

Overlooked and Undercounted

How the Great Recession Impacted Household Self-Sufficiency in Pennsylvania



Prepared for



PATHWAYS PA

PathWays PA was founded in 1978 as the Women's Association for Women's Alternatives. It served as one of Pennsylvania's first residential programs to keep low-income, vulnerable women together with their children and has grown to become one of the Greater Philadelphia Region's foremost providers of residential and community-based services for women, children and families. Each year over 6,000 women, children and families benefit from our full complement of social services; outreach and residential programs as they move along the path to self-sufficiency.

With offices throughout Southeastern Pennsylvania and advocacy initiatives on behalf of low-wage workers statewide, PathWays PA provides programs committed to the development of client self-sufficiency which leads to the fulfillment of our mission:

To help women, teens, children and families achieve economic independence and family well-being.

Carol Goertzel
President/CEO
310 Amosland Road
Holmes, PA 19043
Telephone: (800) 209-2914
cgoertzel@pathwayspa.org

Marianne Bellesorte
Senior Director of Policy
310 Amosland Road
Holmes, PA 19043
Telephone: (800) 209-2914 ext. 209
mbellesorte@pathwayspa.org

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 government, non-profit, women's, children's, and community-based groups to:

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

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. View this report online at www.selfsufficiencystandard.org.

OVERLOOKED AND UNDERCOUNTED HOW THE GREAT RECESSION IMPACTED HOUSEHOLD SELF-SUFFICIENCY IN PENNSYLVANIA

Diana M. Pearce, Ph.D. * October 2012

**Director, Center for Women's Welfare
School of Social Work, University of Washington**

Prepared with Sarah Lowry and Lisa Manzer at the University of Washington,
School of Social Work, Center for Women's Welfare, and with Marianne Bellesorte,
Carol Goertzel, and Kate Scully at PathWays PA.

Overlooked and Undercounted: How the Great Recession Impacted Household Self-Sufficiency in Pennsylvania

© 2012 Diana Pearce and PathWays PA

PREFACE & ACKNOWLEDGEMENTS

For the first time, this report combines two series—the Self-Sufficiency Standard plus Overlooked and Undercounted—into one report which provides a new view of how the Great Recession has impacted the struggle to make ends meet. For the past 15 years, PathWays PA has arranged for the update of *The Self-Sufficiency Standard for Pennsylvania* every two years. *The Self-Sufficiency Standard for Pennsylvania 2012-2013* is the eighth edition. Previous versions were published in 1997, 1999, 2001, 2004, 2006, 2008, and 2010. In 2009, PathWays PA also arranged for the calculation of the first *Overlooked and Undercounted* report in Pennsylvania. The *Overlooked and Undercounted* report series answers the questions of how many households live below the Self-Sufficiency Standard for Pennsylvania and what are the characteristics of these households?

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

As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women’s Welfare at the University of Washington. This report, plus tables providing county specific information for 152 family types, is available online at www.selfsufficiencystandard.org or www.pathwayspa.org.

This report has been prepared with the essential help of the staff at the Center for Women’s Welfare at the University of Washington, particularly Sarah Lowry, Lisa Manzer, Jodi Patrykus, and Kaie Wise. We also wish to thank PathWays PA, which assisted in the development of this report and its release, especially Marianne Bellesorte, Carol Goertzel, and Kate Scully. Additionally, we would like to acknowledge the contribution to the development of the first “Overlooked and Undercounted” report of Rachel Cassidy, demographer, as well as the editorial contributions of Maureen Golga and Aimee Durfee, and the statistical contributions of Bu Huang for past reports.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the 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 conclusion and opinions contained within this report do not necessarily reflect the opinion of those listed above or PathWays PA. Nonetheless, any mistakes are the author’s responsibility.

EXECUTIVE SUMMARY

This report reveals the dramatic impact that the Great Recession has had on the lives of Pennsylvania households. Before the recession, more and more households found their costs outstripping their wages, even when they worked as many hours as possible. During the recession, these trends have worsened as incomes have stagnated even as the costs of basics like food and housing have continued to rise.

To document these trends, we use the yardstick of the Self-Sufficiency Standard. This measure answers the question as to how much income is needed to meet families' basic needs at a minimally adequate level, including the essential costs of working, and then applies it to determine how many—and which—households lack enough to cover the basics. Unlike the federal poverty measure, the Standard is varied both geographically and by family composition, reflecting the higher costs facing some families (especially child care for families with young children).

For the first time, this report combines two series—the Self-Sufficiency Standard plus Overlooked and Undercounted—into one report which provides a new view of how the Great Recession has impacted the struggle to make ends meet. The first section of this report highlights the new 2012-2013 Self-Sufficiency Standard for Pennsylvania, documenting how the cost of living at a basic needs level has increased since 1997. The second section uses the 2010 Self-Sufficiency Standard for Pennsylvania and the 2010 American Community Survey to measure, during the Great Recession, the number and characteristics of households below the Self-Sufficiency Standard.

Using the Standard as the measure of income inadequacy, and comparing the situation of Pennsylvania households before (2007) and during the Great Recession (2010) we find that:

- The proportion of working age households who have inadequate income (that is, incomes below their Self-Sufficiency Standard) has increased from one in five households to one in four households.
- Second, this increased burden of inadequate income falls disproportionately on the most vulnerable, including single mothers, residents of larger cities, and Latino and African American households—groups that entered the Great Recession already experiencing high rates of income inadequacy.
- At the same time, some things have not changed: the basic relationships between factors such as education or number of workers and rates of income inadequacy remain similar. For example, as education increases, income inadequacy rates decreased in 2010 just as in 2007, although income inadequacy rates are higher for each educational level than in 2007.
- Fourth, this report documents that the Great Recession has disproportionately impacted those whose incomes are above the official poverty line, but are below the Standard, i.e., they are insufficient to meet the costs of their basic needs, even at the most minimal, “bare bones” level,

but are not low enough to be officially designated as “poor”. Since the start of the Great Recession, the percentage of working-age Pennsylvania families considered “poor” by the official federal measure has risen from 9% in 2007 to 11% in 2010, two percentage points. In contrast, the proportion below the Standard (including those below the Federal Poverty Level as well) increased between 2007 and 2010 from 21% to 26%, five percentage points. In policy terms, focusing only on the official poverty numbers results in a certain blindness to the very real economic distress being experienced by many Pennsylvanian households. That is, many are struggling in these difficult economic times with incomes inadequate to meet even their basic needs, yet because they are not officially designated as “poor” they are routinely being overlooked and undercounted.

The goal of this report is to remedy this oversight, by both counting and describing who is experiencing inadequate income in Pennsylvania. To secure adequate wages and benefits and to increase income adequacy for a large portion of Pennsylvania’s families, we need broad based public policy solution. These policies should include, but not be limited to, increasing educational opportunities, supporting pay equity in all occupations, creating flexible work environments, ensuring the availability of work supports, and promoting savings and financial literacy.

CONTENTS

INTRODUCTION	1
--------------	---

THE BENCHMARK MEASURE: THE SELF-SUFFICIENCY STANDARD FOR PENNSYLVANIA 2012-2013	3
------------------------------------------------------------------------------------	---

OVERLOOKED AND UNDERCOUNTED	9
-----------------------------	---

GLOSSARY OF KEY TERMS	•	12
THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY	•	13
RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE	•	15
FAMILIES WITH CHILDREN	•	18
EMPLOYMENT AND WORK PATTERNS	•	23
A PROFILE OF FAMILIES WITH INADEQUATE INCOME	•	32
PENNSYLVANIA COMPARED TO OTHER STATES	•	35
CONCLUSION	•	37

POLICY RECOMMENDATIONS & PRACTICAL APPLICATIONS	39
-------------------------------------------------	----

POLICY RECOMMENDATIONS	•	41
HOW THE STANDARD HAS BEEN USED IN PENNSYLVANIA	•	43

APPENDIX A: METHODOLOGY & DATA SOURCES	45
----------------------------------------	----

OVERLOOKED & UNDERCOUNTED	•	47
THE SELF-SUFFICIENCY STANDARD	•	49

APPENDIX B: DETAILED DATA TABLES	57
----------------------------------	----

Introduction

This report reveals the dramatic impact that the Great Recession has had on the lives of Pennsylvania households. America entered this economic crisis already experiencing both widening income inequality and the “crunch”—decades of stagnating wages contrasting with rising costs. Even before the recession, more and more households found their costs outstripping their incomes, even if they worked as many hours as possible. These trends have continued during the recession as incomes have stagnated or fallen while the costs of the basics like food and housing have continued to rise.

To document these trends, we use the yardstick of the Self-Sufficiency Standard. This measure answers the question as to how many—and which—households lack enough income to meet their basic needs at a minimally adequate level, including the essential costs of working. Unlike the federal poverty measure, the Standard is varied both geographically and by family composition, reflecting the higher cost needs of some families (especially child care for families with young children).

This report has a dual focus: because this is the second study done of the demographics of those who are struggling to make ends meet in Pennsylvania, it will describe those who experienced inadequate income in 2010 as well as how this picture has changed (or not) since 2007. Although the Great Recession officially ended in the summer of 2009, the economic impact continues to be felt, and so this text reflects the common understanding that the economy is still “in recession” even if officially it is “in recovery”.

The basics of the report are as follows, with more detail in successive sections, as well as methodology in the Appendices:

1. The baseline measure for this analysis is the Self-Sufficiency Standard, a realistic, geographically specific and family composition-specific measure of income adequacy, and thus a more accurate alternative to the Federal Poverty Level (FPL). The first section of this report presents the 2012 Self-Sufficiency Standard for Pennsylvania.
2. The second section of the report documents and describes who is above versus below the Standard. It uses the Standard and data from the 2007 and 2010 American Community Surveys. The method is straightforward: household incomes are compared to the Pennsylvania Self-Sufficiency Standard (as well as the FPL) to determine which households are above or below the Standard (as well as the FPL). Then, the proportion of households who are above versus below the Standard (and the FPL) are compared, across a wide range of household characteristics—geographic location, race and ethnicity, employment patterns, gender, and occupation.
3. The final section, contributed by Pathways PA, builds from the findings and detailed data presented in this report and shows the practical applications of this material. Additionally, this section spells out specific recommendations for the needs of families struggling to achieve self-sufficiency in Pennsylvania.

**THE BENCHMARK MEASURE:
THE SELF-SUFFICIENCY STANDARD FOR
PENNSYLVANIA 2012-2013**

The Benchmark Measure

Even without job loss or home foreclosure, the Great Recession has impacted the lives of American households across the economy in many ways. The United States entered the economic crisis with stagnating wages and widening income inequality, and these trends continue. As a result, millions find that even with full-time jobs, they are unable to stretch their wages to pay for basic necessities. Indeed, in many places in Pennsylvania, the gap between income and expenses has continued to widen, as the costs of food, housing, transportation, health care, and other essentials have risen even during the Great Recession.

To properly describe the growing gap between sluggish wages and ever increasing expenses requires an accurate measure of income adequacy, one that is consistent over time and across space. The Self-Sufficiency Standard represents such a benchmark measure. The Standard calculates the true cost of living facing American families, illuminating the economic “crunch” experienced by so many families today, with each Standard calculated over the last 15 years documenting the increasing real cost of living.¹

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.

The Self-Sufficiency Standard for Pennsylvania 2012-2013 defines the amount of income necessary to meet the basic needs of Pennsylvania families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from public subsidies (e.g., public housing, Medicaid, or child care assistance) or private/informal assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

¹ Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)* (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).

A REAL WORLD APPROACH TO MEASURING NEED

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty.

Beginning with studies such as Ruggles' *Drawing the Line* (1990)², and Renwick and Bergman's article proposing a "basic needs budget" (1993)³, many have critiqued the official measure and/or offered alternatives. These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences, which brought together hundreds of scientists, commissioned studies and papers, and compiled a set of recommendations. These studies and suggestions were summarized in the 1995 book, *Measuring Poverty: A New Approach*.⁴ Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."⁵

Despite substantial consensus on a wide range of methodological issues and the need for new measures, no changes have been made to the FPL itself. However, based on the NAS model, the Census Bureau has developed alternative measures, first as "experimental", and now as the Supplementary Poverty Measure.⁶

² Ruggles, P. (1990). *Drawing the line: Alternative poverty measures and their implications for public policy*. The Urban Institute, Washington, D.C.

³ 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.

⁴ Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

⁵ Dalaker, Poverty in the United States: 2000. (U.S. Census Bureau, Current Population Reports, Series P60-214). U.S. Government Printing Office (Washington, D.C., 2001).

⁶ Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data

In light of the critiques of the FPL, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.⁷ While designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard also reflects the realities faced by today's working parents, such as child care and taxes, which are not addressed in the federal poverty measure. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software not in existence four decades ago.

The major differences between the Self-Sufficiency Standard and the Federal Poverty Level include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years):** housing, child care, food, health care, transportation, and taxes. In contrast, the FPL is based on only one item—a 1960s food budget. Additionally, while the FPL is updated for inflation, there is no adjustment made for the fact that food, as a percentage cost of the household budget, has decreased over the years. In contrast, the Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.
- **The Standard reflects the changes in workforce participation over the past several decades, particularly among**

on the extent of poverty and the impact of public policies. Kathleen Short and Teresa Garner, "Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005," U.S. Census Bureau, Working Paper Series, Poverty Thresholds, http://www.census.gov/hhes/www/povmeas/papers/experimental_measures_96_05v7.pdf (accessed March 30, 2010).

