299	596	466	167	764	596	466
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	102	169	209	202	181	251	256	249
Taxes	214	237	271	265	210	356	369	353
Earned Income Tax Credit (-)	0	-166	-234	-250	-308	-116	-140	-162
Child Care Tax Credit (-)	0	-54	-57	-49	-22	-84	-73	-63
Child Tax Credit (-)	0	-83	-166	-154	-113	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.62	\$10.18	\$11.99	\$11.55	\$10.00	\$15.16	\$7.97*	\$7.67*
MONTHLY	\$1,341	\$1,792	\$2,110	\$2,032	\$1,759	\$2,668	\$2,806	\$2,701
ANNUAL	\$16,088	\$21,499	\$25,321	\$24,384	\$21,110	\$32,021	\$33,675	\$32,417
<b>80. THE SELF-SUFFICIENCY STANDARD FOR JEFF DAVIS COUNTY, GA 2008</b>								
Housing	467	518	518	518	518	631	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	137	370	384	390	414	404	448	455
Miscellaneous	106	175	216	210	189	260	263	257
Taxes	227	257	297	278	250	403	393	374
Earned Income Tax Credit (-)	0	-151	-209	-230	-281	-82	-115	-137
Child Care Tax Credit (-)	0	-64	-69	-59	-34	-102	-85	-75
Child Tax Credit (-)	0	-83	-167	-167	-132	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.92	\$10.74	\$12.66	\$12.10	\$10.72	\$16.08	\$8.30*	\$8.01*
MONTHLY	\$1,394	\$1,889	\$2,229	\$2,129	\$1,886	\$2,831	\$2,923	\$2,820
ANNUAL	\$16,722	\$22,673	\$26,743	\$25,553	\$22,637	\$33,968	\$35,079	\$33,842
<b>81. THE SELF-SUFFICIENCY STANDARD FOR JEFFERSON COUNTY, GA 2008</b>								
Housing	413	518	518	518	518	620	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	100	173	214	208	187	257	261	255
Taxes	207	251	290	269	246	390	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-93	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-95	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.43	\$10.57	\$12.48	\$11.92	\$10.57	\$15.80	\$8.21*	\$7.94*
MONTHLY	\$1,308	\$1,860	\$2,196	\$2,097	\$1,861	\$2,781	\$2,891	\$2,796
ANNUAL	\$15,696	\$22,316	\$26,357	\$25,167	\$22,332	\$33,369	\$34,696	\$33,554

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>82. THE SELF-SUFFICIENCY STANDARD FOR JENKINS COUNTY, GA 2008</b>								
Housing	393	518	518	518	518	620	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	98	173	214	208	187	257	261	255
Taxes	200	251	290	269	246	390	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-93	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-95	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.27	\$10.57	\$12.48	\$11.92	\$10.57	\$15.80	\$8.21*	\$7.94*
MONTHLY	\$1,279	\$1,860	\$2,196	\$2,097	\$1,861	\$2,781	\$2,891	\$2,796
ANNUAL	\$15,348	\$22,316	\$26,357	\$25,167	\$22,332	\$33,369	\$34,696	\$33,554
<b>83. THE SELF-SUFFICIENCY STANDARD FOR JOHNSON COUNTY, GA 2008</b>								
Housing	477	532	532	532	532	687	532	532
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	107	175	215	209	189	264	263	256
Taxes	229	255	295	276	249	416	391	372
Earned Income Tax Credit (-)	0	-152	-211	-232	-283	-70	-117	-139
Child Care Tax Credit (-)	0	-63	-68	-58	-34	-110	-84	-74
Child Tax Credit (-)	0	-83	-167	-167	-131	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.96	\$10.68	\$12.61	\$12.04	\$10.68	\$16.40	\$8.28*	\$7.98*
MONTHLY	\$1,401	\$1,880	\$2,219	\$2,120	\$1,879	\$2,887	\$2,914	\$2,811
ANNUAL	\$16,809	\$22,566	\$26,627	\$25,437	\$22,546	\$34,639	\$34,964	\$33,727
<b>84. THE SELF-SUFFICIENCY STANDARD FOR JONES COUNTY, GA 2008</b>								
Housing	504	561	561	561	561	691	561	561
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	252	259	259	259	259	259	492	492
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	109	189	241	231	200	295	288	278
Taxes	241	318	394	346	259	587	502	450
Earned Income Tax Credit (-)	0	-113	-123	-157	-256	0	-20	-62
Child Care Tax Credit (-)	0	-73	-116	-93	-46	-105	-110	-110
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.20	\$12.08	\$14.98	\$14.05	\$11.39	\$19.75	\$9.59*	\$9.02*
MONTHLY	\$1,443	\$2,127	\$2,636	\$2,473	\$2,005	\$3,477	\$3,375	\$3,174
ANNUAL	\$17,311	\$25,519	\$31,628	\$29,679	\$24,056	\$41,720	\$40,497	\$38,085

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>85. THE SELF-SUFFICIENCY STANDARD FOR LAMAR COUNTY, GA 2008</b>								
Housing	445	534	534	534	534	704	534	534
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	103	184	236	227	195	294	284	274
Taxes	216	296	376	334	263	585	482	431
Earned Income Tax Credit (-)	0	-127	-138	-172	-265	0	-39	-79
Child Care Tax Credit (-)	0	-75	-106	-86	-42	-105	-110	-102
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.66	\$11.59	\$14.57	\$13.66	\$11.15	\$19.71	\$9.34*	\$8.80*
MONTHLY	\$1,347	\$2,040	\$2,564	\$2,405	\$1,962	\$3,469	\$3,287	\$3,096
ANNUAL	\$16,169	\$24,477	\$30,773	\$28,857	\$23,543	\$41,622	\$39,441	\$37,156
<b>86. THE SELF-SUFFICIENCY STANDARD FOR LANIER COUNTY, GA 2008</b>								
Housing	487	585	585	585	585	794	585	585
Child Care	0	299	596	466	167	764	596	466
Food	224	340	442	509	588	597	636	699
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	110	184	225	219	200	280	274	268
Taxes	243	295	329	312	260	515	432	413
Earned Income Tax Credit (-)	0	-128	-177	-196	-256	0	-78	-98
Child Care Tax Credit (-)	0	-75	-84	-75	-46	-115	-103	-93
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.23	\$11.53	\$13.51	\$13.00	\$11.40	\$18.37	\$8.81*	\$8.54*
MONTHLY	\$1,448	\$2,029	\$2,378	\$2,288	\$2,006	\$3,233	\$3,101	\$3,005
ANNUAL	\$17,381	\$24,351	\$28,538	\$27,455	\$24,077	\$38,796	\$37,217	\$36,063
<b>87. THE SELF-SUFFICIENCY STANDARD FOR LAURENS COUNTY, GA 2008</b>								
Housing	468	518	518	518	518	696	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	106	173	214	207	187	264	261	255
Taxes	226	251	290	268	245	418	386	374
Earned Income Tax Credit (-)	0	-156	-216	-237	-287	-68	-123	-143
Child Care Tax Credit (-)	0	-61	-65	-55	-32	-112	-81	-72
Child Tax Credit (-)	0	-83	-167	-164	-128	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.88	\$10.55	\$12.46	\$11.90	\$10.56	\$16.46	\$8.20*	\$7.93*
MONTHLY	\$1,387	\$1,857	\$2,193	\$2,094	\$1,858	\$2,897	\$2,888	\$2,793
ANNUAL	\$16,643	\$22,278	\$26,316	\$25,130	\$22,299	\$34,767	\$34,656	\$33,513

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>88. THE SELF-SUFFICIENCY STANDARD FOR LEE COUNTY, GA 2008</b>								
Housing	639	749	749	749	749	1005	749	749
Child Care	0	383	766	616	233	999	766	616
Food	214	324	422	486	562	570	608	668
Transportation	255	262	262	262	262	262	498	498
Health Care	136	362	376	383	407	397	441	447
Miscellaneous	124	208	258	250	221	323	306	298
Taxes	309	427	496	442	342	720	598	558
Earned Income Tax Credit (-)	0	-51	-47	-87	-181	0	0	0
Child Care Tax Credit (-)	0	-68	-120	-125	-65	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.53	\$14.29	\$17.03	\$15.96	\$13.43	\$22.31	\$10.51*	\$10.12*
MONTHLY	\$1,677	\$2,515	\$2,996	\$2,810	\$2,363	\$3,927	\$3,699	\$3,563
ANNUAL	\$20,124	\$30,178	\$35,957	\$33,716	\$28,358	\$47,124	\$44,389	\$42,752
<b>89. THE SELF-SUFFICIENCY STANDARD FOR LIBERTY COUNTY, GA 2008</b>								
Housing	534	595	595	595	595	837	595	595
Child Care	0	383	766	616	233	999	766	616
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	340	354	360	384	374	418	424
Miscellaneous	112	189	238	229	201	301	285	276
Taxes	253	316	381	341	261	620	491	440
Earned Income Tax Credit (-)	0	-114	-134	-164	-254	0	-32	-70
Child Care Tax Credit (-)	0	-73	-109	-90	-47	-100	-110	-106
Child Tax Credit (-)	0	-83	-167	-167	-152	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.43	\$12.05	\$14.70	\$13.88	\$11.45	\$20.37	\$9.42*	\$8.91*
MONTHLY	\$1,484	\$2,121	\$2,587	\$2,443	\$2,016	\$3,584	\$3,317	\$3,137
ANNUAL	\$17,811	\$25,448	\$31,038	\$29,316	\$24,190	\$43,011	\$39,805	\$37,644
<b>90. THE SELF-SUFFICIENCY STANDARD FOR LINCOLN COUNTY, GA 2008</b>								
Housing	449	518	518	518	518	651	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	104	179	225	216	191	274	272	263
Taxes	220	269	326	299	253	466	420	395
Earned Income Tax Credit (-)	0	-142	-180	-208	-277	-31	-87	-116
Child Care Tax Credit (-)	0	-69	-82	-69	-36	-120	-98	-85
Child Tax Credit (-)	0	-83	-167	-167	-135	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.74	\$11.05	\$13.45	\$12.68	\$10.82	\$17.46	\$8.69*	\$8.30*
MONTHLY	\$1,362	\$1,944	\$2,367	\$2,232	\$1,905	\$3,073	\$3,060	\$2,922
ANNUAL	\$16,349	\$23,328	\$28,400	\$26,783	\$22,855	\$36,881	\$36,715	\$35,062