⁷ The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative "performance standard" in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what would be required to meet the JTPA goal of "self-sufficiency" for each individual participant. The development of the Self-Sufficiency Standard has also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. See Trudi Renwick and Barbara Bergmann, "A budget-based definition of poverty: With an application to single-parent families," *The Journal of Human Resources*, 28(1), p. 1-24 (1993). For a more detailed discussion of the background and methodology of the Self-Sufficiency Standard, see a state report, available at <http://www.selfsufficiencystandard.org>

women. It does this by assuming that all adults work to support their families, and thus includes work-related expenses, such as transportation, taxes, and child care. The FPL continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home wife.

- **The Standard varies geographically** and is calculated on a locale-specific basis (usually by county), while the FPL is calculated the same regardless of where one lives in the continental United States.
- **The Standard varies costs by the age of children.** This factor is particularly important for child care costs, but also for food and health care costs, which also vary by age. While the FPL takes into account the number of adults and children, there is no variation in cost based on the age of children.
- **The Standard includes the net effect of taxes and tax credits,** which not only provides a more accurate measurement of income adequacy, but also illuminates the impact of tax policy on net family income. Because at the time of its inception, low-income families paid minimal taxes, and there were no refundable tax credits (such as the Earned Income Tax Credit), the FPL does not include taxes or tax credits, even implicitly.

The resulting Self-Sufficiency Standards⁸ are basic needs, no-frills budgets created for all family types in each county in a given state. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 40% of their food budget on take-out and restaurant food.⁹ The Standard does

⁸ The Self-Sufficiency Standard has been calculated for 37 states plus the District of Columbia.

⁹ U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditure Survey* (2000) Table 4: Size of consumer unit: Average annual expenditures and characteristics. Available from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>

not include retirement savings, education expenses, debt repayment, or emergencies.

Figure A shows an example of the Self-Sufficiency Standard, with each monthly expense included in as a proportion of the total income necessary for a family with two adults, one preschooler, and one school-age child in Allegheny County.

- By far, housing and child care combined are the most expensive costs for families. Families with children (when one is under school-age) generally spend about half their income on housing and child care expenses alone.
- Food costs for this family are 17% of total income, much lower than the 33% assumed by the methodology of the FPL.
- Taxes are 18% of the family budget; however, after accounting for tax credits the net tax burden decreases to 12% of the total costs.
- Health care makes up 9% and miscellaneous items (such as clothing and household items) make up 8% of

the family budget. For Pennsylvania families without employer-sponsored health insurance, the cost of health care would be greater, increasing the total income needed to be self-sufficient. Under this circumstance, health care costs would account for a greater proportion of the family budget.

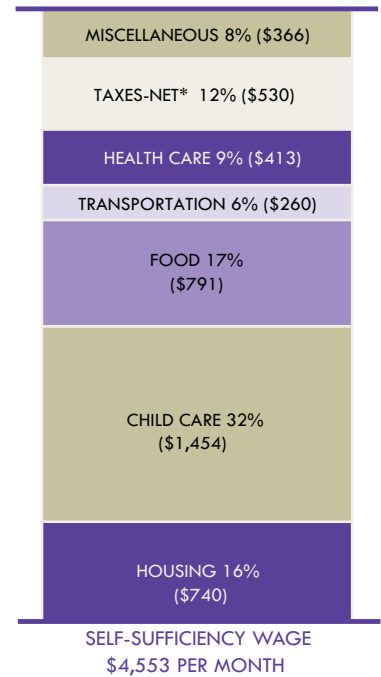
- Transportation costs account for 6% of total monthly costs.

See Appendix A for specific details on how the Self-Sufficiency Standard is calculated.

The map (Figure B) highlights that the cost of meeting basic needs also varies geographically in Pennsylvania. The 2012-2013 Self-Sufficiency Standard for one parent with one preschooler ranges from \$25,697 to \$53,410 annually.

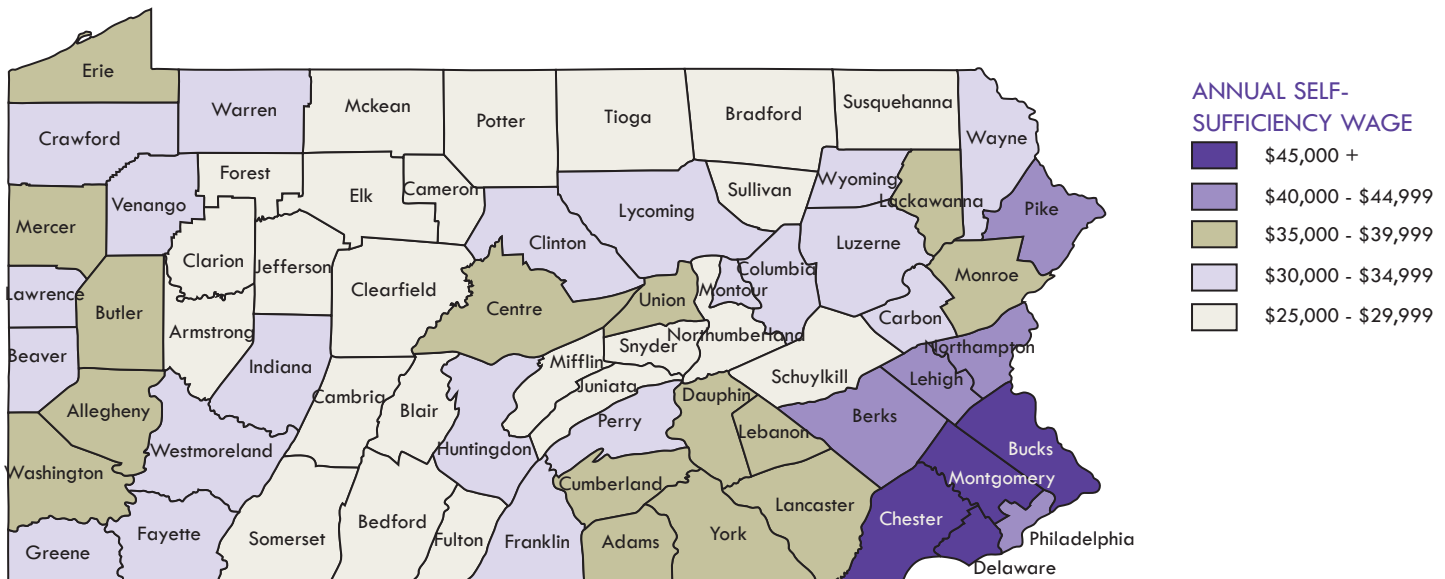
- The four most expensive counties, with Standards above \$50,000 for one adult and a preschooler, are the suburban Philadelphia counties of Bucks, Chester, Delaware (with private transportation), and Montgomery. The second most expensive group of counties have

FIGURE A Basic Needs as a Proportion of the Standard Two Adults, One Preschooler, and One School-age Child: Allegheny County (Pittsburgh), PA 2012



The actual percentage of income needed for taxes without the inclusion of tax credits is 18%. However, with tax credits included, as in the Standard, the family receives money back, and the amount owed in taxes is reduced to 12%.

FIGURE B The Self-Sufficiency Standard for Pennsylvania, One Adult and One Preschooler, 2012



annual Self-Sufficiency Wages between \$40,000 and \$45,000 for this family type and includes the counties of Berks, Centre (State College Area), Delaware (with public transportation), Lehigh, Northampton, Philadelphia, and Pike.

- Counties with Self-Sufficiency Wages between \$35,000 and \$40,000 make up the third most expensive group. This group includes a group of southeastern counties, the eastern counties of Monroe and Lackawanna, the central counties of Center (excluding State College) and Union, as well as Allegheny, Butler, Erie, Mercer, and Washington counties in the west.
- Self-Sufficiency Wages are generally lowest in the central part of the state, with Standards between \$25,000 and \$35,000.

HOW HAS THE SELF-SUFFICIENCY WAGE CHANGED OVER TIME?

In order to illustrate changes in the cost of living over time, this section compares the Self-Sufficiency Wages for all eight editions of the Pennsylvania Standard for Dauphin County, Erie County, Philadelphia, and Pittsburgh using one parent with one infant and one preschooler as the sample family type. The Self-Sufficiency Standard has stayed about the same since 2010 in each of the places shown for this family type in Figure C. The two largest budget items, housing and child care, had only modest changes since 2010.

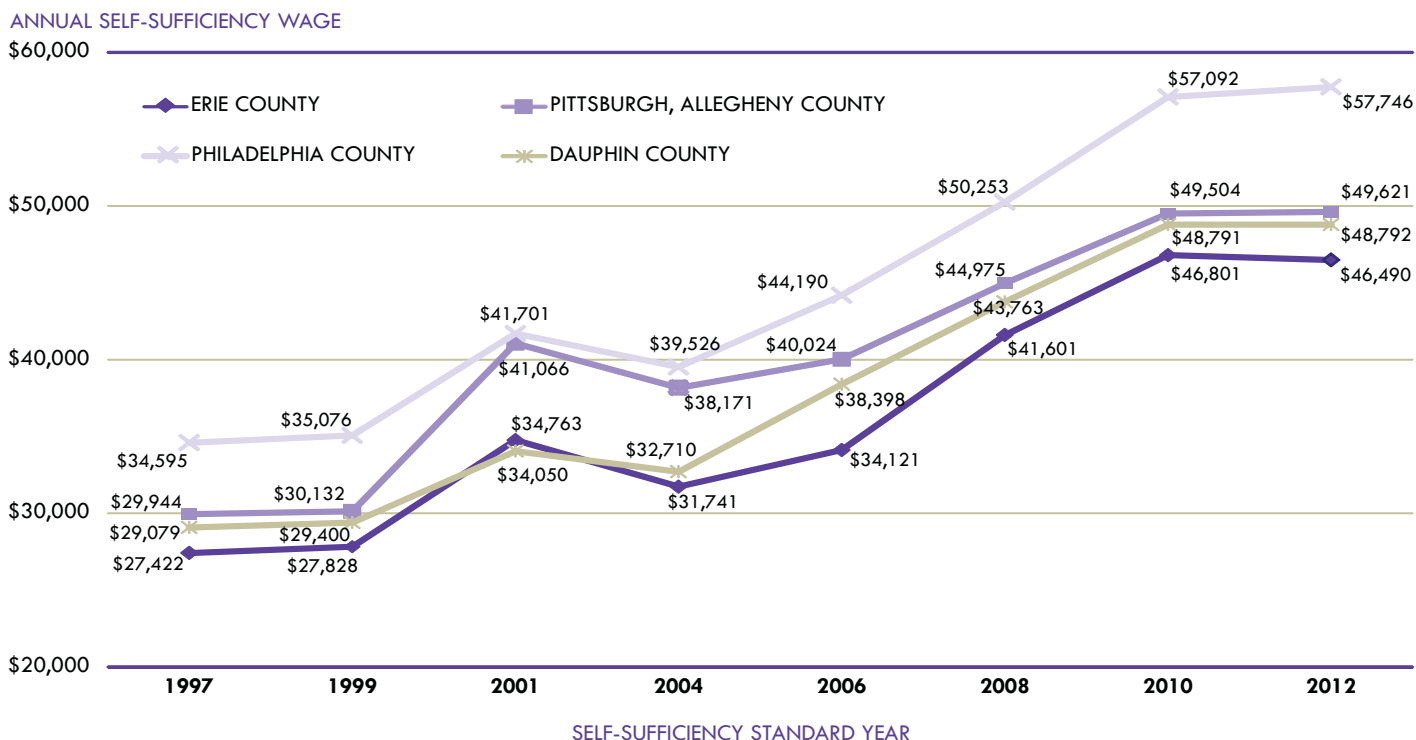
Since the first edition of the Pennsylvania Standard in 1997, the Self-Sufficiency Wage for an adult with one infant and one preschooler has increased by over 67% in each of the four places shown in Figure

C. Between 2001 and 2004 the Standard dipped due to slight decreases in the cost of housing, transportation, and health care, coupled with a combination of federal tax cuts and increased tax credits. Since 2004, costs have risen steadily in all of the places shown. The increase in the Self-Sufficiency Wage over the last decade is attributed to a rise in costs for nearly all basic needs. Some costs grew at a similar rate for all four places while other costs increased at varying rates.

Housing costs increased at varying rates in each place since 1997, increasing by over 44% in Philadelphia, by 41% in Dauphin County, by 66% in Erie County, and by 59% in Pittsburgh.

The cost of health care has more than doubled since 1997 in all four places. The highest increase occurred in Erie County, where the cost of health care increased from \$154 in 1997 to \$371 in 2012.

FIGURE C The Pennsylvania Self-Sufficiency Standard by County and Year One Adult, One Infant, and One Preschooler 1997-2012



OVERLOOKED AND UNDERCOUNTED

Who Lacks Adequate Income?

How many households in Pennsylvania lack adequate income? Overall, using the Self-Sufficiency Standard, about one in four households (25.6%), lack sufficient income to meet their basic costs in Pennsylvania. This is more than double the proportion found to be poor using the FPL: if the Federal Poverty Level (FPL) is used, only about one in nine (11%) Pennsylvania households included in the analysis for this report are designated officially as poor (excluding elderly and disabled).¹

This means that while the FPL identifies 355,936 households as “poor,” nearly 840,000 households lack enough income to meet all basic needs. ***Moving from statistics to people, that translates to over 2.3 million men, women, and children struggling to make ends meet in Pennsylvania. Over half of these Pennsylvanians are overlooked and undercounted using the official poverty thresholds.***

The following section present detailed findings on the rates of income adequacy and how they vary, across geography, by demographic traits (race, gender, family composition), and by employment characteristics. In each of these sections, we have begun with a summary of the findings, and end with an analysis of how the numbers have changed, or not changed from before the Great Recession (2007) compared to during the recession (2010).²

FIGURE D 1 out of 4 Households in Pennsylvania are Below the Self-Sufficiency Standard



¹ According to the Census Bureau's tabulations from the 2010 American Community Survey, 12.7% of all households are below the poverty level in Pennsylvania. This differs from the estimate in this report (11% for households) because our sample excludes those over 65 years and those with disabilities, groups with higher than average poverty rates. See U.S. Census Bureau, 2010 American Community Survey 1-Year Estimates. B17017. Poverty status in the past 12 months by age of householder. Retrieved April 19, 2012 from <http://factfinder2.census.gov>.

² Although the Great Recession officially ended in the summer of 2009, the economic impact continues to be felt, and so this text reflects the common understanding that the economy is still “in recession” even if officially it is “in recovery”.

GLOSSARY OF KEY TERMS

AMERICAN COMMUNITY SURVEY (ACS). The ACS is a sample survey of over three million addresses administered by the Census Bureau. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

API. The acronym API is used in some of the tables and figures in this report for Asian and Pacific Islander.

FAMILY HOUSEHOLD. A household in which there are two or more persons (one of whom is the householder) residing together and who are related by birth, marriage or adoption.

FEDERAL POVERTY LEVEL (FPL). When this study uses FPL in reference to the number of households in poverty, we are referring to the thresholds calculated each year by the Census Bureau to determine the number of people in poverty for the previous year. When this report uses the FPL in terms of programs or policy, we are referring to the federal poverty guidelines, developed by the Department of Health and Human Services, used by federal and state programs to determine eligibility and calculate benefits.

HOUSEHOLD. The sample unit used in this study is the household. When appropriate, the characteristics of the householder are reported (e.g. citizenship, educational attainment and occupation). When a variable is reported based on that of the householder it may not reflect the entire household. For example, in a household with a non-citizen householder other members of the household may be citizens.

HOUSEHOLDER. The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member,

excluding roomers, boarders, or paid employees.

INCOME INADEQUACY. The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs”.

LATINO. Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups used in this report are non-Hispanic/Latino.

NON-FAMILY HOUSEHOLD. A household that consists of a person living alone or with one or more nonrelatives.

PERSON OF COLOR. Due to the small sample sizes of some racial/ethnic groups, some analysis in this report compares White non-Hispanic/Latino householders with non-White householders. The text uses the terms non-White and people of color interchangeably to refer to households in which the householder is not White.

SELF-SUFFICIENCY STANDARD (SSS). The SSS measures how much income is needed for a family of a certain composition in a given county to adequately meet their basic needs—without public or private assistance.

SINGLE FATHER/SINGLE MOTHER. For simplicity, a male maintaining a household with no spouse present but with children is referred to as a single father in the text. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother. Note that in some cases the child may be a grandchild, niece/nephew or unrelated child (such as a foster child).

THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

Although one out of four Pennsylvania households have inadequate income, the distribution of these households varies geographically quite a bit by place across the state. When grouped together, the income inadequacy rates of urban and rural counties are similar, although three-fourths of households below the Standard reside in urban counties³ Philadelphia has the highest rate of income inadequacy in Pennsylvania and houses one out of five households below the Standard in Pennsylvania. Almost all counties in Pennsylvania experienced an increase in income inadequacy rates since 2007, with the number of counties with less than 20% income inadequacy rate dropping from 24 to 8.

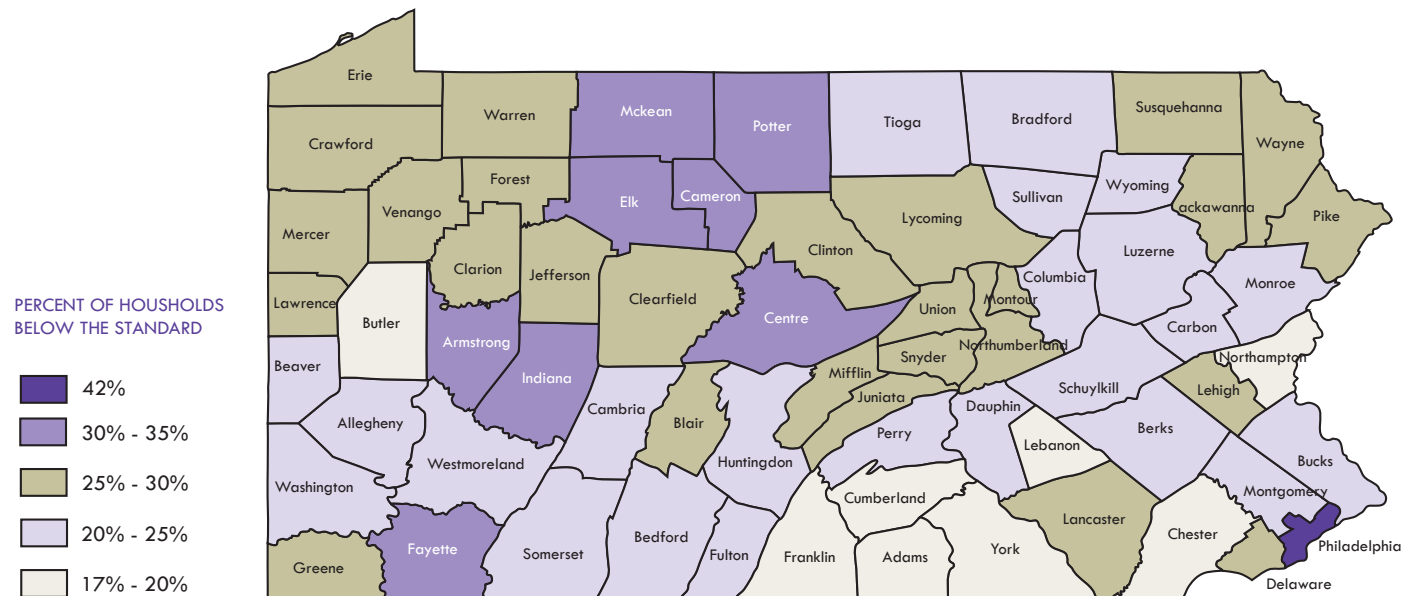
³ This estimate uses the Center for Rural Pennsylvania definition of urban and rural counties. Rural counties are defined as counties with a population density of 284 persons per square mile or less. Urban counties are counties with a population density of more than 284 persons per square mile. A population density of 284 persons per square mile was the average density for Pennsylvania using 2010 Census data. There are 48 rural and 19 urban counties. The Center for Rural Pennsylvania. Rural/Urban PA. Retrieved April 12, 2012, from http://www.ruralpa.org/rural_urban.html#maps

COUNTIES

The proportion of households with insufficient income varies greatly from a low of 17% of households in Adams and York counties to a high of 42% in Philadelphia (see Figure E).

- Philadelphia has the highest rate of income inadequacy in Pennsylvania (42%). One out of five households below the Standard in Pennsylvania live in Philadelphia.
- In addition to Philadelphia, eight counties in Pennsylvania have over 30% of households with inadequate income: Armstrong, Cameron, Centre, Elk, Fayette, Indiana, McKean, and Potter.
- In contrast, counties with the lowest levels of income inadequacy, below 25%, are primarily concentrated in southern and eastern Pennsylvania, including suburban Philadelphia and Pittsburgh communities, with a few exceptions.

FIGURE E Percentage of Households Below the Self-Sufficiency Standard by County, Pennsylvania 2010



Source: U.S. Census Bureau, 2010 American Community Survey.

TABLE 1 The Self-Sufficiency Standard by Select Cities¹: Pennsylvania 2010

CITY	COUNTY	PERCENT BELOW STANDARD		CHANGE	CITY POPULATION AS A PERCENT OF TOTAL COUNTY POPULATION	CITY POPULATION AS A PERCENT OF TOTAL COUNTY POPULATION BELOW STANDARD	DIFFERENCE
		CITY	COUNTY				
Allentown	Lehigh	42%	26%	16%	32%	51%	19%
Erie	Erie	19%	25%	-6%	64%	48%	-16%
Philadelphia	Philadelphia	42%	42%	0%	100%	100%	0%
Pittsburgh	Allegheny	32%	23%	9%	26%	37%	10%

¹ Note that these four cities represent approximately 17 percent of Pennsylvania's population. Source: U.S. Census Bureau, 2010 American Community Survey.

**GEOGRAPHY:
IMPACT OF THE GREAT RECESSION**

With the overall increase in the proportion of households with insufficient income in 2010, the number of counties with income inadequacy rates above 30% increased from three counties (Centre, Fayette, and Philadelphia) in 2007 to nine counties in 2010 (Armstrong, Cameron, Centre, Elk, Fayette, Indiana, McKean, Philadelphia, and Potter). Likewise, the number of counties in 2007 with under 20% income inadequacy rates dropped from 24 in 2007 to just 8 counties in 2010. With a nearly 10-percentage point increase between 2007 and 2010, Philadelphia County experienced the largest increase in households with inadequate income (from 33% in 2007 to 42% in 2010).

CITIES

Income inadequacy in Pennsylvania tends to be concentrated not just in certain counties, but also cities within counties (see Table 1):

- The city of Philadelphia has the highest rate of income inadequacy in the state, at 42%, while the counties surrounding Philadelphia have lower rates, varying from 27% of households below the Standard in Delaware County to 20% in Chester County.
- Although the overall rate of income inadequacy is 26% of households in Lehigh County, in the city of Allentown, the rate is 42%. That is, households with inadequate income in Lehigh County are concentrated in the city of Allentown. While only about one-third of Lehigh's total households live in Allentown, it is home to over half of the county's households living below the Standard.

- Likewise, with an income inadequacy rate of 32%, Pittsburgh also has a disproportionate number of households below the Standard compared to Allegheny County. One-quarter of Allegheny County households live in Pittsburgh, and 37% of the county's households living below the Standard live in Pittsburgh.
- The exception to this pattern is the city of Erie, which houses 64% of the county's households but is home to only 48% of the county's households living below the Standard. In the city of Erie, 19% of households have incomes below the Standard while 25% of households in Erie County are below the Standard. Because, statistically, minority populations in Pennsylvania are more likely to live below the Self-Sufficiency Standard—due to a number of systemic barriers explored in more detail below—Erie's lower rate of income inadequacy may be explained by the city's smaller ethnic/racial community.

RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE

While the majority of families with inadequate income in Pennsylvania are White, people of color are disproportionately likely to have inadequate incomes, particularly Latinos and African Americans. Foreign-born householders have higher income inadequacy rates than native-born householders. However, foreign-born Latino householders who have become citizens are more likely to have adequate income than are native-born Latino householders, except Puerto Ricans. Since the Great Recession, the proportion of households with inadequate income has increased the most for race/ethnic groups of color.

RACE AND ETHNICITY

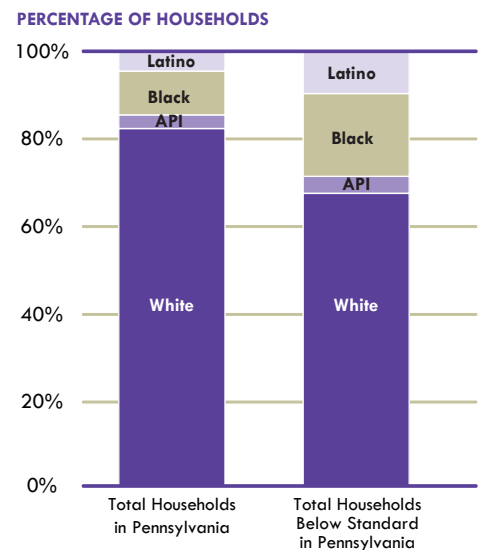
While considerable percentages of Pennsylvania households in all racial/ethnic groups have income below the Self-Sufficiency Standard, people of color have the highest rates below the Standard (Figure F).

- More than one-half (55%) of Latino households have insufficient income. Black households have the second highest rate of income inadequacy at 48%. These findings are consistent with

our examination of geography—rates of income inadequacy tend to be higher in Pennsylvania in cities with higher populations of Blacks and Latinos.

- Among Asian/Pacific Islanders, about one in three (32%) households experience income inadequacy.
- Only 21% of White households in the state have incomes below the Standard.⁴ Although White households are least likely to fall below the Standard, nearly two-thirds below the Standard in Pennsylvania are White.

FIGURE G People of Color Disproportionately have Inadequate Income: PA 2010



Source: U.S. Census Bureau, 2010 American Community Survey.

FIGURE F Percent of Households Below the Standard by Race/Ethnicity of Householder: PA 2010

21% of White Households



32% of Asian & Pacific Islander Households



48% of Black Households



55% of Latino Households



Source: U.S. Census Bureau, 2010 American Community Survey.

⁴ Note that data for race/ethnicity, citizenship status, and language, reflect that of the householder and not necessarily that of the entire household.