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>91. THE SELF-SUFFICIENCY STANDARD FOR LONG COUNTY, GA 2008</b>								
Housing	476	530	530	530	530	726	530	530
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	340	354	360	384	374	418	424
Miscellaneous	106	179	224	216	190	279	271	263
Taxes	228	268	324	298	252	508	419	393
Earned Income Tax Credit (-)	0	-143	-181	-210	-278	-1	-88	-117
Child Care Tax Credit (-)	0	-69	-82	-68	-36	-115	-98	-84
Child Tax Credit (-)	0	-83	-167	-167	-134	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.93	\$11.01	\$13.41	\$12.64	\$10.79	\$18.27	\$8.67*	\$8.28*
MONTHLY	\$1,396	\$1,937	\$2,360	\$2,225	\$1,899	\$3,216	\$3,053	\$2,915
ANNUAL	\$16,748	\$23,248	\$28,320	\$26,700	\$22,789	\$38,586	\$36,630	\$34,980
<b>92. THE SELF-SUFFICIENCY STANDARD FOR LOWNDES COUNTY, GA 2008</b>								
Housing	611	735	735	735	735	997	735	735
Child Care	0	411	822	661	250	1072	822	661
Food	224	340	442	509	588	597	636	699
Transportation	261	268	268	268	268	268	510	510
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	123	211	264	255	224	332	314	305
Taxes	304	445	541	483	356	763	633	595
Earned Income Tax Credit (-)	0	-41	-16	-59	-169	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-120	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.42	\$14.63	\$17.87	\$16.71	\$13.73	\$23.13	\$10.85*	\$10.45*
MONTHLY	\$1,657	\$2,575	\$3,146	\$2,942	\$2,416	\$4,070	\$3,819	\$3,679
ANNUAL	\$19,889	\$30,896	\$37,752	\$35,300	\$28,992	\$48,843	\$45,827	\$44,148
<b>93. THE SELF-SUFFICIENCY STANDARD FOR LUMPKIN COUNTY, GA 2008</b>								
Housing	589	700	700	700	700	945	700	700
Child Care	0	459	917	737	279	1196	917	737
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	118	208	265	254	217	334	312	301
Taxes	279	428	547	470	317	765	624	574
Earned Income Tax Credit (-)	0	-50	-11	-67	-199	0	0	0
Child Care Tax Credit (-)	0	-68	-115	-125	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.96	\$14.31	\$18.01	\$16.49	\$12.92	\$23.20	\$10.78*	\$10.27*
MONTHLY	\$1,576	\$2,519	\$3,170	\$2,902	\$2,274	\$4,084	\$3,794	\$3,616
ANNUAL	\$18,916	\$30,226	\$38,041	\$34,821	\$27,283	\$49,007	\$45,523	\$43,392

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>94. THE SELF-SUFFICIENCY STANDARD FOR MACON COUNTY, GA 2008</b>								
Housing	445	518	518	518	518	653	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	103	172	213	206	186	259	260	253
Taxes	217	247	286	267	225	398	382	370
Earned Income Tax Credit (-)	0	-159	-220	-240	-294	-86	-127	-147
Child Care Tax Credit (-)	0	-59	-63	-54	-28	-99	-79	-70
Child Tax Credit (-)	0	-83	-167	-161	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.67	\$10.45	\$12.35	\$11.82	\$10.37	\$15.98	\$8.15*	\$7.88*
MONTHLY	\$1,349	\$1,839	\$2,174	\$2,080	\$1,826	\$2,812	\$2,869	\$2,773
ANNUAL	\$16,191	\$22,063	\$26,083	\$24,965	\$21,911	\$33,742	\$34,425	\$33,277
<b>95. THE SELF-SUFFICIENCY STANDARD FOR MADISON COUNTY, GA 2008</b>								
Housing	487	611	611	611	611	814	611	611
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	107	194	245	236	205	307	293	283
Taxes	232	338	411	377	268	645	530	481
Earned Income Tax Credit (-)	0	-99	-108	-139	-244	0	0	-41
Child Care Tax Credit (-)	0	-73	-127	-105	-52	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-159	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.03	\$12.57	\$15.39	\$14.56	\$11.72	\$20.85	\$9.88*	\$9.31*
MONTHLY	\$1,414	\$2,212	\$2,709	\$2,562	\$2,063	\$3,670	\$3,479	\$3,278
ANNUAL	\$16,968	\$26,544	\$32,513	\$30,742	\$24,754	\$44,043	\$41,745	\$39,331
<b>96. THE SELF-SUFFICIENCY STANDARD FOR MARION COUNTY, GA 2008</b>								
Housing	383	439	439	439	439	583	439	439
Child Care	0	348	695	544	195	891	695	544
Food	206	312	406	467	540	548	584	642
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	97	170	215	207	182	266	263	254
Taxes	196	241	295	268	214	422	392	373
Earned Income Tax Credit (-)	0	-164	-211	-238	-305	-64	-117	-144
Child Care Tax Credit (-)	0	-56	-68	-55	-23	-115	-84	-71
Child Tax Credit (-)	0	-83	-167	-163	-115	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.18	\$10.26	\$12.61	\$11.87	\$10.06	\$16.56	\$8.28*	\$7.91*
MONTHLY	\$1,263	\$1,806	\$2,219	\$2,088	\$1,770	\$2,915	\$2,915	\$2,786
ANNUAL	\$15,160	\$21,673	\$26,629	\$25,062	\$21,244	\$34,982	\$34,981	\$33,427

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>97. THE SELF-SUFFICIENCY STANDARD FOR MCDUFFIE COUNTY, GA 2008</b>								
Housing	510	573	573	573	573	767	573	573
Child Care	0	383	766	616	233	999	766	616
Food	220	332	433	498	576	584	623	684
Transportation	267	275	275	275	275	275	523	523
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	113	192	242	234	206	302	292	284
Taxes	258	330	399	353	270	623	527	486
Earned Income Tax Credit (-)	0	-104	-120	-150	-241	0	-1	-38
Child Care Tax Credit (-)	0	-73	-119	-98	-53	-100	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-161	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.53	\$12.39	\$15.07	\$14.26	\$11.80	\$20.39	\$9.84*	\$9.35*
MONTHLY	\$1,502	\$2,181	\$2,652	\$2,510	\$2,076	\$3,589	\$3,465	\$3,292
ANNUAL	\$18,019	\$26,172	\$31,823	\$30,121	\$24,914	\$43,069	\$41,576	\$39,507
<b>98. THE SELF-SUFFICIENCY STANDARD FOR MCINTOSH COUNTY, GA 2008</b>								
Housing	458	508	508	508	508	723	508	508
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	104	172	212	206	186	267	260	253
Taxes	222	246	284	267	224	426	381	369
Earned Income Tax Credit (-)	0	-160	-222	-241	-295	-61	-128	-148
Child Care Tax Credit (-)	0	-58	-63	-53	-28	-117	-79	-69
Child Tax Credit (-)	0	-83	-167	-161	-122	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.78	\$10.41	\$12.31	\$11.79	\$10.34	\$16.65	\$8.13*	\$7.86*
MONTHLY	\$1,370	\$1,833	\$2,167	\$2,076	\$1,821	\$2,930	\$2,862	\$2,767
ANNUAL	\$16,440	\$21,991	\$26,005	\$24,910	\$21,848	\$35,164	\$34,348	\$33,199
<b>99. THE SELF-SUFFICIENCY STANDARD FOR MERIWETHER COUNTY, GA 2008</b>								
Housing	440	525	525	525	525	633	525	525
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	103	173	214	208	187	258	261	255
Taxes	215	251	290	268	245	392	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-287	-91	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-55	-32	-96	-81	-72
Child Tax Credit (-)	0	-83	-167	-164	-128	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.64	\$10.56	\$12.47	\$11.91	\$10.57	\$15.85	\$8.21*	\$7.94*
MONTHLY	\$1,344	\$1,858	\$2,195	\$2,096	\$1,860	\$2,789	\$2,890	\$2,794
ANNUAL	\$16,130	\$22,298	\$26,337	\$25,147	\$22,316	\$33,466	\$34,677	\$33,534

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>100. THE SELF-SUFFICIENCY STANDARD FOR MILLER COUNTY, GA 2008</b>								
Housing	465	518	518	518	518	649	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	105	173	214	207	187	260	261	255
Taxes	225	251	290	268	245	402	386	374
Earned Income Tax Credit (-)	0	-156	-216	-237	-287	-83	-123	-143
Child Care Tax Credit (-)	0	-61	-65	-55	-32	-101	-81	-72
Child Tax Credit (-)	0	-83	-167	-163	-128	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.86	\$10.55	\$12.46	\$11.90	\$10.56	\$16.05	\$8.20*	\$7.93*
MONTHLY	\$1,383	\$1,856	\$2,193	\$2,094	\$1,858	\$2,825	\$2,888	\$2,793
ANNUAL	\$16,591	\$22,277	\$26,315	\$25,130	\$22,299	\$33,899	\$34,655	\$33,512
<b>101. THE SELF-SUFFICIENCY STANDARD FOR MITCHELL COUNTY, GA 2008</b>								
Housing	428	518	518	518	518	621	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	102	181	228	219	191	275	275	266
Taxes	212	276	335	308	255	479	434	403
Earned Income Tax Credit (-)	0	-138	-168	-199	-276	-21	-74	-107
Child Care Tax Credit (-)	0	-72	-88	-73	-37	-115	-104	-89
Child Tax Credit (-)	0	-83	-167	-167	-136	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.56	\$11.19	\$13.76	\$12.92	\$10.86	\$17.73	\$8.86*	\$8.42*
MONTHLY	\$1,330	\$1,969	\$2,421	\$2,274	\$1,912	\$3,120	\$3,119	\$2,964
ANNUAL	\$15,959	\$23,626	\$29,054	\$27,290	\$22,946	\$37,445	\$37,424	\$35,567
<b>102. THE SELF-SUFFICIENCY STANDARD FOR MONROE COUNTY, GA 2008</b>								
Housing	537	595	595	595	595	713	595	595
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	112	188	236	226	199	284	283	273
Taxes	255	313	372	332	256	532	478	428
Earned Income Tax Credit (-)	0	-116	-141	-174	-259	0	-42	-81
Child Care Tax Credit (-)	0	-73	-104	-85	-45	-110	-110	-101
Child Tax Credit (-)	0	-83	-167	-167	-148	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.48	\$11.98	\$14.50	\$13.60	\$11.32	\$18.74	\$9.29*	\$8.76*
MONTHLY	\$1,492	\$2,109	\$2,552	\$2,393	\$1,992	\$3,298	\$3,271	\$3,084
ANNUAL	\$17,905	\$25,310	\$30,620	\$28,720	\$23,902	\$39,571	\$39,250	\$37,010