METHODOLOGY NOTE

This study combines the Census Bureau's separate racial and ethnic classifications into a single set of categories. In the American Community Survey questionnaire, individuals identify if they are of Hispanic, Latino, or Spanish origin and identify their race/races (they can indicate more than one race). Those who indicate they are of Hispanic, Latino, or Spanish origin (either alone or in addition to other race categories) are coded as Latino in this study, regardless of race (Latinos may be of any race), while all other categories are non-Latino. The result is five mutually exclusive racial and ethnic groups:

1. Asian, Native Hawaiian, and Other Pacific Islander (referred to as Asian and Pacific Islander or API),
2. Black or African-American (referred to as Black),
3. Latino or Hispanic (referred to as Latino),
4. White, and;
5. American Indian, Alaska Native, and Some Other Race (referred to as Other). Individuals identified as American Indian or Alaska Native are combined with Other races due to the small population sizes in the sample.

**RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE:
IMPACT OF THE GREAT RECESSION**

Since 2007, the proportion of households with inadequate income has increased the most for race/ethnic groups of color.¹ Black households below the Standard had an increased rate of income inadequacy from 41% in 2007 to 48% in 2010, likewise, Latino households' rate increased from 50% to 55%, and Asian/Pacific Islander households increased from 26% to 33% with inadequate income between 2007 and 2010. In contrast, White households' rate increased, but less, with the rate increasing from 17% to 21% below the Standard between 2007 and 2010.

Likewise, since the Great Recession, the rate of income inadequacy for foreign-born households in Pennsylvania increased eight percentage points from 29% in 2007 to 38% in 2010. Similarly, the income inadequacy rate for Pennsylvania householders that speak English less than very well increased by 10 percentage points over this time period (from 44% to 53%). In sum, it is those groups with the higher rates of income inadequacy before the recession who experienced the greatest increases in income inadequacy.

¹ The Other race category experienced a decrease in the income inadequacy rate between 2007 and 2010 (from 39.6% to 35.2%).

As a result of these quite different rates, people of color are disproportionately likely to have inadequate incomes (Figure G).⁵

- While Latino households (of any race) constitute only about 5% of all Pennsylvania households, 10% of all households in the state with incomes below the Standard are Latino.
- Black households are 10% of all households in Pennsylvania; however, Black households comprise 19% of households in Pennsylvania below the Standard.
- White households represent 82% of Pennsylvania's households, but

only constitute 67% of the total households with incomes below the Standard in the Pennsylvania.

CITIZENSHIP STATUS

While citizenship status impacts inadequacy rates for all race/ethnic groups, Latino households experience a different degree and impact compared to non-Latino households (Table 2).

- Non-Latinos have consistently lower rates of income inadequacy than Latinos; nevertheless, the rate of income inadequacy for non-Latino householders increases from 24% for native-born householders, to

⁵ Rank, M. & Hirschl T.A. (2001). Rags or riches? Estimating the probabilities of poverty and affluence across the adult American life span. *Social Science Quarterly*, 82 (4) December: 651-669.

TABLE 2 Poverty and Income Inadequacy Rates by Citizenship Status and Language of Householder¹ Pennsylvania, 2010

	Below Poverty	Below Standard		Below Poverty	Below Standard
CITIZENSHIP STATUS					
NATIVE-BORN	11%	25%	FOREIGN-BORN	15%	38%
Latino ²	29%	55%	Naturalized Citizen	11%	30%
Puerto Rican	31%	60%	Latino	17%	37%
Other Latino Origin	23%	41%	Not Latino	10%	29%
Not Latino	10%	24%	Not a citizen	19%	45%
			Latino	26%	65%
			Not Latino	16%	37%
ENGLISH SPEAKING ABILITY			LANGUAGE SPOKEN AT HOME		
VERY WELL	10%	25%	ENGLISH	10%	24%
LESS THAN VERY WELL	23%	53%	LANGUAGE OTHER THAN ENGLISH	19%	43%
			Spanish	26%	55%
			Language other than Spanish	14%	35%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2010 American Community Survey.

29% for those who are naturalized citizens, to 37% for non-citizens.

- In contrast, rates of income inadequacy for Latino groups are higher for all citizenship statuses than any of the non-Latino groups. Naturalized citizen Latinos have the lowest rate of income insufficiency (37%), while more than half (55%) of native-born Latino householders, including Puerto Ricans, lack adequate income, and almost two-thirds of non-citizen Latino householders lack adequate income (65%).
- Although Puerto Ricans are native-born Latinos, they have the highest rate (60%) of income insufficiency for any race/ethnic group in Pennsylvania while

householders of other Latino origin have an income inadequacy rate of 41%.

LANGUAGE

Only 4% of Pennsylvania's total households report speaking English "less than very well." Although households speaking English "less than very well" are a small percentage of those below the Standard (8%), the rates of income inadequacy among this group are quite high (Table 2).

- While only 25% of the state's householders who report speaking English "very well" are below the Standard, 53% of those who speak English "less than very well" are below the Standard.

- Among households where the language spoken at home is English, 24% are below the Standard, while 43% of those who report speaking a "language other than English at home" are below the Standard. The highest rate of income inadequacy, 55%, is among households where Spanish is the main language spoken at home.

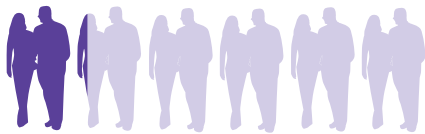
Altogether, income inadequacy is highest among Latinos, particularly non-citizens, and those who live in households in which English is not spoken or spoken "less than very well" at home.

FAMILIES WITH CHILDREN

The presence of children—particularly young children—in the household increases the likelihood that a household will have inadequate income. Income inadequacy increases 20% to 35% for households with children compared to those without children. Single mother households of any race/ethnicity have a higher proportion of income inadequacy than married-couple households or male-headed households. Single mother householders of color are at the highest risk of lacking enough income to meet their household needs. Overall, households with children account for over half (54%) of all households in Pennsylvania with incomes below the Standard, although only 39% of all Pennsylvania households have children in them.

FIGURE H Percentage of Households Below the Standard by the Presence of Children: PA 2010

20% of Households with No Children



35% of Households with Children



46% of Households with Young Children*



27% of Households with Older Children**



*Youngest child less than 6 years of age
 **Youngest child between 6 to 17 years of age

Source: U.S. Census Bureau, 2010 American Community Survey.

PRESENCE OF CHILDREN

The risk of inadequate income increases by more than two-thirds for households with children compared to those without children, from 20% to 35% (Figure H). The number of children also varies: families with one child have an inadequacy rate of 27%, those with two children, 34%, and those with three or more 56%.

Because adding a child to a non-child household increases costs, especially if under school-age, this can almost double the Standard. Put another way, it means that a given wage only goes about half as far. It is not unexpected then that the proportion of households with inadequate income who have at least one child under the age of six is considerably higher than households with only school-age children (46% compared to 27%). As a result, families with children are disproportionately represented among households below the Standard, accounting for more than half (54%), even though households with children are only 39% of all households in Pennsylvania.

CHILDREN, GENDER, AND HOUSEHOLD TYPE

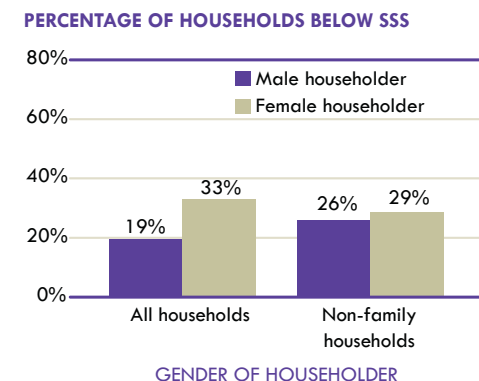
As seen in Figure H, the presence of children is associated with higher rates of income inadequacy. However, there are substantial differences by family type and gender. The highest rates are for single mothers, with nearly two-thirds having

inadequate income. Why is this rate so high, relative to other groups? Is this due to the gender of the householder, the presence of children, or some other factors?

- This high rate is probably not due to gender alone. This can be seen by examining non-family households (which are mostly single persons living alone), where the rate of income inadequacy is 29% for female householders versus 26% for male householders (see Figure I). In other words, men and women living alone, or in a few cases, with non-relatives, have similar rates of inadequate income.⁶
- To examine the impact of children by family type and gender, we divide households into three types: married

⁶ Four-fifths of non-family households are one person households.

FIGURE I Non-Family Households Below the Standard by Gender of Householder: PA 2010



Source: U.S. Census Bureau, 2010 American Community Survey.

couples, male householder (no spouse) and female householder (no spouse). As can be seen in Figure J, married couples have the lowest rates of income inadequacy, and female householders the highest. Among households with children, there is an even greater difference by both family type and gender of the householder. Married-couple households have the lowest rate of income inadequacy at 24%. Income inadequacy increases for single father households,⁷ with 41% lacking adequate income. As stated above, the highest rate is that of single mother households, nearly two thirds of whom lack adequate income (65%).

Although the presence of children is associated with higher rates of income inadequacy for all household types, being a single parent, especially a single mother, results in higher levels of income inadequacy than that of married parents. *The higher rates of income inadequacy for single mothers compared to single fathers suggests that a combination of gender and the presence of children—being a single mother with children—is associated with the highest rate of income inadequacy.* The causes of these high levels of income inadequacy are many, including pay inequity and gender based discrimination, as well as the expenses associated with children, particularly child care.

Not only are single mother households disproportionately more likely to lack adequate income than single father households, there are more than three times as many single mother households in Pennsylvania (313,863) than single father households (97,706). Single mother households with children comprise nearly 10% of all Pennsylvania households

⁷ Households with children maintained by a male householder with no spouse present are referred to as single father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single mother households.

compared to 3% for single father households. Of all households in Pennsylvania below the Standard, 24% are single mother households and 5% are single father households.

CHILDREN, HOUSEHOLD TYPE, AND RACE/ETHNICITY

The combination of being a woman, having children, and solo parenting are associated with some of the highest rates of income inadequacy. At the same time, as we have seen above, rates of income inadequacy are quite high among some race/ethnic groups. When these factors, household type (including gender and children) and race/ethnicity, are combined, there is an even greater disparity between groups in rates of income adequacy. That is, *within* racial groups, household type differences remain, with single mother households consistently having the highest rates of income inadequacy. At the same time, among households of the same composition, racial and ethnic differences remain, with Latinos consistently having the highest rates of income inadequacy (see Figure K).

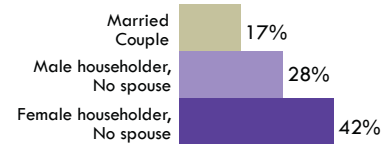
(Note: This analysis combines married-couples and male householders with no spouse together, as the number of male householder with no spouse is too small to analyze separately).

- Among household types *without* children, the proportion of married couple/male maintained households in Pennsylvania with insufficient incomes ranges from 14% for White households to 32% for Latino households; significantly lower than the rates of 24% for White women-maintained households to 55% for Latina women-maintained households.
- For households *with* children, married couple/single father households have rates of income insufficiency that range from 23% among White households

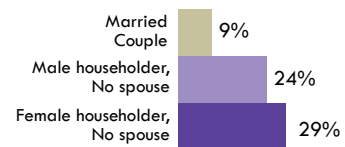
FIGURE J Households Below the Standard by Household Type and Presence of Children: PA 2010

PERCENTAGE OF HOUSEHOLDS BELOW SSS

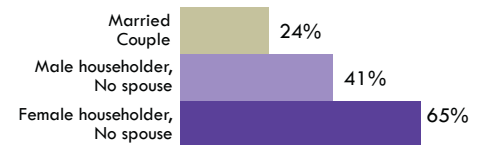
ALL HOUSEHOLDS



HOUSEHOLDS WITHOUT CHILDREN



HOUSEHOLDS WITH CHILDREN



Source: U.S. Census Bureau, 2010 American Community Survey,

to 53% among Latino households. For single mother households, the proportion of income inadequacy reaches 54% for White household to 61% for Asian/Pacific Islander and above 80% for Black and Latina households. In other words, within each race/ethnic group, single mother households have income inadequacy rates that are consistently at least 30 percentage points higher than married-couple/male-maintained household with children.

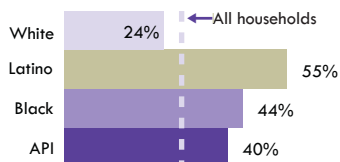
When quite different racial differences in income inadequacy rates are combined with

FIGURE K Households Below the Standard by Race/Ethnicity of Householder and Household Type: PA 2010

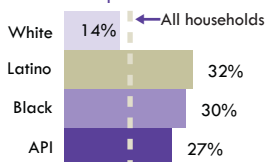
PERCENTAGE OF HOUSEHOLDS BELOW SSS

NO CHILDREN

Female householder, No spouse

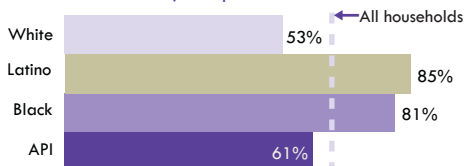


Married couple or Male householder, No spouse

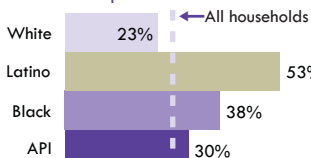


WITH CHILDREN

Female householder, No spouse



Married couple or Male householder, No spouse



Source: U.S. Census Bureau, 2010 American Community Survey.
API = Asian and Pacific Islander

comparisons across quite different household types, the result is some striking differences:

- A higher proportion of *childless* Latino married couple and male householder families have incomes below the Standard (32%) than White married couples/male householder families with children (23%).