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>103. THE SELF-SUFFICIENCY STANDARD FOR MONTGOMERY COUNTY, GA 2008</b>								
Housing	459	518	518	518	518	693	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	105	173	214	208	187	264	261	255
Taxes	219	245	282	261	237	407	376	363
Earned Income Tax Credit (-)	0	-157	-218	-238	-288	-71	-125	-145
Child Care Tax Credit (-)	0	-60	-65	-55	-31	-110	-80	-71
Child Tax Credit (-)	0	-83	-167	-163	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.79	\$10.53	\$12.43	\$11.87	\$10.53	\$16.39	\$8.18*	\$7.91*
MONTHLY	\$1,371	\$1,853	\$2,187	\$2,090	\$1,853	\$2,885	\$2,879	\$2,783
ANNUAL	\$16,447	\$22,238	\$26,249	\$25,076	\$22,232	\$34,615	\$34,551	\$33,397
<b>104. THE SELF-SUFFICIENCY STANDARD FOR MORGAN COUNTY, GA 2008</b>								
Housing	466	575	575	575	575	688	575	575
Child Care	0	459	917	737	279	1196	917	737
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	137	369	383	389	413	403	447	454
Miscellaneous	106	197	254	242	206	309	301	289
Taxes	227	360	467	403	269	655	573	510
Earned Income Tax Credit (-)	0	-87	-68	-117	-240	0	0	-14
Child Care Tax Credit (-)	0	-70	-125	-121	-54	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-162	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.91	\$13.00	\$16.47	\$15.14	\$11.83	\$21.04	\$10.28*	\$9.67*
MONTHLY	\$1,392	\$2,287	\$2,899	\$2,665	\$2,082	\$3,704	\$3,618	\$3,403
ANNUAL	\$16,701	\$27,446	\$34,783	\$31,981	\$24,983	\$44,447	\$43,420	\$40,840
<b>105. THE SELF-SUFFICIENCY STANDARD FOR MURRAY COUNTY, GA 2008</b>								
Housing	503	560	560	560	560	670	560	560
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	109	185	233	224	196	281	280	271
Taxes	241	304	347	323	264	515	470	418
Earned Income Tax Credit (-)	0	-123	-153	-183	-263	0	-53	-90
Child Care Tax Credit (-)	0	-75	-95	-81	-43	-115	-114	-97
Child Tax Credit (-)	0	-83	-167	-167	-145	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.20	\$11.72	\$14.17	\$13.36	\$11.21	\$18.40	\$9.15*	\$8.64*
MONTHLY	\$1,443	\$2,062	\$2,494	\$2,351	\$1,972	\$3,238	\$3,219	\$3,041
ANNUAL	\$17,314	\$24,742	\$29,929	\$28,217	\$23,667	\$38,858	\$38,630	\$36,493

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>106. THE SELF-SUFFICIENCY STANDARD FOR MUSCOGEE COUNTY, GA 2008</b>								
Housing	605	692	692	692	692	920	692	692
Child Care	0	411	822	661	250	1072	822	661
Food	206	312	406	467	540	548	584	642
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	119	201	253	244	212	317	300	291
Taxes	285	384	462	407	290	691	570	520
Earned Income Tax Credit (-)	0	-75	-71	-113	-221	0	0	-7
Child Care Tax Credit (-)	0	-70	-125	-123	-63	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.06	\$13.45	\$16.37	\$15.24	\$12.34	\$21.74	\$10.25*	\$9.77*
MONTHLY	\$1,594	\$2,366	\$2,881	\$2,682	\$2,172	\$3,827	\$3,607	\$3,438
ANNUAL	\$19,130	\$28,396	\$34,575	\$32,187	\$26,070	\$45,922	\$43,287	\$41,261
<b>107. THE SELF-SUFFICIENCY STANDARD FOR NEWTON COUNTY, GA 2008</b>								
Housing	593	659	659	659	659	803	659	659
Child Care	0	459	917	737	279	1196	917	737
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	118	202	258	246	209	315	305	293
Taxes	278	389	495	418	279	680	591	532
Earned Income Tax Credit (-)	0	-71	-47	-105	-231	0	0	0
Child Care Tax Credit (-)	0	-70	-120	-130	-58	-100	-100	-105
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.95	\$13.56	\$17.04	\$15.48	\$12.08	\$21.57	\$10.46*	\$9.90*
MONTHLY	\$1,574	\$2,387	\$3,000	\$2,724	\$2,125	\$3,796	\$3,683	\$3,487
ANNUAL	\$18,892	\$28,644	\$35,994	\$32,690	\$25,505	\$45,558	\$44,195	\$41,838
<b>108. THE SELF-SUFFICIENCY STANDARD FOR OCONEE COUNTY, GA 2008</b>								
Housing	635	796	796	796	796	1061	796	796
Child Care	0	459	917	737	279	1196	917	737
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	122	217	273	262	226	344	321	309
Taxes	299	480	596	532	360	812	662	612
Earned Income Tax Credit (-)	0	-22	0	-23	-163	0	0	0
Child Care Tax Credit (-)	0	-65	-110	-115	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.34	\$15.31	\$18.90	\$17.67	\$13.91	\$24.12	\$11.15*	\$10.64*
MONTHLY	\$1,643	\$2,695	\$3,327	\$3,110	\$2,448	\$4,245	\$3,924	\$3,747
ANNUAL	\$19,718	\$32,336	\$39,924	\$37,323	\$29,379	\$50,937	\$47,093	\$44,962

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>109. THE SELF-SUFFICIENCY STANDARD FOR OGLETHORPE COUNTY, GA 2008</b>								
Housing	493	618	618	618	618	823	618	618
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	108	188	233	225	200	290	281	272
Taxes	235	313	348	329	258	559	473	423
Earned Income Tax Credit (-)	0	-116	-151	-178	-256	0	-51	-86
Child Care Tax Credit (-)	0	-73	-96	-83	-46	-110	-115	-99
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.08	\$11.98	\$14.21	\$13.49	\$11.38	\$19.23	\$9.17*	\$8.70*
MONTHLY	\$1,422	\$2,108	\$2,502	\$2,375	\$2,003	\$3,385	\$3,229	\$3,064
ANNUAL	\$17,068	\$25,301	\$30,021	\$28,499	\$24,038	\$40,616	\$38,749	\$36,763
<b>110. THE SELF-SUFFICIENCY STANDARD FOR PAULDING COUNTY, GA 2008</b>								
Housing	624	694	694	694	694	844	694	694
Child Care	0	705	1292	1057	352	1644	1292	1057
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	121	230	299	282	220	364	346	329
Taxes	292	552	717	637	329	902	775	698
Earned Income Tax Credit (-)	0	0	0	0	-189	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.22	\$16.71	\$21.24	\$19.68	\$13.21	\$25.89	\$12.27*	\$11.50*
MONTHLY	\$1,622	\$2,940	\$3,738	\$3,463	\$2,325	\$4,557	\$4,318	\$4,047
ANNUAL	\$19,466	\$35,282	\$44,857	\$41,554	\$27,904	\$54,688	\$51,812	\$48,568
<b>111. THE SELF-SUFFICIENCY STANDARD FOR PEACH COUNTY, GA 2008</b>								
Housing	470	567	567	567	567	811	567	567
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	106	189	241	232	200	307	289	279
Taxes	226	320	396	346	260	645	504	461
Earned Income Tax Credit (-)	0	-111	-121	-156	-254	0	-18	-59
Child Care Tax Credit (-)	0	-73	-118	-94	-47	-100	-110	-112
Child Tax Credit (-)	0	-83	-167	-167	-151	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.90	\$12.14	\$15.03	\$14.09	\$11.43	\$20.85	\$9.61*	\$9.07*
MONTHLY	\$1,390	\$2,137	\$2,645	\$2,480	\$2,012	\$3,670	\$3,384	\$3,192
ANNUAL	\$16,678	\$25,642	\$31,734	\$29,759	\$24,145	\$44,040	\$40,609	\$38,306

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>112. THE SELF-SUFFICIENCY STANDARD FOR PICKENS COUNTY, GA 2008</b>								
Housing	467	519	519	519	519	632	519	519
Child Care	0	369	736	576	207	943	736	576
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	105	178	224	215	187	271	272	262
Taxes	223	263	324	293	242	450	418	388
Earned Income Tax Credit (-)	0	-146	-181	-214	-289	-42	-87	-121
Child Care Tax Credit (-)	0	-67	-82	-66	-31	-120	-98	-82
Child Tax Credit (-)	0	-83	-167	-167	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.82	\$10.92	\$13.43	\$12.53	\$10.51	\$17.18	\$8.68*	\$8.23*
MONTHLY	\$1,376	\$1,921	\$2,363	\$2,206	\$1,850	\$3,023	\$3,056	\$2,897
ANNUAL	\$16,510	\$23,056	\$28,358	\$26,468	\$22,198	\$36,276	\$36,676	\$34,760
<b>113. THE SELF-SUFFICIENCY STANDARD FOR PIERCE COUNTY, GA 2008</b>								
Housing	450	518	518	518	518	660	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	104	181	228	219	191	279	275	266
Taxes	220	276	335	308	255	506	434	403
Earned Income Tax Credit (-)	0	-138	-168	-199	-276	-2	-74	-107
Child Care Tax Credit (-)	0	-72	-88	-73	-37	-115	-104	-89
Child Tax Credit (-)	0	-83	-167	-167	-136	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.74	\$11.19	\$13.76	\$12.92	\$10.86	\$18.23	\$8.86*	\$8.42*
MONTHLY	\$1,362	\$1,969	\$2,421	\$2,274	\$1,912	\$3,209	\$3,119	\$2,964
ANNUAL	\$16,342	\$23,626	\$29,054	\$27,290	\$22,946	\$38,511	\$37,424	\$35,567
<b>114. THE SELF-SUFFICIENCY STANDARD FOR PIKE COUNTY, GA 2008</b>								
Housing	467	519	519	519	519	632	519	519
Child Care	0	383	766	616	233	999	766	616
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	105	179	227	219	189	277	275	266
Taxes	223	268	332	306	248	488	430	401
Earned Income Tax Credit (-)	0	-142	-171	-200	-282	-14	-77	-107
Child Care Tax Credit (-)	0	-69	-87	-73	-34	-115	-103	-89
Child Tax Credit (-)	0	-83	-167	-167	-132	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.82	\$11.04	\$13.69	\$12.90	\$10.70	\$17.93	\$8.82*	\$8.41*
MONTHLY	\$1,376	\$1,943	\$2,409	\$2,270	\$1,883	\$3,156	\$3,106	\$2,961
ANNUAL	\$16,510	\$23,319	\$28,909	\$27,243	\$22,597	\$37,867	\$37,275	\$35,529

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>115. THE SELF-SUFFICIENCY STANDARD FOR POLK COUNTY, GA 2008</b>								
Housing	473	577	577	577	577	711	577	577
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	106	177	218	212	191	264	265	259
Taxes	226	264	303	285	254	417	399	381
Earned Income Tax Credit (-)	0	-146	-202	-223	-276	-69	-109	-130
Child Care Tax Credit (-)	0	-67	-72	-62	-37	-111	-88	-78
Child Tax Credit (-)	0	-83	-167	-167	-136	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.89	\$10.91	\$12.84	\$12.28	\$10.86	\$16.44	\$8.39*	\$8.10*
MONTHLY	\$1,388	\$1,919	\$2,261	\$2,161	\$1,911	\$2,894	\$2,955	\$2,852
ANNUAL	\$16,656	\$23,033	\$27,126	\$25,937	\$22,934	\$34,730	\$35,459	\$34,222
<b>116. THE SELF-SUFFICIENCY STANDARD FOR PULASKI COUNTY, GA 2008</b>								
Housing	459	518	518	518	518	754	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	105	178	224	215	190	283	271	262
Taxes	223	266	321	297	252	527	418	392
Earned Income Tax Credit (-)	0	-144	-183	-211	-279	0	-89	-118
Child Care Tax Credit (-)	0	-68	-81	-68	-35	-110	-97	-83
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.81	\$10.97	\$13.36	\$12.61	\$10.76	\$18.64	\$8.65*	\$8.26*
MONTHLY	\$1,374	\$1,931	\$2,352	\$2,219	\$1,894	\$3,280	\$3,046	\$2,909
ANNUAL	\$16,487	\$23,175	\$28,221	\$26,623	\$22,728	\$39,359	\$36,554	\$34,904
<b>117. THE SELF-SUFFICIENCY STANDARD FOR PUTNAM COUNTY, GA 2008</b>								
Housing	395	518	518	518	518	753	518	518
Child Care	0	383	766	616	233	999	766	616
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	98	182	231	223	194	294	278	270
Taxes	200	285	343	320	261	580	447	415
Earned Income Tax Credit (-)	0	-134	-159	-186	-269	0	-64	-93
Child Care Tax Credit (-)	0	-74	-92	-80	-40	-105	-109	-95
Child Tax Credit (-)	0	-83	-167	-167	-141	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.28	\$11.33	\$14.01	\$13.28	\$11.05	\$19.65	\$9.00*	\$8.60*
MONTHLY	\$1,282	\$1,994	\$2,466	\$2,337	\$1,945	\$3,458	\$3,169	\$3,027
ANNUAL	\$15,382	\$23,928	\$29,595	\$28,048	\$23,335	\$41,502	\$38,025	\$36,324

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>118. THE SELF-SUFFICIENCY STANDARD FOR QUITMAN COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	665	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	105	172	213	206	186	260	260	253
Taxes	224	247	286	267	225	403	382	370
Earned Income Tax Credit (-)	0	-159	-220	-240	-294	-82	-127	-147
Child Care Tax Credit (-)	0	-59	-63	-54	-28	-102	-79	-70
Child Tax Credit (-)	0	-83	-167	-161	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.84	\$10.45	\$12.35	\$11.82	\$10.37	\$16.08	\$8.15*	\$7.88*
MONTHLY	\$1,380	\$1,839	\$2,174	\$2,080	\$1,826	\$2,830	\$2,869	\$2,773
ANNUAL	\$16,556	\$22,063	\$26,083	\$24,965	\$21,911	\$33,964	\$34,425	\$33,277
<b>119. THE SELF-SUFFICIENCY STANDARD FOR RABUN COUNTY, GA 2008</b>								
Housing	527	612	612	612	612	789	612	612
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	112	191	238	229	202	293	285	276
Taxes	251	325	383	339	263	575	494	438
Earned Income Tax Credit (-)	0	-108	-132	-166	-251	0	-30	-72
Child Care Tax Credit (-)	0	-73	-110	-89	-49	-105	-110	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.41	\$12.26	\$14.74	\$13.83	\$11.52	\$19.54	\$9.45*	\$8.88*
MONTHLY	\$1,480	\$2,158	\$2,594	\$2,434	\$2,027	\$3,439	\$3,327	\$3,127
ANNUAL	\$17,761	\$25,902	\$31,124	\$29,205	\$24,320	\$41,267	\$39,928	\$37,526
<b>120. THE SELF-SUFFICIENCY STANDARD FOR RANDOLPH COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	665	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	137	369	383	389	413	403	447	454
Miscellaneous	106	175	216	210	189	263	263	257
Taxes	227	257	297	278	250	415	393	374
Earned Income Tax Credit (-)	0	-151	-209	-230	-281	-71	-116	-137
Child Care Tax Credit (-)	0	-64	-69	-59	-34	-110	-85	-74
Child Tax Credit (-)	0	-83	-167	-167	-132	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.91	\$10.73	\$12.65	\$12.09	\$10.71	\$16.38	\$8.30*	\$8.01*
MONTHLY	\$1,392	\$1,888	\$2,227	\$2,128	\$1,885	\$2,882	\$2,922	\$2,819
ANNUAL	\$16,701	\$22,657	\$26,726	\$25,536	\$22,624	\$34,586	\$35,062	\$33,825

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>121. THE SELF-SUFFICIENCY STANDARD FOR RICHMOND COUNTY, GA 2008</b>								
Housing	662	744	744	744	744	996	744	744
Child Care	0	383	766	616	233	999	766	616
Food	220	332	433	498	576	584	623	684
Transportation	263	271	271	271	271	271	515	515
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	128	209	258	250	222	324	308	300
Taxes	326	430	501	450	347	724	607	573
Earned Income Tax Credit (-)	0	-49	-44	-82	-176	0	0	0
Child Care Tax Credit (-)	0	-68	-120	-125	-65	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.84	\$14.34	\$17.11	\$16.09	\$13.54	\$22.37	\$10.60*	\$10.24*
MONTHLY	\$1,732	\$2,523	\$3,011	\$2,831	\$2,384	\$3,938	\$3,730	\$3,605
ANNUAL	\$20,781	\$30,281	\$36,136	\$33,973	\$28,606	\$47,253	\$44,760	\$43,260
<b>122. THE SELF-SUFFICIENCY STANDARD FOR ROCKDALE COUNTY, GA 2008</b>								
Housing	752	836	836	836	836	1018	836	836
Child Care	0	665	1219	998	333	1552	1219	998
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	134	240	306	290	232	372	353	337
Taxes	348	597	744	673	388	931	799	728
Earned Income Tax Credit (-)	0	0	0	0	-136	0	0	0
Child Care Tax Credit (-)	0	-58	-100	-100	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$10.33	\$17.61	\$21.82	\$20.42	\$14.62	\$26.57	\$12.55*	\$11.84*
MONTHLY	\$1,819	\$3,100	\$3,841	\$3,595	\$2,573	\$4,676	\$4,418	\$4,168
ANNUAL	\$21,827	\$37,201	\$46,091	\$43,134	\$30,881	\$56,107	\$53,019	\$50,012
<b>123. THE SELF-SUFFICIENCY STANDARD FOR SCHLEY COUNTY, GA 2008</b>								
Housing	445	518	518	518	518	653	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	103	180	227	218	191	278	275	265
Taxes	217	271	333	305	253	496	431	400
Earned Income Tax Credit (-)	0	-141	-171	-202	-278	-10	-77	-110
Child Care Tax Credit (-)	0	-70	-87	-72	-36	-115	-103	-88
Child Tax Credit (-)	0	-83	-167	-167	-135	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.68	\$11.10	\$13.68	\$12.84	\$10.80	\$18.04	\$8.82*	\$8.38*
MONTHLY	\$1,351	\$1,954	\$2,408	\$2,260	\$1,901	\$3,175	\$3,105	\$2,950
ANNUAL	\$16,217	\$23,443	\$28,894	\$27,126	\$22,814	\$38,098	\$37,254	\$35,402

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>124. THE SELF-SUFFICIENCY STANDARD FOR SCREVEN COUNTY, GA 2008</b>								
Housing	393	518	518	518	518	620	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	98	173	214	208	187	257	261	255
Taxes	200	251	290	269	246	390	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-93	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-95	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.27	\$10.57	\$12.48	\$11.92	\$10.57	\$15.80	\$8.21*	\$7.94*
MONTHLY	\$1,279	\$1,860	\$2,196	\$2,097	\$1,861	\$2,781	\$2,891	\$2,796
ANNUAL	\$15,348	\$22,316	\$26,357	\$25,167	\$22,332	\$33,369	\$34,696	\$33,554
<b>125. THE SELF-SUFFICIENCY STANDARD FOR SEMINOLE COUNTY, GA 2008</b>								
Housing	465	518	518	518	518	649	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	105	172	213	206	186	259	260	253
Taxes	224	247	286	267	225	397	382	370
Earned Income Tax Credit (-)	0	-159	-220	-240	-294	-87	-127	-147
Child Care Tax Credit (-)	0	-59	-63	-54	-28	-98	-79	-70
Child Tax Credit (-)	0	-83	-167	-161	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.83	\$10.45	\$12.35	\$11.82	\$10.37	\$15.94	\$8.15*	\$7.88*
MONTHLY	\$1,378	\$1,839	\$2,174	\$2,080	\$1,826	\$2,805	\$2,869	\$2,773
ANNUAL	\$16,539	\$22,063	\$26,083	\$24,965	\$21,911	\$33,664	\$34,425	\$33,277
<b>126. THE SELF-SUFFICIENCY STANDARD FOR SPALDING COUNTY, GA 2008</b>								
Housing	533	593	593	593	593	722	593	593
Child Care	0	411	822	661	250	1072	822	661
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	112	191	242	232	200	295	289	279
Taxes	251	325	397	345	257	584	505	459
Earned Income Tax Credit (-)	0	-108	-120	-156	-256	0	-16	-59
Child Care Tax Credit (-)	0	-73	-119	-94	-46	-105	-110	-112
Child Tax Credit (-)	0	-83	-167	-167	-150	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.42	\$12.27	\$15.07	\$14.08	\$11.38	\$19.72	\$9.64*	\$9.07*
MONTHLY	\$1,482	\$2,159	\$2,652	\$2,479	\$2,003	\$3,470	\$3,393	\$3,192
ANNUAL	\$17,783	\$25,911	\$31,828	\$29,744	\$24,034	\$41,645	\$40,719	\$38,299