- Single mother households have a rate of income inadequacy that is four to six times that of White married-couple households/male-headed households without children (54% to 85% compared to 14%).

**FAMILIES WITH CHILDREN:
IMPACT OF THE GREAT RECESSION**

While the Great Recession increased the likelihood of income insufficiency across all households, the groups that were already the most vulnerable experienced the largest increases in having incomes that fall below the Standard—households with children, particularly single mother households, and especially those headed by people of color. In 2007, 29% of families with children had inadequate income, but by 2010, families with children have income inadequacy rates of 35% in Pennsylvania. Of single mothers in Pennsylvania, 58% had inadequate income in 2007 compared to 65% in 2010. Across all household types and race/ethnicity groups, Black single mothers had the highest percentage point increase in income inadequacy (from 69% in 2007 to 81% in 2010), while Latina single mothers increased less but maintained the highest rate of income inadequacy at 85% (an increase of 5%) in 2010.

Looking across the factors examined so far—geography, gender and household type, and race/ethnicity, there is a consistent pattern that emerges, one in which the impact of the Great Recession has been the greatest on those who entered this period already in the most disadvantaged position. That is, those groups with the highest rates of income inadequacy before the recession—people of color, single mother families, large central cities—are the ones that have experienced the largest percentage point increases in rates of income inadequacy.

EDUCATION

This study finds that householders with more education experience higher rates of having adequate income. However, women and people of color must have substantially more education than their male/white counterparts to achieve the same levels of self-sufficiency. For example, women of color with a Bachelor’s degree or more have a lower rate of adequate incomes than White males with only a high school degree. These trends are similar to those in 2007, except that at all educational levels there has been an increase in the percentage with inadequate income, especially for those at the lowest levels.

Education is strongly related to the level of income adequacy: householders with more education are much more likely to have sufficient income than those with less education. Of householders in Pennsylvania with less than a high school education, 61% have inadequate incomes, while 32% of those with a high school degree or its equivalent, 28% of those with some college, and only 12% of those with a college degree or more have inadequate incomes (see Table 3). Nonetheless, only 6% of all householders in Pennsylvania, and 14% of the total households with incomes below the Standard, lack a high school degree. The remaining 86% of Pennsylvania householders below the Standard have a high school degree or more, and 47% have some college or more.

Although increased education raises income adequacy levels for all race and gender groups in Pennsylvania, four patterns are apparent when we examine the impact of education broken down by race and gender (see Figure L).

1. As education levels *increase*, income adequacy rates *increase* more dramatically for women than for men, especially women of color. Thus, the relationship between higher education and relatively higher levels of income *adequacy* are greatest for women of color, followed by White women. In fact, when the educational attainment of the householder increases from a high school degree to

a Bachelor’s degree or higher, income adequacy levels rise from 33% to 76% for women of color, and from 67% to 87% for White women. In contrast, men have higher rates of income adequacy at the lowest levels, with men with less than a high school education, already at an income adequacy rate of 51%—compared to 25% for women lacking a high school degree—and thus men experience less of an increase with increased education.

2. As educational levels increase, the *differences* in income adequacy rates between men and women of the same race/ethnicity narrow. This is most apparent for White women: Figure L shows that 36% of White women with less than a high school degree have adequate income whereas over half (57%) of White males with less than a high school degree have adequate income. This gap decreases as education increases, so that the difference in income adequacy between White women and White men who hold a Bachelor’s degree or higher declines to only about four percentage points. A similar pattern is apparent for people of color: the gap between men and women of color declines as education increases, from a 27 percentage point gap between non-White male and female householders with less than high school degree to only a 5 percentage point gap for non-White male and female householders with a Bachelor’s degree or higher.

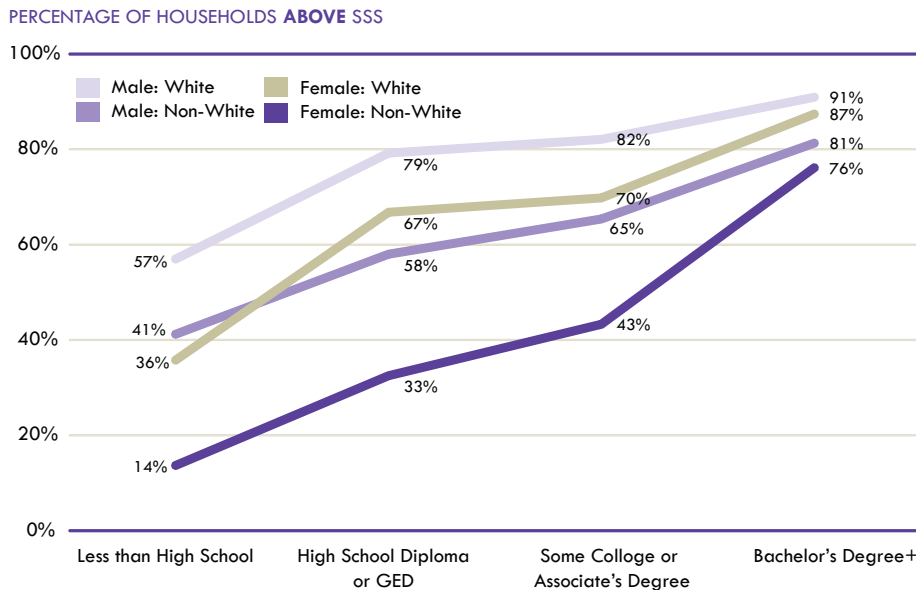
TABLE 3 Poverty and Income Inadequacy Rates by Educational Attainment of Householder¹ Pennsylvania, 2010

	Below Poverty	Below Standard
EDUCATIONAL ATTAINMENT		
Less than high school	32%	60%
High School Diploma or GED	13%	32%
Some College or Associate's Degree	12%	28%
Bachelor's Degree or Higher	5%	12%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. Source: U.S. Census Bureau, 2010 American Community Survey.

AS EDUCATION LEVELS INCREASE, INCOME ADEQUACY RATES INCREASE MORE DRAMATICALLY FOR WOMEN THAN FOR MEN, ESPECIALLY WOMEN OF COLOR

FIGURE 1 Households Above the Standard by Education, Race/Ethnicity, and Gender of Householder: PA 2010



Source: U.S. Census Bureau, 2010 American Community Survey.

**EDUCATION:
IMPACT OF THE GREAT RECESSION**

Since the Great Recession, the percentage of households above the Standard declined the most substantially for households with lower education levels. Of households with less than a high school degree, the percentage above the Standard decreased 11 percentage points from 51% to 40% between 2007 and 2010. For those households with a Bachelor's degree or higher, the percentage of households with adequate income decreased three percentage points from 91% in 2007 to 88% in 2010. While households at all education levels saw decreases in income adequacy, households with higher education levels had the greatest protection from the impact of the Great Recession.

3. Although less dramatic, *within* gender there also is a race-ethnicity-based pattern that is similar, with the gap in adequacy rates between White and non-White householders below the Standard narrowing as education increases. While the income adequacy rate for men of color remains about half that of White men at each educational level, the percentage point gap decreases from 21 percentage points between men of color and White men with a high school education to 10 percentage points between White men and men of color with a Bachelor's degree or more. For women there is a similar decline in the difference between White women and women of color as education increases to a Bachelor's degree or higher. Interestingly, within both genders, the percentage point gap between White and non-White householders with less than a high school degree is smaller than for those with a high school degree.

4. The disadvantages experienced by women and/or people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. While 79% of White males with only a high school diploma are above the Standard, only 33% of women of color with just a high school degree have adequate income. Obtaining some college or an associate degree increases that rate to 43%, and getting a Bachelor's degree increases it to 76% or higher for women of color. In short, even attaining a Bachelor's degree or more, women of color still have a lower rate of adequate incomes than White males with only a high school degree.

The distribution of education by race/ethnicity contributes somewhat to differences in income adequacy rates by race/ethnic groups. That is, among all householders in Pennsylvania, while 4% of Whites householders lack a high school degree, 14% of non-White householders lack a high school degree. Among Pennsylvania householders below the Standard, 11% of White householders and 22% of non-White, householders lack a high school degree. At the same time, the substantially different "returns" to education, in the form of lower income adequacy rates for people of color, also contribute to the lower rate of sufficient income for people of color.

The distribution of educational attainment by gender, however, is very similar. That is, the differences in income adequacy by gender do not reflect differences in levels of educational attainment, for men and women are obtaining education at about the same rates. Instead, the different rates of income adequacy by gender (and family type) reflect the lower levels of "returns" to education for similar levels of educational attainment of women compared to men.

EMPLOYMENT AND WORK PATTERNS

This study finds that even in the midst of the Great Recession, most households with incomes below the Standard have at least one employed adult, and many of those have at least one full-time, year-round worker. Indeed, for many households, substantial work effort fails to yield sufficient income to meet even the minimum costs of basic needs. It is largely inadequate wages, not inadequate work effort, which characterizes the great majority of households below the Standard. Moreover, the “returns” to work effort are consistently lower for people of color and/or single mothers, resulting in higher levels of income inadequacy for these groups despite their work effort.

By far the largest source of income, employment—or the lack thereof—is clearly an important factor in explaining income inadequacy. Employment relates to income inadequacy as a result of several different factors and how they interact: 1) the number of workers in the household, 2) employment patterns such as full-time or part-time, full-year or part-year of these workers, and 3) gender and race-based labor market disadvantage. Below is an examination of the employment-related causes of income inadequacy as well as an exploration of how these employment factors interact with race/ethnicity, gender, and household type.

NUMBER OF WORKERS

Three out of four Pennsylvania households with no employed adults (households in which no one over age 16 has been employed in the past year) lack sufficient income. On the other hand, only about one in three households with one worker, and one in seven households with two or more workers, have an income that falls below the Standard.

This pattern is the same across race/ethnic groups but the impact of no workers in a household is magnified for people of color (Figure M).

- Among Pennsylvania households with no employed adults, the rate of income inadequacy varies from 67% for White households to 83% for Asian/Pacific Islander households,

90% for Black households, and 94% for Latino households.

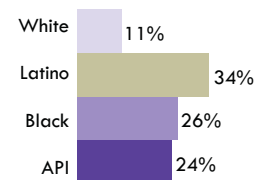
- Among households with one worker, the rate of income inadequacy drops substantially across all racial and ethnic groups compared to households with no workers. With one adult worker, rates of income inadequacy vary from 27% for White to 67% for Latino households.
- When there are two or more workers in a household the rate of income inadequacy further drops for all racial/ethnic groups to 12% for White households, 24% for Asian/Pacific Islander households, 26% for Black households, and 34% for Latino households.

This data suggest that having at least one worker in a household is a major protector against income insufficiency. However, only 7% of all households in Pennsylvania have no employed adults in them at all in 2010, and only 21% of households lacking sufficient income have no employed adults in them at all in 2010. *Even among Pennsylvania (non-elderly, non-disabled) households with incomes below the Standard, and even in the midst of the Great Recession, only one in five lack any employed adults, while nearly four out of five households with insufficient income have at least one employed worker.* As the great majority of households with incomes below the Standard have employed adults, in most instances, this data suggests that lack of adequate

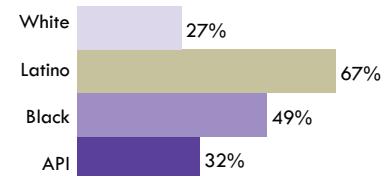
FIGURE M Households Below the Standard by Number of Workers by Race/Ethnicity: PA 2010

PERCENTAGE OF HOUSEHOLDS BELOW SSS

TWO OR MORE WORKERS



ONE WORKER



NO EMPLOYED WORKERS



Source: U.S. Census Bureau, 2010 American Community Survey. API = Asian and Pacific Islander

income is not due to the lack of any work at all, but primarily to inadequate wages.⁸

EMPLOYMENT PATTERNS

A key characteristic of employment is the work schedule, specifically whether the workers are full-time (defined as 35 hours or more per week) or part-time (less than 35 hours) and/or whether workers are year-round (defined as 50 or more weeks per year) or part-year (less than 50 weeks).⁹ Not surprisingly, rates of income inadequacy reflect the number of workers as well as work schedules, so that income inadequacy levels rise as the number of work hours per household falls (see Table 4). This trend is similar for one adult and two adult households.

⁸ See Cauthen, N. K. and Hsien-Hen L. (2003). Living at the edge, Research Brief 1: Employment alone is not enough for America's low-income families. New York City: Columbia University, National Center for Children in Poverty.

⁹ This is consistent with definitions used by American Community Survey. U.S. Census Bureau. 2010 American Community Survey. 2010 Subject Definitions. Retrieved March 7, 2012, from http://www.census.gov/acs/www/data_documentation/documentation_main/

Among one-adult households, obtaining full-time, year-round employment is key to higher levels of economic well-being among one-adult households:

- If the adult works *full-time, year-round*, only about 16% of these households lack sufficient income.
- If the one adult works only *part-time and/or part-year*, the proportion lacking adequate income rises to 58%.
- If the adult is not employed the level of income inadequacy reaches 77%.

Among households with two or more adults (most households in this category have just two adults, so we will refer to these as two adult households),¹⁰ it is the combination of the number of adults working and their work schedules that are associated with varying rates of income insufficiency.

¹⁰ Households with more than two adults have been grouped together with two-adult households because there are relatively few households with three or more adults. Among households with more than one adult, 80% have two adults.

When both adults work full-time year-round the rate of income inadequacy is only 4%.

- When both adults are working, but only one is full-time year-round, regardless of schedule, 13% of these households lack sufficient income.
- However, if *neither* of these employed adults work full-time year-round, then among such households the proportion with income below the Standard increases quite substantially to 44%.
- Furthermore, if at least one adult is not employed at all, while the other adult(s) only work part-time and/or part-year, 60% of these households experience income inadequacy. Note that this rate (60%) is very similar to that of the one-adult household with just one part-time and/or part-year worker (58%), suggesting that it is not just the number of adults, but the number of adults who are employed and their work hours that is key to the level of the household's income adequacy.

HOUSEHOLD TYPE

As previously shown in this report, levels of income inadequacy for households with children and/or households maintained by women alone are consistently higher than those of childless and/or married-couple/male householder households. As discussed above, these higher rates of income inadequacy in part reflect the greater income requirements of families with children, as well as gender discrimination and inequality in the labor market. However, this could reflect lesser employment among households with children. Although only 4% of Pennsylvania households with children have no employed adults at all, these higher rates of income inadequacy may also reflect the number of employed adults and their work schedules, resulting in fewer total work hours among some types of households.

TABLE 4 Poverty and Income Inadequacy Rates by Work Status of Adults¹, Pennsylvania 2010

	Below Poverty	Below Standard		Below Poverty	Below Standard
WORK STATUS OF ADULTS					
ONE ADULT IN HOUSEHOLD	20%	37%	TWO OR MORE ADULTS IN HOUSEHOLD	6%	20%
Work full-time, year-round	3%	16%	All adults work	2%	12%
Work part-time and/or part-year	33%	58%	All workers full-time, year-round	0%	4%
Nonworker	62%	77%	Some workers part-time and/or part-year ²	1%	13%
			All workers part-time and/or part-year	15%	44%
			Some adults work	11%	35%
			All workers full-time, year-round	5%	27%
			Some workers part-time and/or part-year ²	3%	23%
			All workers part-time and/or part-year	32%	60%
			No adults work	50%	66%

¹ All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week over the previous year.

² This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2010 American Community Survey.

While 72% of married couple/single father households have two or more workers, only 30% of single mother households have more than one worker. Additional workers may include teenagers, a non-married partner, roommates, or another family member.

“Controlling” for numbers of workers and work schedules is revealing. Among households with children with two or more workers, married-couple/single father households¹¹ have a rate of income insufficiency that is 17%, but among single-mother households it is 43%. Where there is just one worker, even though he/she works full-time year-round, in the married couple/single father households, the proportion with insufficient income rises to 38%, but among single mother households, 57% lack sufficient income. And if this one worker is employed less than full-time, year-round, among married couple/single fathers households 72% lack sufficient income but 88% of single mothers lack adequate income.

Thus, in households with children, even with similar numbers of workers/work hours at the household level, the disadvantages associated with being a woman in the labor market results in substantially higher levels of income inadequacy compared to households with male householders (married-couple or single father households).

In addition, although, 72% of married couple with children/single father households have two or more workers, only 31% of female householder families have more than one worker.

OCCUPATIONS

Despite substantial work effort, many householders experience insufficient income. As the analysis above suggests households who are below the Standard may have

¹¹ For this analysis we have combined the latter two groupings, as the number of single father households is too small to analyze separately.

TABLE 5 Poverty and Income Inadequacy Rates by Number of Workers¹ by Household Type, Pennsylvania 2010

	Below Poverty	Below Standard		Below Poverty	Below Standard
NUMBER OF WORKERS BY HOUSEHOLD TYPE					
HOUSEHOLDS WITHOUT CHILDREN	10%	19%	HOUSEHOLDS WITH CHILDREN	12%	35%
Married couple or male householder ² , no spouse	8%	16%	Married couple or male householder, no spouse	7%	26%
Two or more workers	2%	6%	Two or more workers	2%	17%
One worker full-time, year-round	2%	9%	One worker full-time, year-round	8%	38%
One worker part-time and/or part-year	23%	45%	One worker part-time and/or part-year	34%	72%
No employed workers	47%	63%	No employed workers	79%	92%
Female householder, no spouse present	16%	29%	Female householder, no spouse present	30%	65%
Two or more workers	6%	18%	Two or more workers	10%	43%
One worker full-time, year-round	2%	11%	One worker full-time, year-round	10%	57%
One worker part-time and/or part-year	31%	52%	One worker part-time and/or part-year	56%	88%
No employed workers	58%	74%	No employed workers	90%	98%

¹ All workers over age 16 are included in the calculation of number of workers in household. A worker is defined as one who worked at least one week over the previous year.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2010 American Community Survey.

adults working in occupations that pay low wages, wages insufficient to support their households. One way this has been conceptualized is in terms of “segregation” that creates “occupational ghettos”.

Segregation of the labor force, particularly by gender (and to a lesser extent, by race/ethnicity), has long been shown to have contributed to gender inequality in wages and associated rewards of jobs (benefits, promotion opportunities, and so forth). Specifically, women workers have been found disproportionately in occupations that are predominantly female, AND those occupations tend to be lower paid. The converse is also true, that men tend to be concentrated in male-dominated jobs, but unlike female-dominated

occupations, these do not have a wage penalty associated with them.¹²

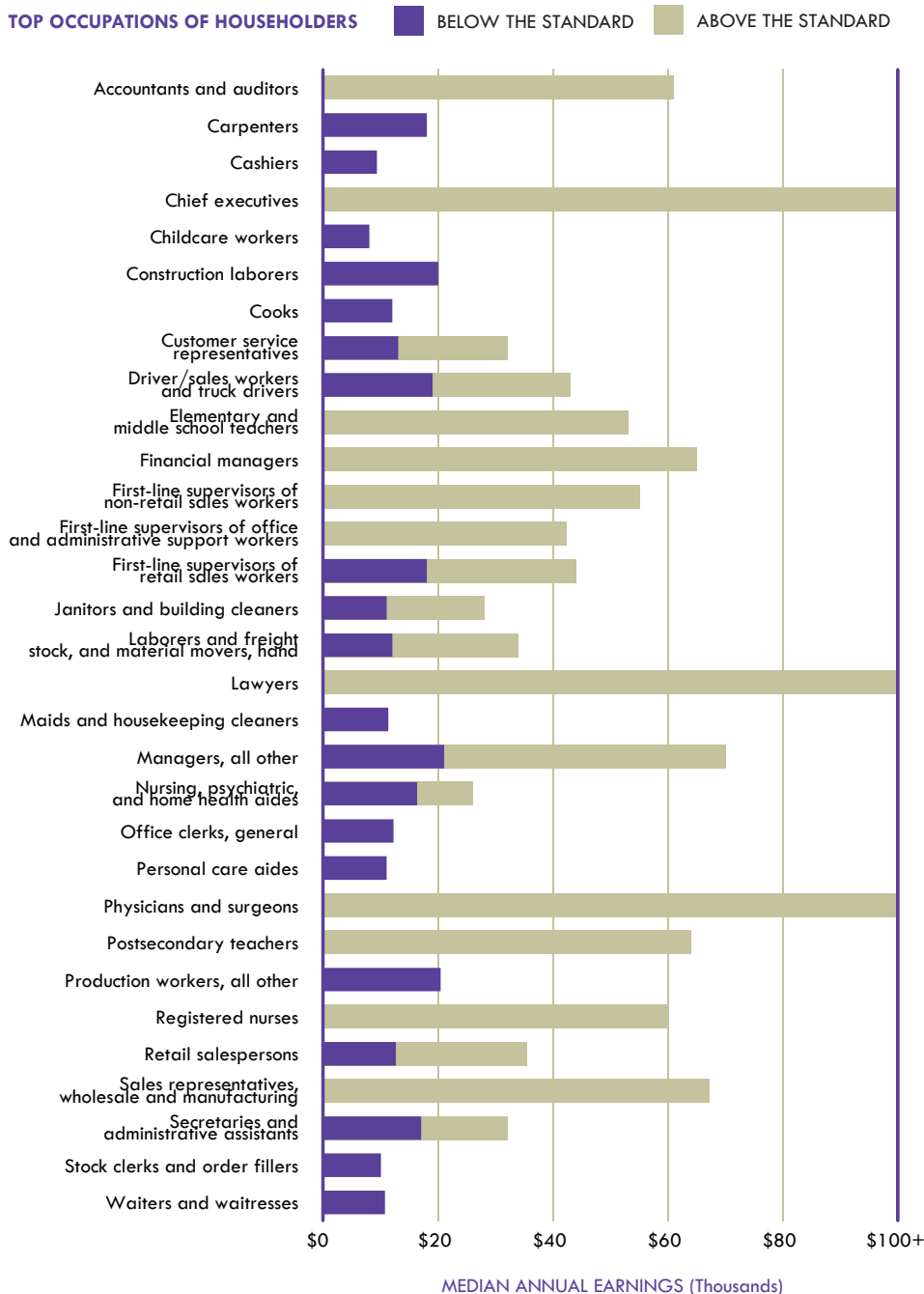
We define occupations as gender-dominated if 75% or more workers are of one gender, then about 40% of women workers and 44% of men workers are in gender-dominated occupations.¹³ Given that women householders are disproportionately likely to have incomes below the Standard, one source of lower wages may well be their occupations.

¹² Occupational segregation was at very high levels until the 1970s. Over the next two decades, women entered the labor force in large numbers, and many occupations experienced desegregation, particularly among high-skilled occupations. However, in the mid-1990s, levels of occupational segregation overall have changed very little, and show signs of increasing. This may be due to the changing mix of occupations: on average, gender composition of occupations has not changed but occupations that are more gender-dominated rather than gender-balanced have increased. Ariane Hegewisch, Hannah Liepmann, Jeff Hayes, and Heidi Hartmann, 2010, “Separate and Not Equal? Gender Segregation in the Labor Market and the Gender Wage Gap,” Institute for Women’s Policy Research, <http://www.iwpr.org/publications/pubs/separate-and-not-equal-gender-segregation-in-the-labor-market-and-the-gender-wage-gap>

¹³ Ibid.

FIGURE N Median Annual Earnings of Top 20 Occupations¹ of Householders Above and Below the Standard: PA 2010

This figure shows the median annual earnings of the most frequently held occupations of households above and below the Standard. Occupations held by householders both above and below the Standard are shown as overlapped in the figure. For example, the median earnings of customer service representatives below the Standard is \$13,000 and for customer service representatives above the Standard it is \$32,000. Accountants are a frequently held occupation of those above the Standard but not for those below while carpenters are a frequently held occupation of householders below the Standard but not above.



In Figure N we test this theory, first by exploring whether there is an “occupational ghetto” experienced by householders who are below the Standard, then by examining this question for female householders, and separately, for non-White householders.

This analysis examines the “top 20” out of 540 occupations, so they are quite specific, but still encompass a large number of jobs across industries. Figure N compares the 20 most frequently held occupations of householders below the Standard to the 20 most frequently held occupations of those who are above the Standard. The first finding is that householders below the Standard are somewhat more concentrated in a few occupations: the top 20 occupations cumulatively account for 40% of all householders below the Standard, compared to 33% for the top 20 occupations of those above the Standard.

In contrast, the more striking observation is the degree of overlap in occupations above and below the Standard: nine occupations are shared between the top 20 above and below the Standard (occupations that are most common among households below and above the Standard are shown as overlapped in the figure). At the same time, the wages are quite different.

Overall, the earnings of householders above the Standard average more than three times those below the Standard. There is some variation of course by occupation. Among householders below the Standard, the lowest earnings ratio is found among managers, who earn only 30% on average of what managers above the Standard earn.

In contrast, householders below the Standard who are secretaries and administrative assistants earn 53% of their counterparts above the Standard, and nursing, psychiatric, and home health aides earn 63% of their counterparts’ earnings.

¹ Detailed occupations are based on the Standard Occupational Classification (SOC). For definitions of these occupations see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm
Source: U.S. Census Bureau, 2010 American Community Survey.