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>127. THE SELF-SUFFICIENCY STANDARD FOR STEPHENS COUNTY, GA 2008</b>								
Housing	479	532	532	532	532	637	532	532
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	107	176	216	210	190	259	263	257
Taxes	230	258	297	279	250	401	394	375
Earned Income Tax Credit (-)	0	-151	-209	-229	-281	-84	-115	-137
Child Care Tax Credit (-)	0	-64	-69	-59	-35	-100	-85	-75
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.99	\$10.74	\$12.67	\$12.11	\$10.73	\$16.03	\$8.31*	\$8.02*
MONTHLY	\$1,406	\$1,891	\$2,230	\$2,131	\$1,888	\$2,820	\$2,925	\$2,822
ANNUAL	\$16,875	\$22,692	\$26,763	\$25,574	\$22,653	\$33,846	\$35,099	\$33,862
<b>128. THE SELF-SUFFICIENCY STANDARD FOR STEWART COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	665	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	105	173	213	207	187	261	261	254
Taxes	224	249	288	268	244	405	384	372
Earned Income Tax Credit (-)	0	-157	-218	-239	-288	-80	-125	-145
Child Care Tax Credit (-)	0	-60	-64	-55	-31	-103	-80	-71
Child Tax Credit (-)	0	-83	-167	-162	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.85	\$10.50	\$12.41	\$11.86	\$10.52	\$16.14	\$8.18*	\$7.91*
MONTHLY	\$1,382	\$1,848	\$2,184	\$2,087	\$1,851	\$2,840	\$2,879	\$2,783
ANNUAL	\$16,583	\$22,173	\$26,202	\$25,050	\$22,209	\$34,081	\$34,543	\$33,397
<b>129. THE SELF-SUFFICIENCY STANDARD FOR SUMTER COUNTY, GA 2008</b>								
Housing	454	558	558	558	558	668	558	558
Child Care	0	348	695	544	195	891	695	544
Food	208	314	409	471	544	552	589	647
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	105	183	229	220	195	275	276	267
Taxes	222	290	337	313	263	481	437	409
Earned Income Tax Credit (-)	0	-131	-167	-194	-266	-20	-72	-101
Child Care Tax Credit (-)	0	-75	-89	-76	-42	-115	-106	-92
Child Tax Credit (-)	0	-83	-167	-167	-143	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.79	\$11.44	\$13.80	\$13.05	\$11.12	\$17.76	\$8.89*	\$8.50*
MONTHLY	\$1,372	\$2,013	\$2,429	\$2,297	\$1,958	\$3,126	\$3,131	\$2,991
ANNUAL	\$16,462	\$24,152	\$29,143	\$27,569	\$23,496	\$37,506	\$37,568	\$35,893

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>130. THE SELF-SUFFICIENCY STANDARD FOR TALBOT COUNTY, GA 2008</b>								
Housing	497	599	599	599	599	738	599	599
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	109	187	233	224	199	282	280	271
Taxes	238	310	346	327	256	524	469	421
Earned Income Tax Credit (-)	0	-118	-154	-180	-258	0	-54	-88
Child Care Tax Credit (-)	0	-73	-95	-82	-45	-110	-114	-98
Child Tax Credit (-)	0	-83	-167	-167	-148	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.15	\$11.91	\$14.15	\$13.43	\$11.33	\$18.58	\$9.13*	\$8.67*
MONTHLY	\$1,434	\$2,096	\$2,491	\$2,364	\$1,994	\$3,269	\$3,215	\$3,052
ANNUAL	\$17,203	\$25,150	\$29,893	\$28,372	\$23,929	\$39,232	\$38,584	\$36,628
<b>131. THE SELF-SUFFICIENCY STANDARD FOR TALIAFERRO COUNTY, GA 2008</b>								
Housing	449	518	518	518	518	651	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	104	178	224	215	190	273	271	262
Taxes	217	263	317	291	246	453	411	385
Earned Income Tax Credit (-)	0	-144	-183	-212	-280	-36	-90	-120
Child Care Tax Credit (-)	0	-68	-81	-67	-35	-120	-97	-83
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.71	\$10.97	\$13.35	\$12.59	\$10.74	\$17.32	\$8.64*	\$8.25*
MONTHLY	\$1,357	\$1,930	\$2,349	\$2,215	\$1,891	\$3,049	\$3,041	\$2,903
ANNUAL	\$16,290	\$23,163	\$28,192	\$26,583	\$22,686	\$36,588	\$36,494	\$34,834
<b>132. THE SELF-SUFFICIENCY STANDARD FOR TATTNALL COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	683	518	518
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	333	347	354	378	368	412	418
Miscellaneous	105	179	226	217	190	280	274	264
Taxes	224	268	331	302	251	510	428	398
Earned Income Tax Credit (-)	0	-143	-174	-205	-280	0	-80	-112
Child Care Tax Credit (-)	0	-69	-85	-71	-35	-115	-102	-86
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.83	\$11.03	\$13.61	\$12.77	\$10.74	\$18.31	\$8.78*	\$8.34*
MONTHLY	\$1,379	\$1,941	\$2,395	\$2,247	\$1,891	\$3,222	\$3,091	\$2,937
ANNUAL	\$16,547	\$23,291	\$28,741	\$26,966	\$22,687	\$38,664	\$37,091	\$35,243

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>133. THE SELF-SUFFICIENCY STANDARD FOR TAYLOR COUNTY, GA 2008</b>								
Housing	445	518	518	518	518	653	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	103	172	213	206	186	259	260	253
Taxes	217	247	286	267	225	398	382	370
Earned Income Tax Credit (-)	0	-159	-220	-240	-294	-86	-127	-147
Child Care Tax Credit (-)	0	-59	-63	-54	-28	-99	-79	-70
Child Tax Credit (-)	0	-83	-167	-161	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.67	\$10.45	\$12.35	\$11.82	\$10.37	\$15.98	\$8.15*	\$7.88*
MONTHLY	\$1,349	\$1,839	\$2,174	\$2,080	\$1,826	\$2,812	\$2,869	\$2,773
ANNUAL	\$16,191	\$22,063	\$26,083	\$24,965	\$21,911	\$33,742	\$34,425	\$33,277
<b>134. THE SELF-SUFFICIENCY STANDARD FOR TELFAIR COUNTY, GA 2008</b>								
Housing	459	518	518	518	518	693	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	105	173	214	208	187	264	261	255
Taxes	223	251	290	269	246	418	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-68	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-112	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.81	\$10.57	\$12.48	\$11.92	\$10.57	\$16.45	\$8.21*	\$7.94*
MONTHLY	\$1,375	\$1,860	\$2,196	\$2,097	\$1,861	\$2,896	\$2,891	\$2,796
ANNUAL	\$16,496	\$22,316	\$26,357	\$25,167	\$22,332	\$34,750	\$34,696	\$33,554
<b>135. THE SELF-SUFFICIENCY STANDARD FOR TERRELL COUNTY, GA 2008</b>								
Housing	342	401	401	401	401	538	401	401
Child Care	0	299	596	466	167	764	596	466
Food	214	324	422	486	562	570	608	668
Transportation	255	262	262	262	262	262	498	498
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	94	164	205	198	179	252	253	247
Taxes	186	226	267	264	207	372	368	349
Earned Income Tax Credit (-)	0	-178	-244	-258	-314	-111	-148	-169
Child Care Tax Credit (-)	0	-47	-52	-45	-19	-86	-69	-59
Child Tax Credit (-)	0	-83	-159	-149	-109	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$6.95	\$9.76	\$11.72	\$11.34	\$9.83	\$15.31	\$7.86*	\$7.58*
MONTHLY	\$1,224	\$1,717	\$2,062	\$1,995	\$1,730	\$2,694	\$2,768	\$2,667
ANNUAL	\$14,684	\$20,607	\$24,742	\$23,944	\$20,758	\$32,329	\$33,214	\$32,008

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>136. THE SELF-SUFFICIENCY STANDARD FOR THOMAS COUNTY, GA 2008</b>								
Housing	514	571	571	571	571	733	571	571
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	110	184	230	221	196	282	277	268
Taxes	245	296	340	316	263	521	440	411
Earned Income Tax Credit (-)	0	-127	-163	-190	-263	0	-68	-98
Child Care Tax Credit (-)	0	-75	-91	-77	-43	-110	-107	-93
Child Tax Credit (-)	0	-83	-167	-167	-145	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.29	\$11.58	\$13.91	\$13.16	\$11.19	\$18.52	\$8.94*	\$8.54*
MONTHLY	\$1,460	\$2,039	\$2,448	\$2,317	\$1,970	\$3,260	\$3,148	\$3,006
ANNUAL	\$17,515	\$24,464	\$29,381	\$27,799	\$23,642	\$39,122	\$37,771	\$36,074
<b>137. THE SELF-SUFFICIENCY STANDARD FOR TIFT COUNTY, GA 2008</b>								
Housing	489	541	541	541	541	691	541	541
Child Care	0	383	766	616	233	999	766	616
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	136	364	379	385	409	399	443	449
Miscellaneous	108	186	235	226	198	289	282	273
Taxes	235	305	369	333	265	557	475	429
Earned Income Tax Credit (-)	0	-122	-143	-173	-259	0	-45	-80
Child Care Tax Credit (-)	0	-75	-102	-86	-45	-110	-110	-101
Child Tax Credit (-)	0	-83	-167	-167	-148	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.09	\$11.75	\$14.43	\$13.63	\$11.30	\$19.19	\$9.25*	\$8.78*
MONTHLY	\$1,424	\$2,067	\$2,540	\$2,398	\$1,989	\$3,378	\$3,256	\$3,089
ANNUAL	\$17,090	\$24,809	\$30,480	\$28,778	\$23,866	\$40,539	\$39,074	\$37,072
<b>138. THE SELF-SUFFICIENCY STANDARD FOR TOOMBS COUNTY, GA 2008</b>								
Housing	466	518	518	518	518	722	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	129	335	350	356	380	370	414	420
Miscellaneous	105	172	213	206	186	266	260	253
Taxes	224	247	286	267	225	423	382	370
Earned Income Tax Credit (-)	0	-159	-220	-240	-294	-64	-127	-147
Child Care Tax Credit (-)	0	-59	-63	-54	-28	-115	-79	-70
Child Tax Credit (-)	0	-83	-167	-161	-123	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.84	\$10.45	\$12.35	\$11.82	\$10.37	\$16.58	\$8.15*	\$7.88*
MONTHLY	\$1,380	\$1,839	\$2,174	\$2,080	\$1,826	\$2,919	\$2,869	\$2,773
ANNUAL	\$16,556	\$22,063	\$26,083	\$24,965	\$21,911	\$35,025	\$34,425	\$33,277