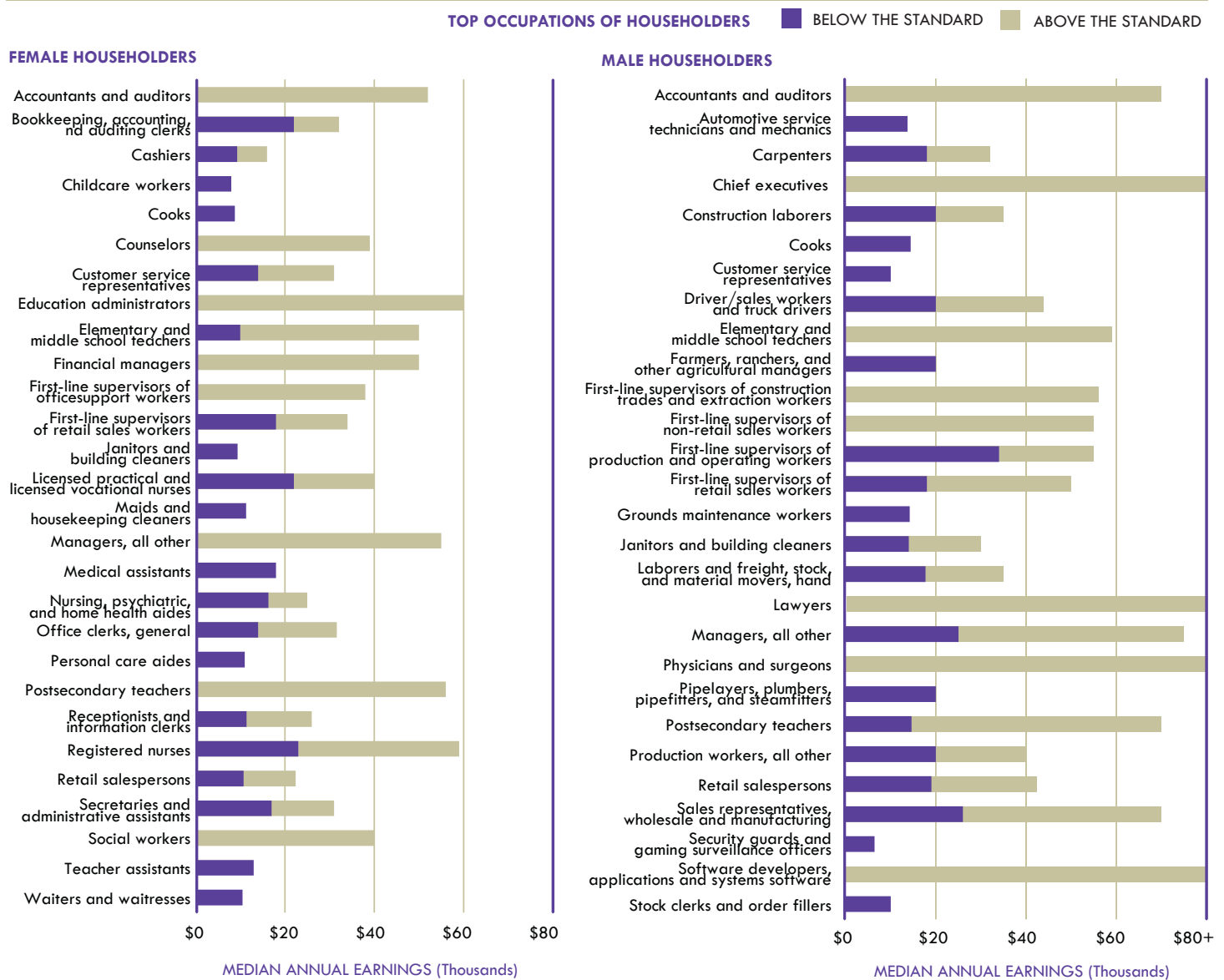
Women generally experience more occupational segregation than other groups and in this study too, we find high levels of segregation (see Figure O). The top 20 occupations of women householders below the Standard account for more than half (51%) of employed women householders below the Standard. At the same time, women householders below the Standard

share 12 occupations with women householders above the Standard, reflecting the higher levels of gender segregation in the economy as a whole; these shared occupations (of women above and below the Standard) account for close to two-thirds (63%) of women householders below the Standard. Additionally, women below the Standard share only five of the top 20

occupations with men below the Standard, and women only share seven occupations with all householders above the Standard.

Even though there are substantial numbers of women householders below the Standard working in the same occupations as women householders above the Standard, those below the Standard have earnings

FIGURE O Median Annual Earnings of Top 20 Occupations¹ of Householders Above and Below the Standard by Gender: PA 2010



¹ Detailed occupations are based on the Standard Occupational Classification (SOC). For definitions of these occupations see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm
Source: U.S. Census Bureau, 2010 American Community Survey.

that average only 50% of those women householders above the Standard in the same occupations. This is certainly better than overall, where women householders below the Standard have earnings that average just over a third of women householders above the Standard. At the same time, it suggests that even when “controlling”

NOTE ON OCCUPATIONS

The occupations of householders with incomes below the Standard fall into several groupings.

- Some are in retail sales: cashiers, retail salespersons, customer service representatives, and supervisors of retail sales workers.
- Others are care occupations, including nursing, psychiatric and home health aides; personal care aides; childcare workers.
- Office occupations in the top 20 include: secretaries and administrative assistants, stock clerks and order fillers, and general office clerks.
- Food service occupations in this group include cooks, waiters and waitresses.
- Those in construction and moving occupations include carpenters, construction laborers, driver/sales workers and truck drivers.
- Cleaners include janitors, maids and housekeeping cleaners.

Not falling into specific groups are “managers, all other” and production workers. These occupations are generally common across race and gender groups, with some exceptions: licensed practical nurses and elementary and secondary teachers are among the top 20 occupations for women householders below the Standard, while security guard is an occupation that is one of the top 20 occupations for non-White householders below the Standard.

for occupations, women in the same occupation, ones that have substantially lower wages than are paid to women householders who are above the Standard.

As with the “all householders” comparison above, there is substantial variation, however, in the above/below wage ratios, women householders below the Standard who are teachers (elementary and middle school) earning just 20% of what women householders earn who are also teachers and who are above the Standard.¹⁴ At the other end of the range, women householders below the Standard who are bookkeeping, accounting, and audit clerks earn 69% of what their women counterparts above the Standard earn.

Non-White householders have intra-race occupational patterns similar to those among women householders, but are somewhat less occupationally segregated by race. The 20 most frequently held occupations of non-White householders below the Standard account for 45% of this group’s workers. Of the 20 most frequently held occupations among those below the Standard, 11 are shared with non-White householders above the Standard, accounting for more than half (54%) of this group’s householders. At the same time, non-White householders below the Standard share 12 occupations with White householders below the Standard, and nine occupations with all householders above the Standard. Altogether, this suggests that there is less occupational segregation experienced by non-White householders below the Standard than is true with women householders below the Standard. However, the consequences are similar; in that earnings of non-White householders below the Standard, across all

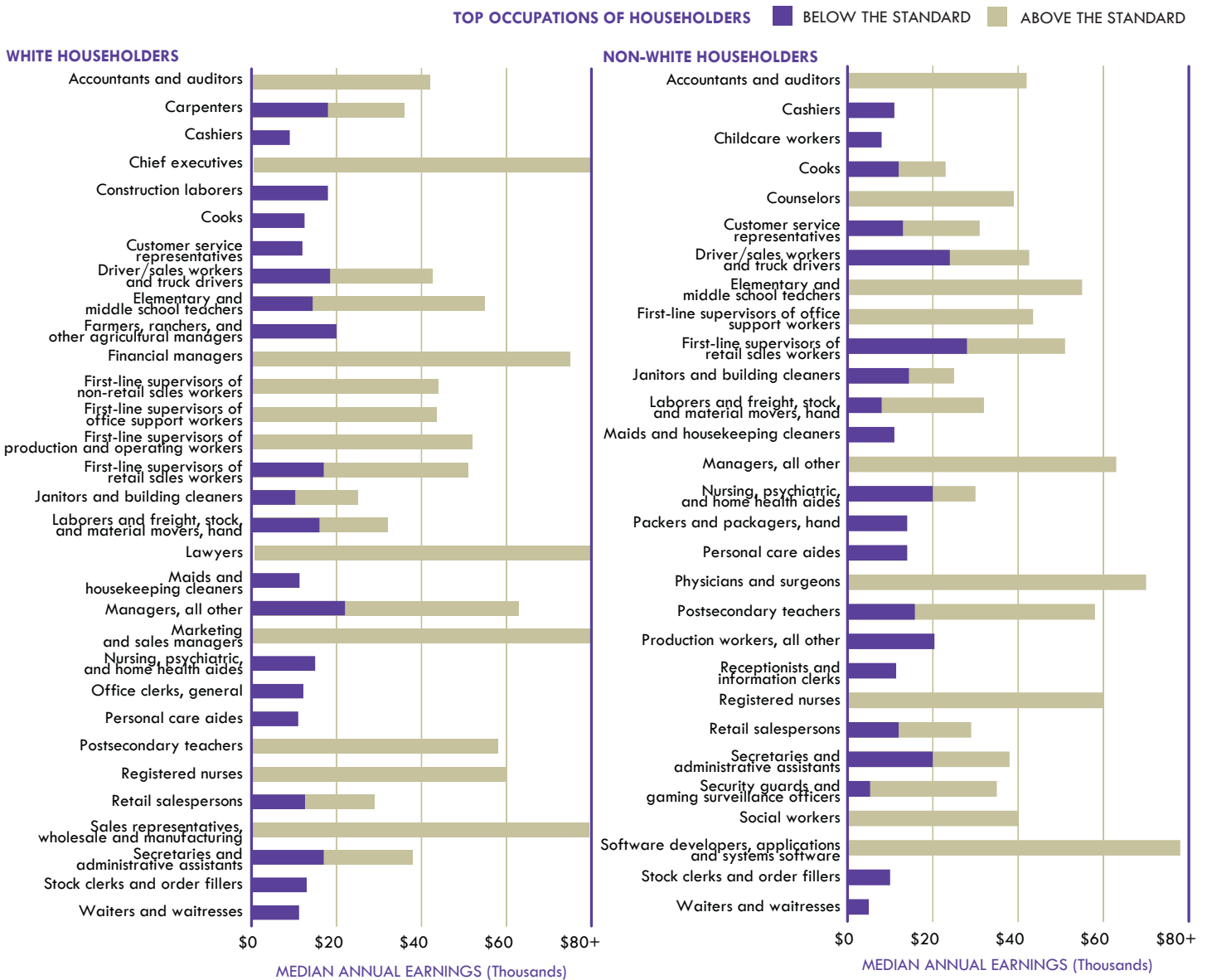
¹⁴ This difference reflects different work levels as 70% of elementary and middle school teachers above the Standard work full-time year-round versus 37% of elementary and middle school teachers below the Standard. Overall, only 11% of elementary and middle school teachers overall are below the Standard.

occupations, are just over a third of non-White householders above the Standard. Even among shared occupations, average earnings are only 45% of those non-White householders who are above the Standard.

The ratio of earnings between non-White householders below compared to above the Standard within shared occupations ranges widely from 15% (earnings of non-White householders below the Standard to those above) for security guards to 67% for non-Whites who are nursing, psychiatric, and home health aides. For non-White householders below the Standard, the average percentage of the Self-Sufficiency Standard is 44%, which is lower than for women or all householders overall. Non-White householders above the Standard in shared occupations earn on average 1.88 times that of non-White householders below the Standard, which is also less than for other groups, reflecting race-based disadvantages. However, the contrast between those above and below, for non-White householders, is similar, i.e., non-White householders above the Standard in shared occupations have earnings about four times as much for non-White householders below the Standard. Altogether, this suggests several commonalities across race and gender in terms of occupations.

1. When the top 20 occupations for householders below the Standard are compared to the top 20 occupations held by householders above the Standard, there is considerable overlap. Particularly for women householders, there is more commonality in occupations between women above and below the Standard, than between men and women below the Standard. Put another way, there is still more gender-based occupational segregation at all income levels than there are occupational “ghettos” occupied by householders below the Standard.

FIGURE P Median Annual Earnings of Top 20 Occupations¹ of Householders Above and Below the Standard by Race/Ethnicity: PA 2010



¹ Detailed occupations are based on the Standard Occupational Classification (SOC). For definitions of these occupations see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm
Source: U.S. Census Bureau, 2010 American Community Survey.

2. For all householders, the earnings of those below the Standard average only about one third of householders above the Standard. Even within shared occupations, for those occupations which are found among the top 20 for both those above and below the Standard, earnings of those below averaged 42%

of those above for all householders, 50% for women, and 45% for non-Whites.

3. For all householders, the most common occupations of those below the Standard only meet about half the cost of basic needs as measured by the Standard (and less than half for non-Whites).

In contrast, the top occupations of householders above the Standard yield more than double the minimum needed (just under double for non-Whites).

In the end, given the considerable overlap in occupations but continuing contrast in earnings, it must be concluded that for

many householders with incomes below the Standard, it is not the occupation they hold, but rather the specific jobs within occupations, that accounts for their inadequate earnings.

Overall, this review of employment patterns reveals that when work is less than full-time, year-round, and/or there is only one worker (or relatively rarely, none), income inadequacy rates are high, especially for single mothers. At the same time, this should be put in context, for the larger story is that among households with incomes below the Standard, almost four out of five have at least one worker, and 73% of those households have a full-time worker, 68% have a year-round worker, and 52% have

at least one full-time, year-round worker. Among households above the Standard with at least one worker, 96% have a full-time worker, 92% have a year-round worker, and 89% have at least one full-time year-round worker. Although households above the Standard have higher percentages of full-time and year-round workers, households below the Standard also have substantial full-time and/or year-round work. The story here is of that substantial work effort fails to yield sufficient income to meet even the minimum to achieve adequate income. *Put succinctly, it is largely inadequate wages, not inadequate work effort, which characterizes the great majority of households with incomes below the Standard.*

HOURS VERSUS WAGE RATES

Altogether, with work schedules not that much different between those above compared to those below the Standard, the difference in average hours worked is not significant either. Of householders who work, those above the Standard work about 18% more hours per year than those below the Standard (a median of 2,080 hours versus 1,760 hours per year; see Table 6).¹⁵

However, wage rate differences between those above and below the Standard are substantially greater: overall, the average hourly wage rate of those above the Standard

¹⁵ The ACS variable “WKW- weeks worked in the last 12 months” changed in 2008. Prior to 2008, WKW reported the number of weeks worked; this was changed into a range of weeks. WKW now has six values representing different ranges of weeks worked such as “14 to 26 weeks” or “50 to 52 weeks,” as opposed to the specific number of weeks.