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant + Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant + Preschooler Schoolage	2 Adults + Infant Preschooler	2 Adults + Preschooler Schoolage
<b>139. THE SELF-SUFFICIENCY STANDARD FOR TOWNS COUNTY, GA 2008</b>								
Housing	527	612	612	612	612	786	612	612
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	112	191	238	229	202	292	285	276
Taxes	251	325	383	339	263	573	494	438
Earned Income Tax Credit (-)	0	-108	-132	-166	-251	0	-30	-72
Child Care Tax Credit (-)	0	-73	-110	-89	-49	-105	-110	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.41	\$12.26	\$14.74	\$13.83	\$11.52	\$19.51	\$9.45*	\$8.88*
MONTHLY	\$1,480	\$2,158	\$2,594	\$2,434	\$2,027	\$3,434	\$3,327	\$3,127
ANNUAL	\$17,761	\$25,902	\$31,124	\$29,205	\$24,320	\$41,211	\$39,928	\$37,526
<b>140. THE SELF-SUFFICIENCY STANDARD FOR TREUTLEN COUNTY, GA 2008</b>								
Housing	459	518	518	518	518	693	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	105	173	214	208	187	264	261	255
Taxes	223	251	290	269	246	418	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-68	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-112	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.81	\$10.57	\$12.48	\$11.92	\$10.57	\$16.45	\$8.21*	\$7.94*
MONTHLY	\$1,375	\$1,860	\$2,196	\$2,097	\$1,861	\$2,896	\$2,891	\$2,796
ANNUAL	\$16,496	\$22,316	\$26,357	\$25,167	\$22,332	\$34,750	\$34,696	\$33,554
<b>141. THE SELF-SUFFICIENCY STANDARD FOR TROUP COUNTY, GA 2008</b>								
Housing	502	629	629	629	629	796	629	629
Child Care	0	383	766	616	233	999	766	616
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	128	331	345	351	375	365	409	415
Miscellaneous	109	191	240	232	203	296	288	279
Taxes	237	325	391	346	267	593	507	461
Earned Income Tax Credit (-)	0	-107	-125	-156	-247	0	-21	-59
Child Care Tax Credit (-)	0	-73	-115	-94	-51	-105	-110	-112
Child Tax Credit (-)	0	-83	-167	-167	-157	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.13	\$12.30	\$14.92	\$14.09	\$11.63	\$19.87	\$9.58*	\$9.07*
MONTHLY	\$1,431	\$2,165	\$2,627	\$2,480	\$2,048	\$3,498	\$3,373	\$3,192
ANNUAL	\$17,174	\$25,975	\$31,521	\$29,757	\$24,572	\$41,972	\$40,472	\$38,303

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>142. THE SELF-SUFFICIENCY STANDARD FOR TURNER COUNTY, GA 2008</b>								
Housing	456	518	518	518	518	657	518	518
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	136	364	379	385	409	399	443	449
Miscellaneous	105	180	225	217	192	275	273	264
Taxes	223	272	328	302	255	478	424	397
Earned Income Tax Credit (-)	0	-140	-177	-205	-275	-22	-83	-113
Child Care Tax Credit (-)	0	-71	-84	-70	-37	-115	-100	-86
Child Tax Credit (-)	0	-83	-167	-167	-137	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.82	\$11.12	\$13.52	\$12.76	\$10.88	\$17.70	\$8.74*	\$8.34*
MONTHLY	\$1,376	\$1,957	\$2,380	\$2,246	\$1,916	\$3,116	\$3,075	\$2,936
ANNUAL	\$16,508	\$23,486	\$28,560	\$26,950	\$22,987	\$37,387	\$36,898	\$35,227
<b>143. THE SELF-SUFFICIENCY STANDARD FOR TWIGGS COUNTY, GA 2008</b>								
Housing	440	489	489	489	489	603	489	489
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	252	259	259	259	259	259	492	492
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	103	177	225	216	188	273	272	263
Taxes	212	257	319	289	239	451	411	382
Earned Income Tax Credit (-)	0	-147	-180	-212	-286	-36	-87	-119
Child Care Tax Credit (-)	0	-66	-82	-67	-32	-120	-98	-83
Child Tax Credit (-)	0	-83	-167	-167	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.63	\$10.87	\$13.44	\$12.59	\$10.59	\$17.34	\$8.68*	\$8.25*
MONTHLY	\$1,343	\$1,913	\$2,365	\$2,215	\$1,865	\$3,051	\$3,056	\$2,903
ANNUAL	\$16,122	\$22,956	\$28,379	\$26,581	\$22,375	\$36,613	\$36,671	\$34,840
<b>144. THE SELF-SUFFICIENCY STANDARD FOR UNION COUNTY, GA 2008</b>								
Housing	527	612	612	612	612	786	612	612
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	112	191	238	229	202	292	285	276
Taxes	251	325	383	339	263	573	494	438
Earned Income Tax Credit (-)	0	-108	-132	-166	-251	0	-30	-72
Child Care Tax Credit (-)	0	-73	-110	-89	-49	-105	-110	-105
Child Tax Credit (-)	0	-83	-167	-167	-153	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.41	\$12.26	\$14.74	\$13.83	\$11.52	\$19.51	\$9.45*	\$8.88*
MONTHLY	\$1,480	\$2,158	\$2,594	\$2,434	\$2,027	\$3,434	\$3,327	\$3,127
ANNUAL	\$17,761	\$25,902	\$31,124	\$29,205	\$24,320	\$41,211	\$39,928	\$37,526

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>145. THE SELF-SUFFICIENCY STANDARD FOR UPSON COUNTY, GA 2008</b>								
Housing	493	561	561	561	561	670	561	561
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	108	185	232	223	195	280	279	270
Taxes	235	297	344	321	263	511	462	416
Earned Income Tax Credit (-)	0	-126	-156	-186	-265	0	-57	-93
Child Care Tax Credit (-)	0	-75	-94	-80	-42	-115	-112	-95
Child Tax Credit (-)	0	-83	-167	-167	-144	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.09	\$11.61	\$14.10	\$13.29	\$11.15	\$18.32	\$9.09*	\$8.60*
MONTHLY	\$1,424	\$2,043	\$2,481	\$2,338	\$1,963	\$3,224	\$3,200	\$3,028
ANNUAL	\$17,085	\$24,511	\$29,776	\$28,059	\$23,555	\$38,686	\$38,399	\$36,335
<b>146. THE SELF-SUFFICIENCY STANDARD FOR WALKER COUNTY, GA 2008</b>								
Housing	544	640	640	640	640	788	640	640
Child Care	0	383	766	616	233	999	766	616
Food	202	306	399	459	531	539	574	631
Transportation	251	258	258	258	258	258	490	490
Health Care	129	337	351	357	381	371	415	422
Miscellaneous	113	192	241	233	204	296	289	280
Taxes	256	333	397	349	267	590	503	468
Earned Income Tax Credit (-)	0	-102	-121	-152	-244	0	-18	-54
Child Care Tax Credit (-)	0	-73	-118	-96	-52	-105	-110	-114
Child Tax Credit (-)	0	-83	-167	-167	-158	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.49	\$12.46	\$15.05	\$14.19	\$11.71	\$19.81	\$9.61*	\$9.12*
MONTHLY	\$1,495	\$2,192	\$2,648	\$2,498	\$2,060	\$3,486	\$3,383	\$3,212
ANNUAL	\$17,941	\$26,305	\$31,776	\$29,978	\$24,723	\$41,828	\$40,596	\$38,541
<b>147. THE SELF-SUFFICIENCY STANDARD FOR WALTON COUNTY, GA 2008</b>								
Housing	554	616	616	616	616	750	616	616
Child Care	0	459	917	737	279	1196	917	737
Food	188	285	370	426	493	500	533	586
Transportation	266	273	273	273	273	273	521	521
Health Care	131	345	359	365	389	379	423	430
Miscellaneous	114	198	254	242	205	310	301	289
Taxes	261	363	465	400	267	657	571	506
Earned Income Tax Credit (-)	0	-85	-69	-119	-243	0	0	-17
Child Care Tax Credit (-)	0	-70	-125	-119	-53	-100	-100	-110
Child Tax Credit (-)	0	-83	-167	-167	-159	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.60	\$13.07	\$16.45	\$15.08	\$11.75	\$21.11	\$10.27*	\$9.63*
MONTHLY	\$1,514	\$2,299	\$2,895	\$2,654	\$2,067	\$3,715	\$3,616	\$3,391
ANNUAL	\$18,171	\$27,594	\$34,737	\$31,854	\$24,806	\$44,581	\$43,392	\$40,687

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>148. THE SELF-SUFFICIENCY STANDARD FOR WARE COUNTY, GA 2008</b>								
Housing	463	518	518	518	518	664	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	247	254	254	254	254	254	482	482
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	105	173	214	207	187	261	261	254
Taxes	223	250	289	268	245	406	384	372
Earned Income Tax Credit (-)	0	-156	-217	-238	-287	-79	-125	-145
Child Care Tax Credit (-)	0	-60	-65	-55	-31	-104	-80	-71
Child Tax Credit (-)	0	-83	-167	-163	-128	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.81	\$10.54	\$12.45	\$11.89	\$10.55	\$16.17	\$8.18*	\$7.91*
MONTHLY	\$1,375	\$1,854	\$2,191	\$2,093	\$1,857	\$2,846	\$2,879	\$2,784
ANNUAL	\$16,497	\$22,254	\$26,289	\$25,112	\$22,278	\$34,148	\$34,551	\$33,406
<b>149. THE SELF-SUFFICIENCY STANDARD FOR WARREN COUNTY, GA 2008</b>								
Housing	449	518	518	518	518	651	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	356	370	376	400	390	434	441
Miscellaneous	104	174	215	208	188	261	262	255
Taxes	220	253	292	273	247	405	389	370
Earned Income Tax Credit (-)	0	-154	-214	-234	-285	-80	-120	-142
Child Care Tax Credit (-)	0	-62	-66	-57	-33	-103	-83	-72
Child Tax Credit (-)	0	-83	-167	-165	-130	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.74	\$10.62	\$12.54	\$11.97	\$10.62	\$16.14	\$8.24*	\$7.95*
MONTHLY	\$1,362	\$1,869	\$2,206	\$2,107	\$1,869	\$2,840	\$2,901	\$2,798
ANNUAL	\$16,349	\$22,426	\$26,476	\$25,286	\$22,426	\$34,085	\$34,814	\$33,578
<b>150. THE SELF-SUFFICIENCY STANDARD FOR WASHINGTON COUNTY, GA 2008</b>								
Housing	426	518	518	518	518	633	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	348	362	368	392	382	426	432
Miscellaneous	101	173	214	207	187	258	261	255
Taxes	211	251	290	268	245	395	386	374
Earned Income Tax Credit (-)	0	-156	-216	-237	-287	-89	-123	-143
Child Care Tax Credit (-)	0	-61	-65	-55	-32	-97	-81	-72
Child Tax Credit (-)	0	-83	-167	-164	-128	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.53	\$10.55	\$12.46	\$11.90	\$10.56	\$15.90	\$8.20*	\$7.93*
MONTHLY	\$1,326	\$1,857	\$2,193	\$2,094	\$1,858	\$2,799	\$2,888	\$2,793
ANNUAL	\$15,912	\$22,278	\$26,316	\$25,130	\$22,299	\$33,587	\$34,656	\$33,513

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>151. THE SELF-SUFFICIENCY STANDARD FOR WAYNE COUNTY, GA 2008</b>								
Housing	420	518	518	518	518	684	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	133	350	364	371	394	385	429	435
Miscellaneous	101	174	214	208	188	264	261	255
Taxes	205	245	282	261	237	404	376	364
Earned Income Tax Credit (-)	0	-156	-217	-238	-288	-73	-124	-145
Child Care Tax Credit (-)	0	-60	-65	-55	-31	-108	-81	-71
Child Tax Credit (-)	0	-83	-167	-163	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.47	\$10.53	\$12.43	\$11.88	\$10.53	\$16.32	\$8.18*	\$7.91*
MONTHLY	\$1,314	\$1,854	\$2,188	\$2,090	\$1,853	\$2,872	\$2,880	\$2,784
ANNUAL	\$15,772	\$22,249	\$26,261	\$25,085	\$22,241	\$34,459	\$34,562	\$33,408
<b>152. THE SELF-SUFFICIENCY STANDARD FOR WEBSTER COUNTY, GA 2008</b>								
Housing	445	518	518	518	518	653	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	130	342	356	362	386	376	420	426
Miscellaneous	103	173	213	207	187	260	261	254
Taxes	214	245	282	263	220	394	377	364
Earned Income Tax Credit (-)	0	-158	-220	-240	-293	-86	-126	-147
Child Care Tax Credit (-)	0	-59	-64	-54	-29	-99	-80	-70
Child Tax Credit (-)	0	-83	-167	-162	-124	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.66	\$10.47	\$12.37	\$11.83	\$10.38	\$15.99	\$8.15*	\$7.88*
MONTHLY	\$1,349	\$1,844	\$2,178	\$2,083	\$1,828	\$2,814	\$2,870	\$2,774
ANNUAL	\$16,185	\$22,123	\$26,132	\$24,992	\$21,932	\$33,767	\$34,443	\$33,285
<b>153. THE SELF-SUFFICIENCY STANDARD FOR WHEELER COUNTY, GA 2008</b>								
Housing	459	518	518	518	518	693	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	105	173	214	208	187	264	261	255
Taxes	219	245	282	261	237	407	376	363
Earned Income Tax Credit (-)	0	-157	-218	-238	-288	-71	-125	-145
Child Care Tax Credit (-)	0	-60	-65	-55	-31	-110	-80	-71
Child Tax Credit (-)	0	-83	-167	-163	-127	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.79	\$10.53	\$12.43	\$11.87	\$10.53	\$16.39	\$8.18*	\$7.91*
MONTHLY	\$1,371	\$1,853	\$2,187	\$2,090	\$1,853	\$2,885	\$2,879	\$2,783
ANNUAL	\$16,447	\$22,238	\$26,249	\$25,076	\$22,232	\$34,615	\$34,551	\$33,397

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>154. THE SELF-SUFFICIENCY STANDARD FOR WHITE COUNTY, GA 2008</b>								
Housing	565	628	628	628	628	793	628	628
Child Care	0	369	736	576	207	943	736	576
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	115	192	240	230	203	293	287	277
Taxes	269	331	389	344	267	577	504	443
Earned Income Tax Credit (-)	0	-103	-127	-160	-247	0	-23	-67
Child Care Tax Credit (-)	0	-73	-114	-92	-51	-105	-110	-108
Child Tax Credit (-)	0	-83	-167	-167	-156	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.74	\$12.42	\$14.88	\$13.97	\$11.63	\$19.57	\$9.55*	\$8.96*
MONTHLY	\$1,539	\$2,186	\$2,619	\$2,458	\$2,047	\$3,445	\$3,363	\$3,153
ANNUAL	\$18,469	\$26,236	\$31,432	\$29,501	\$24,561	\$41,341	\$40,351	\$37,841
<b>155. THE SELF-SUFFICIENCY STANDARD FOR WHITFIELD COUNTY, GA 2008</b>								
Housing	541	598	598	598	598	740	598	598
Child Care	0	411	822	661	250	1072	822	661
Food	205	310	404	464	537	545	581	638
Transportation	251	259	259	259	259	259	491	491
Health Care	134	357	371	377	401	391	435	442
Miscellaneous	113	193	245	236	204	301	293	283
Taxes	258	338	411	376	268	615	530	481
Earned Income Tax Credit (-)	0	-99	-108	-139	-244	0	0	-41
Child Care Tax Credit (-)	0	-73	-127	-105	-52	-105	-105	-110
Child Tax Credit (-)	0	-83	-167	-167	-159	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.54	\$12.56	\$15.39	\$14.55	\$11.72	\$20.27	\$9.88*	\$9.31*
MONTHLY	\$1,502	\$2,211	\$2,708	\$2,561	\$2,062	\$3,568	\$3,478	\$3,277
ANNUAL	\$18,030	\$26,527	\$32,500	\$30,729	\$24,745	\$42,813	\$41,739	\$39,324
<b>156. THE SELF-SUFFICIENCY STANDARD FOR WILCOX COUNTY, GA 2008</b>								
Housing	459	518	518	518	518	693	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	105	173	214	208	187	264	261	255
Taxes	223	251	290	269	246	418	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-68	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-112	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.81	\$10.57	\$12.48	\$11.92	\$10.57	\$16.45	\$8.21*	\$7.94*
MONTHLY	\$1,375	\$1,860	\$2,196	\$2,097	\$1,861	\$2,896	\$2,891	\$2,796
ANNUAL	\$16,496	\$22,316	\$26,357	\$25,167	\$22,332	\$34,750	\$34,696	\$33,554

\*Per Adult

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
<b>157. THE SELF-SUFFICIENCY STANDARD FOR WILKES COUNTY, GA 2008</b>								
Housing	449	518	518	518	518	651	518	518
Child Care	0	299	596	466	167	764	596	466
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	132	350	364	370	394	384	428	434
Miscellaneous	104	173	214	208	187	260	261	255
Taxes	219	251	290	269	246	403	387	375
Earned Income Tax Credit (-)	0	-156	-216	-237	-286	-82	-122	-142
Child Care Tax Credit (-)	0	-61	-65	-56	-32	-102	-82	-72
Child Tax Credit (-)	0	-83	-167	-164	-129	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.73	\$10.57	\$12.48	\$11.92	\$10.57	\$16.08	\$8.21*	\$7.94*
MONTHLY	\$1,360	\$1,860	\$2,196	\$2,097	\$1,861	\$2,831	\$2,891	\$2,796
ANNUAL	\$16,322	\$22,316	\$26,357	\$25,167	\$22,332	\$33,968	\$34,696	\$33,554
<b>158. THE SELF-SUFFICIENCY STANDARD FOR WILKINSON COUNTY, GA 2008</b>								
Housing	477	532	532	532	532	687	532	532
Child Care	0	348	695	544	195	891	695	544
Food	205	310	404	464	537	545	581	638
Transportation	251	258	258	258	258	258	490	490
Health Care	137	369	383	389	413	403	447	454
Miscellaneous	107	182	227	219	194	278	275	266
Taxes	231	284	333	308	259	502	431	403
Earned Income Tax Credit (-)	0	-135	-171	-199	-270	-6	-77	-106
Child Care Tax Credit (-)	0	-74	-87	-73	-40	-115	-103	-89
Child Tax Credit (-)	0	-83	-167	-167	-140	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.00	\$11.31	\$13.68	\$12.93	\$11.02	\$18.15	\$8.82*	\$8.42*
MONTHLY	\$1,408	\$1,991	\$2,408	\$2,275	\$1,939	\$3,194	\$3,105	\$2,965
ANNUAL	\$16,892	\$23,891	\$28,899	\$27,301	\$23,267	\$38,330	\$37,259	\$35,578
<b>159. THE SELF-SUFFICIENCY STANDARD FOR WORTH COUNTY, GA 2008</b>								
Housing	399	469	469	469	469	629	469	469
Child Care	0	348	695	544	195	891	695	544
Food	214	324	422	486	562	570	608	668
Transportation	255	262	262	262	262	262	498	498
Health Care	136	364	379	385	409	399	443	449
Miscellaneous	100	177	223	214	190	275	271	263
Taxes	208	262	319	295	252	479	419	395
Earned Income Tax Credit (-)	0	-148	-186	-213	-280	-22	-89	-117
Child Care Tax Credit (-)	0	-66	-79	-67	-35	-115	-98	-84
Child Tax Credit (-)	0	-83	-167	-167	-133	-250	-167	-167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.46	\$10.85	\$13.28	\$12.54	\$10.74	\$17.72	\$8.67*	\$8.29*
MONTHLY	\$1,313	\$1,910	\$2,337	\$2,208	\$1,890	\$3,118	\$3,050	\$2,917
ANNUAL	\$15,756	\$22,917	\$28,038	\$26,494	\$22,679	\$37,420	\$36,603	\$35,005

\*Per Adult

Appendix D. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008  
 Three Family Types, All Georgia Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Appling County	\$22,289	159%	\$25,138	143%	\$33,524	158%
Atkinson County	\$22,173	158%	\$25,050	142%	\$33,397	158%
Bacon County	\$22,327	159%	\$25,179	143%	\$33,566	158%
Baker County	\$20,280	145%	\$23,700	135%	\$31,657	149%
Baldwin County	\$25,816	184%	\$29,612	168%	\$37,978	179%
Banks County	\$23,736	170%	\$27,167	154%	\$35,443	167%
Barrow County	\$28,273	202%	\$32,365	184%	\$41,510	196%
Bartow County	\$28,061	200%	\$32,202	183%	\$41,277	195%
Ben Hill County	\$23,133	165%	\$26,041	148%	\$34,325	162%
Berrien County	\$22,426	160%	\$25,286	144%	\$33,578	158%
Bibb County	\$26,385	188%	\$30,611	174%	\$39,188	185%
Bleckley County	\$23,214	166%	\$26,664	152%	\$34,944	165%
Brantley County	\$22,464	160%	\$25,327	144%	\$33,618	159%
Brooks County	\$23,088	165%	\$26,286	149%	\$34,895	165%
Bryan County	\$29,655	212%	\$33,925	193%	\$42,419	200%
Bulloch County	\$25,703	184%	\$29,811	169%	\$38,373	181%
Burke County	\$22,077	158%	\$25,108	143%	\$33,902	160%
Butts County	\$27,157	194%	\$31,758	180%	\$40,551	191%
Calhoun County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Camden County	\$33,698	241%	\$39,820	226%	\$46,896	221%
Candler County	\$23,291	166%	\$26,966	153%	\$35,243	166%
Carroll County	\$23,421	167%	\$26,852	153%	\$35,140	166%
Catoosa County	\$27,428	196%	\$30,546	174%	\$39,037	184%
Charlton County	\$22,327	159%	\$25,179	143%	\$33,566	158%
Chatham County	\$30,040	215%	\$33,552	191%	\$42,181	199%
Chattahoochee County	\$29,630	212%	\$32,089	182%	\$41,122	194%
Chattooga County	\$22,977	164%	\$26,415	150%	\$34,697	164%
Cherokee County	\$39,064	279%	\$45,976	261%	\$52,846	249%
Clarke County	\$30,915	221%	\$35,681	203%	\$44,098	208%
Clay County	\$22,063	158%	\$24,965	142%	\$33,277	157%
Clayton County	\$36,058	258%	\$41,960	238%	\$49,030	231%
Clinch County	\$22,173	158%	\$25,050	142%	\$33,397	158%
Cobb County	\$40,101	286%	\$47,013	267%	\$53,678	253%
Coffee County	\$22,446	160%	\$25,715	146%	\$33,856	160%
Colquitt County	\$22,151	158%	\$25,033	142%	\$33,374	157%
Columbia County	\$35,923	257%	\$41,276	235%	\$48,823	230%
Cook County	\$22,426	160%	\$25,286	144%	\$33,578	158%
Coweta County	\$29,519	211%	\$33,663	191%	\$42,501	200%
Crawford County	\$23,777	170%	\$27,421	156%	\$35,715	168%
Crisp County	\$23,598	169%	\$27,279	155%	\$35,556	168%
Dade County	\$24,869	178%	\$28,315	161%	\$36,529	172%
Dawson County	\$30,853	220%	\$35,269	200%	\$43,633	206%

Appendix D, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008**  
*Three Family Types, All Georgia Counties*

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Decatur County	\$23,325	167%	\$26,243	149%	\$34,526	163%
Dekalb County	\$32,879	235%	\$39,007	222%	\$42,370	200%
Dodge County	\$23,175	166%	\$26,623	151%	\$34,904	165%
Dooly County	\$22,954	164%	\$26,390	150%	\$34,673	164%
Dougherty County	\$26,440	189%	\$30,472	173%	\$39,282	185%
Douglas County	\$36,572	261%	\$42,467	241%	\$49,421	233%
Early County	\$22,063	158%	\$24,965	142%	\$33,277	157%
Echols County	\$23,908	171%	\$27,071	154%	\$35,674	168%
Effingham County	\$26,423	189%	\$29,925	170%	\$38,114	180%
Elbert County	\$22,657	162%	\$25,536	145%	\$33,825	160%
Emanuel County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Evans County	\$23,291	166%	\$26,966	153%	\$35,243	166%
Fannin County	\$23,802	170%	\$27,224	155%	\$35,500	167%
Fayette County	\$42,086	301%	\$48,943	278%	\$55,813	263%
Floyd County	\$25,472	182%	\$29,217	166%	\$37,395	176%
Forsyth County	\$37,812	270%	\$44,812	255%	\$51,716	244%
Franklin County	\$23,983	171%	\$27,601	157%	\$35,877	169%
Fulton County	\$33,225	237%	\$39,913	227%	\$43,744	206%
Gilmer County	\$25,880	185%	\$29,186	166%	\$37,506	177%
Glascocock County	\$22,426	160%	\$25,286	144%	\$33,578	158%
Glynn County	\$29,737	212%	\$33,486	190%	\$42,366	200%
Gordon County	\$26,393	189%	\$29,630	168%	\$38,001	179%
Grady County	\$23,214	166%	\$26,664	152%	\$34,944	165%
Greene County	\$23,598	169%	\$27,279	155%	\$35,556	168%
Gwinnett County	\$40,675	291%	\$47,587	270%	\$54,457	257%
Habersham County	\$25,946	185%	\$29,242	166%	\$37,565	177%
Hall County	\$37,229	266%	\$43,428	247%	\$50,508	238%
Hancock County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Haralson County	\$23,240	166%	\$26,913	153%	\$35,191	166%
Harris County	\$26,509	189%	\$31,288	178%	\$40,093	189%
Hart County	\$23,880	171%	\$28,007	159%	\$36,282	171%
Heard County	\$22,223	159%	\$25,574	145%	\$33,874	160%
Henry County	\$36,858	263%	\$42,772	243%	\$49,761	235%
Houston County	\$28,404	203%	\$32,175	183%	\$41,488	196%
Irwin County	\$23,486	168%	\$26,950	153%	\$35,227	166%
Jackson County	\$26,808	191%	\$30,626	174%	\$39,186	185%
Jasper County	\$21,499	154%	\$24,384	139%	\$32,417	153%
Jeff Davis County	\$22,673	162%	\$25,553	145%	\$33,842	160%
Jefferson County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Jenkins County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Johnson County	\$22,566	161%	\$25,437	145%	\$33,727	159%
Jones County	\$25,519	182%	\$29,679	169%	\$38,085	180%

Appendix D, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008**  
*Three Family Types, All Georgia Counties*

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Lamar County	\$24,477	175%	\$28,857	164%	\$37,156	175%
Lanier County	\$24,351	174%	\$27,455	156%	\$36,063	170%
Laurens County	\$22,278	159%	\$25,130	143%	\$33,513	158%
Lee County	\$30,178	216%	\$33,716	192%	\$42,752	202%
Liberty County	\$25,448	182%	\$29,316	167%	\$37,644	178%
Lincoln County	\$23,328	167%	\$26,783	152%	\$35,062	165%
Long County	\$23,248	166%	\$26,700	152%	\$34,980	165%
Lowndes County	\$30,896	221%	\$35,300	201%	\$44,148	208%
Lumpkin County	\$30,226	216%	\$34,821	198%	\$43,392	205%
Macon County	\$22,063	158%	\$24,965	142%	\$33,277	157%
Madison County	\$26,544	190%	\$30,742	175%	\$39,331	186%
Marion County	\$21,673	155%	\$25,062	142%	\$33,427	158%
McDuffie County	\$26,172	187%	\$30,121	171%	\$39,507	186%
McIntosh County	\$21,991	157%	\$24,910	142%	\$33,199	157%
Meriwether County	\$22,298	159%	\$25,147	143%	\$33,534	158%
Miller County	\$22,277	159%	\$25,130	143%	\$33,512	158%
Mitchell County	\$23,626	169%	\$27,290	155%	\$35,567	168%
Monroe County	\$25,310	181%	\$28,720	163%	\$37,010	175%
Montgomery County	\$22,238	159%	\$25,076	142%	\$33,397	158%
Morgan County	\$27,446	196%	\$31,981	182%	\$40,840	193%
Murray County	\$24,742	177%	\$28,217	160%	\$36,493	172%
Muscogee County	\$28,396	203%	\$32,187	183%	\$41,261	195%
Newton County	\$28,644	205%	\$32,690	186%	\$41,838	197%
Oconee County	\$32,336	231%	\$37,323	212%	\$44,962	212%
Oglethorpe County	\$25,301	181%	\$28,499	162%	\$36,763	173%
Paulding County	\$35,282	252%	\$41,554	236%	\$48,568	229%
Peach County	\$25,642	183%	\$29,759	169%	\$38,306	181%
Pickens County	\$23,056	165%	\$26,468	150%	\$34,760	164%
Pierce County	\$23,626	169%	\$27,290	155%	\$35,567	168%
Pike County	\$23,319	167%	\$27,243	155%	\$35,529	168%
Polk County	\$23,033	165%	\$25,937	147%	\$34,222	161%
Pulaski County	\$23,175	166%	\$26,623	151%	\$34,904	165%
Putnam County	\$23,928	171%	\$28,048	159%	\$36,324	171%
Quitman County	\$22,063	158%	\$24,965	142%	\$33,277	157%
Rabun County	\$25,902	185%	\$29,205	166%	\$37,526	177%
Randolph County	\$22,657	162%	\$25,536	145%	\$33,825	160%
Richmond County	\$30,281	216%	\$33,973	193%	\$43,260	204%
Rockdale County	\$37,201	266%	\$43,134	245%	\$50,012	236%
Schley County	\$23,443	167%	\$27,126	154%	\$35,402	167%
Screven County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Seminole County	\$22,063	158%	\$24,965	142%	\$33,277	157%
Spalding County	\$25,911	185%	\$29,744	169%	\$38,299	181%

Appendix D, Continued. **The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2008**  
*Three Family Types, All Georgia Counties*

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Stephens County	\$22,692	162%	\$25,574	145%	\$33,862	160%
Stewart County	\$22,173	158%	\$25,050	142%	\$33,397	158%
Sumter County	\$24,152	173%	\$27,569	157%	\$35,893	169%
Talbot County	\$25,150	180%	\$28,372	161%	\$36,628	173%
Taliaferro County	\$23,163	165%	\$26,583	151%	\$34,834	164%
Tattnall County	\$23,291	166%	\$26,966	153%	\$35,243	166%
Taylor County	\$22,063	158%	\$24,965	142%	\$33,277	157%
Telfair County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Terrell County	\$20,607	147%	\$23,944	136%	\$32,008	151%
Thomas County	\$24,464	175%	\$27,799	158%	\$36,074	170%
Tift County	\$24,809	177%	\$28,778	164%	\$37,072	175%
Toombs County	\$22,063	158%	\$24,965	142%	\$33,277	157%
Towns County	\$25,902	185%	\$29,205	166%	\$37,526	177%
Treutlen County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Troup County	\$25,975	186%	\$29,757	169%	\$38,303	181%
Turner County	\$23,486	168%	\$26,950	153%	\$35,227	166%
Twiggs County	\$22,956	164%	\$26,581	151%	\$34,840	164%
Union County	\$25,902	185%	\$29,205	166%	\$37,526	177%
Upson County	\$24,511	175%	\$28,059	159%	\$36,335	171%
Walker County	\$26,305	188%	\$29,978	170%	\$38,541	182%
Walton County	\$27,594	197%	\$31,854	181%	\$40,687	192%
Ware County	\$22,254	159%	\$25,112	143%	\$33,406	158%
Warren County	\$22,426	160%	\$25,286	144%	\$33,578	158%
Washington County	\$22,278	159%	\$25,130	143%	\$33,513	158%
Wayne County	\$22,249	159%	\$25,085	143%	\$33,408	158%
Webster County	\$22,123	158%	\$24,992	142%	\$33,285	157%
Wheeler County	\$22,238	159%	\$25,076	142%	\$33,397	158%
White County	\$26,236	187%	\$29,501	168%	\$37,841	178%
Whitfield County	\$26,527	189%	\$30,729	175%	\$39,324	185%
Wilcox County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Wilkes County	\$22,316	159%	\$25,167	143%	\$33,554	158%
Wilkinson County	\$23,891	171%	\$27,301	155%	\$35,578	168%
Worth County	\$22,917	164%	\$26,494	151%	\$35,005	165%

## About the Author

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

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

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