	ALL HOUSEHOLDERS		HOUSEHOLDERS BELOW SELF-SUFFICIENCY STANDARD		HOUSEHOLDERS ABOVE SELF-SUFFICIENCY STANDARD	
	Hourly Pay Rate	Annual Hours Worked	Hourly Pay Rate	Annual Hours Worked	Hourly Pay Rate	Annual Hours Worked
WORKING HOUSEHOLDERS	\$18.51	2,080	\$9.62	1,760	\$21.37	2,080
GENDER OF HOUSEHOLDER						
MALE	\$20.94	2,080	\$10.15	1,924	\$23.08	2,080
FEMALE	\$15.48	2,080	\$9.62	1,560	\$18.75	2,080
HOUSEHOLD TYPE						
FAMILY HOUSEHOLDS						
Married couple	\$20.98	2,080	\$11.30	2,080	\$23.08	2,080
Male householder, no spouse present	\$17.31	2,080	\$10.71	2,028	\$21.11	2,080
Female householder, no spouse present	\$14.10	2,080	\$10.10	1,820	\$18.75	2,080
NON-FAMILY HOUSEHOLDS						
Male householder	\$17.36	2,080	\$7.69	1,120	\$19.71	2,080
Female householder	\$16.11	2,080	\$7.69	1,248	\$19.23	2,080
RACE/ETHNICITY OF HOUSEHOLDER						
WHITE	\$19.23	2,080	\$9.62	1,664	\$21.54	2,080
NON-WHITE	\$15.38	2,080	\$9.62	1,820	\$20.31	2,080

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.
Source: U.S. Census Bureau, 2010 American Community Survey.

is more than twice that of householders below the Standard (\$21.37 per hour versus \$9.62 per hour). Because the wage differences by race and gender are larger for those above the Standard than for those below, this wage gap is somewhat less for people of color, women, and family households headed by women. But even within these groups, wages would have to be at least doubled in most cases to match the median wage of householders above the Standard.

This means that if householders with incomes below the Standard increased their work hours to the level of those with incomes above the Standard, working about 18% more hours, but at the same wage rate, the additional pay would only close about 21% of the earnings gap. If those with insufficient income were to earn the higher wage, however, with no change in hours worked, the additional pay would close 77% of the gap.

This data suggests that addressing income adequacy through employment solutions would have a greater impact if it were focused on increased earnings rather than increased hours. Increasing work hours to match that of above-the-Standard householders would only make a small dent in the income gap. For many Pennsylvania householders with inadequate income, the problem is not that they are working too few hours, but rather that the jobs they do hold are not paying sufficient wages.

GENDER AND EMPLOYMENT PATTERNS

While number of workers and employment patterns contributes somewhat to income inadequacy, the “gender gap” has remained.

In Pennsylvania, the median hourly wage for employed women householders (\$15.48

per hour) is 74% of the median hourly wage for employed male householders (\$20.94 per hour). However, when comparing the median wage of just those householders who are below the Standard, differences by gender are less pronounced; women householders earn 95% (\$9.62) of the median wage for men below the Standard (\$10.15), reflecting the “floor effect” of a minimum wage. (In contrast, women householders above the Standard earn 81% of the median wage of male householders above the Standard.) Clearly, the difference in wage rates between employed men and women householders below the Standard is not great enough to contribute substantially to the gender difference in income inadequacy rates. At the same time, the substantial difference in wages between those above compared to those below the Standard within gender, account for much of the difference in incomes and income adequacy between these two groups.

That is, regardless of gender, employed householders above the Standard have wages that on average are two or more times those of their counterparts below the Standard.

Thus, of the various wage- and income-related factors considered here, gender-based wage differences account for the least amount of difference in income adequacy. Because a higher proportion of households below the Standard are women-maintained this contributes to some of the difference in overall income and therefore income inadequacy. Most significantly, it is the median wage differences (both overall and by gender) between those above and those below the Standard that accounts for the bulk of the differences in income between those above and those below the Standard.

EMPLOYMENT & WORK PATTERNS IMPACT OF THE GREAT RECESSION

Since 2007, both the total number of households with no one employed and the proportion with inadequate income have increased in Pennsylvania. In 2007, 15% of households below the Standard had no one employed; in 2010, 21% of households below the Standard had no one employed. Of all households in Pennsylvania with no one employed, three-quarters are below the Standard in 2010 while 67% were below the Standard in 2007. Likewise, of all Pennsylvania households with just one worker, the proportion that are below the Standard has increased from 29% in 2007 to 32% in 2010. Nevertheless, as in 2007, the majority of Pennsylvania households below the Standard—80% in 2010 and 85% in 2007—have at least one person employed. The top ten occupation groups for 2010 are the same as were in 2007 for both those above and those below the Standard overall. Occupation groups are also the same for men and women below the Standard.

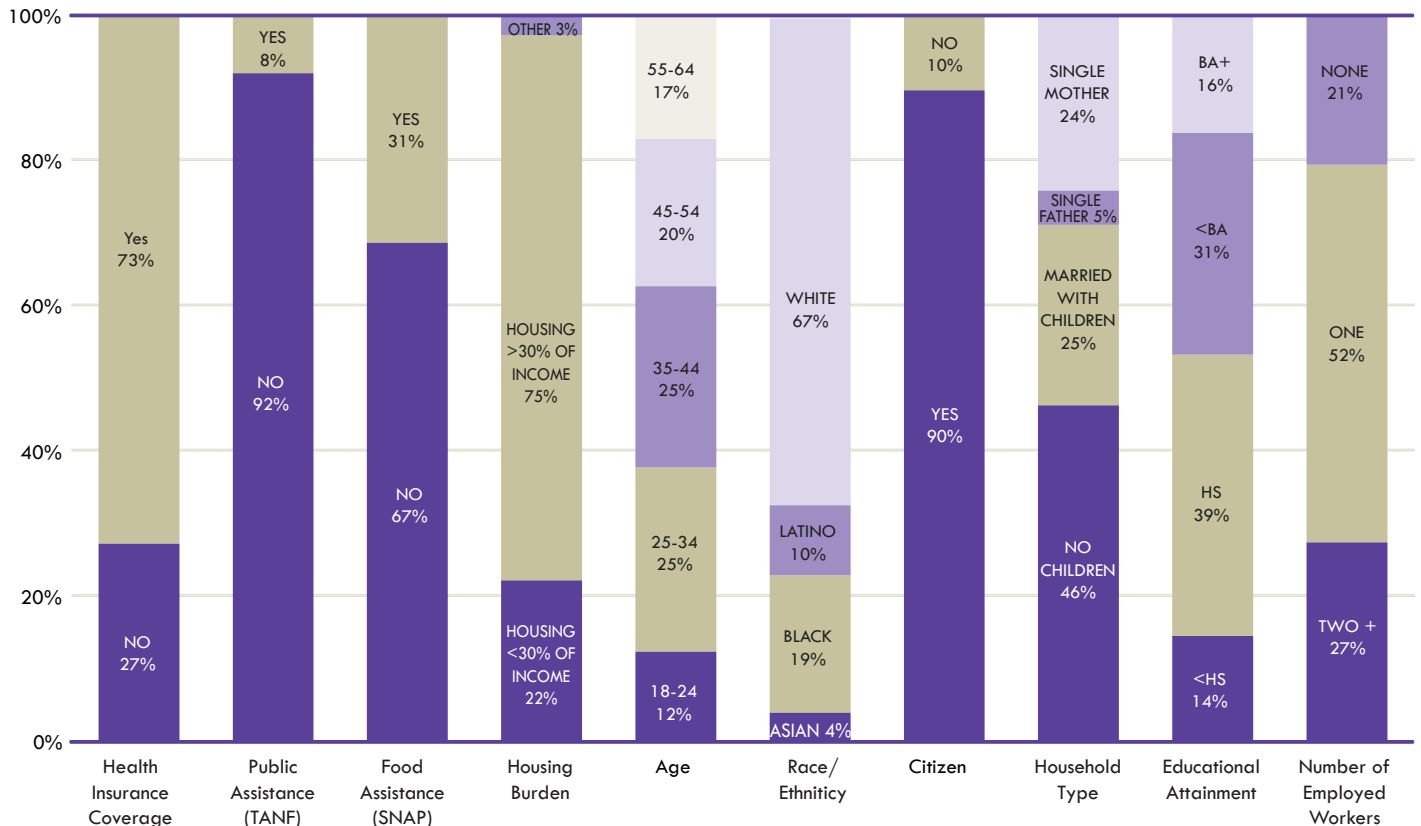
A PROFILE OF FAMILIES WITH INADEQUATE INCOME

While the likelihood of experiencing inadequate income in Pennsylvania is concentrated among certain families by gender, race/ethnicity, education, and location, families with inadequate incomes are remarkably diverse (see Figure Q).

- In terms of race and ethnicity, 67% of households in Pennsylvania with inadequate income are White, 19% are Black, 10% are Latino, and 4% are Asian/Pacific Islander.
- U.S. citizens head 90% of the households below the Self-Sufficiency Standard.
- Just over half (54%) of households below the Standard have children.
- Of the households below the Standard in Pennsylvania, 25% are married-couple households with children, 24% are single-women households with children, 5% are single-male households with children, and the remaining 46% of the households below the Standard are family households without children and non-family households (also without children). A never-married mother heads only 13% households below the Standard in Pennsylvania.
- Among Pennsylvania householders in families with inadequate income, 14% lack a high school degree, 39% have a high school degree, 31% have some college or an Associate's degree, and 16% have a Bachelor's degree or higher.
- About 79% of Pennsylvania households with inadequate income have at least one employed adult. Over half (51%) of Pennsylvania households with insufficient income have one worker, and 27% have two or more workers.
- Only 8% of households with inadequate income receive public cash assistance. However, nearly one in three (31%) households below the Standard participated in the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), reflecting the

FIGURE Q Profile of Households with Inadequate Income: Pennsylvania, 2010

EACH STACKED BAR REPRESENTS THE 838,931 HOUSEHOLDS IN PENNSYLVANIA WITH INCOMES BELOW THE SELF-SUFFICIENCY STANDARD



broader experience of this program during the Great Recession.¹⁶

- About three out of four Pennsylvania households below the Standard spend more than 30% of their income on housing.
- Of Pennsylvania households below the Standard, more than one in four (27%) do not have health insurance coverage.

PROFILE OF PENNSYLVANIA OVER TIME

How has the profile of households in Pennsylvania with insufficient income changed since 2007? Below are highlighted the most significant changes (and lack of changes), which reflect primarily the effect of the Great Recession, but also changing demographics of an aging population.

- The percentage of Pennsylvania households below the Standard with no one employed increased from 15% in 2007 to 21% in 2010. The percentage of Pennsylvania householders below the Standard with full-time part-year work decreased from 21% to 14%, with most of the decrease occurring for part-year work that was more than half of the year. The unemployment rate in Pennsylvania rose from about 4.5% in 2007 to 8.5% in 2010.¹⁷ This decline in employment was to be expected in a severe economic downturn, but it clearly fell disproportionately on those with inadequate income.

- Given the loss of employment over the recession, the increase in cash assistance receipt is small, although there is substantial increase in non-cash assistance from Supplemental Nutrition Assistance Program (SNAP, formerly food stamps). The percentage of total households with inadequate income that received public cash assistance increased only from 6% in 2007 to 8% in 2010.¹⁸ In 2010, nearly one in three (31%) households below the Standard participated in SNAP. Although the 2007 Pennsylvania demographic study did not calculate SNAP participation, overall SNAP participation in Pennsylvania increased by 39% between 2007 and 2010.¹⁹
- Since 2007 there has been an increase in the percentage of Pennsylvania householders in families with inadequate income that hold at least some college or an Associate's degree, increasing from 41% in 2007 to nearly half (47%) in 2010.
- Reflecting an aging population, lower birth rates, and longer generation lengths, the number of children and households with children, especially young children, declined slightly. At the same time, the proportion of households maintained by women alone or headed by single mothers has remained approximately the same.
- In 2010, households without children make up a slightly larger percentage of the total households below the

Standard than in 2007 (increasing from 42% in 2007 to 46% in 2010).

- Of the total households below the Standard in Pennsylvania, the percent of households with the youngest child older than six years of age was about the same, decreasing one percentage point (24.5% in 2007 to 23.4% in 2010). However, the percentage of households below the Standard with the youngest child under six years of age decreased from 33.4% in 2007 to 30.5% in 2010.
- In both 2007 and 2010 about 59% of households below the Standard are women-headed households. The percentage of households below the Standard headed by a never-married mother, remained about the same between 2007 and 2010 (14% in 2007 and 13% in 2010).
- Since 2007, the proportions of each race/ethnic group among households below the Standard was essentially unchanged. For example, in 2007 and 2010, 67% of households in Pennsylvania with inadequate income were White. In 2007, 20% of households below the Standard were Black and in 2010, 19% were Black. Hispanics increased their percentage from 9.2% in 2007 to 9.6% in 2010.
- There was basically no change in the percentage of households below the Standard in Pennsylvania who are not U.S. citizens (9% in 2007 and 10% in 2010) or who speak English less than very well (8% in both 2007 and 2010).

¹⁶ In the American Community Survey, public cash assistance includes general assistance and Temporary Assistance to Needy Families (TANF); and does not include separate payments for medical care, Supplemental Security Income (SSI), or noncash benefits such as food stamps. Note that although this definition does not include noncash assistance, many households that receive cash assistance also receive noncash assistance such as food assistance and Medicaid. U.S. Census Bureau. American Community Survey 2010 subject definitions. Retrieved March 23, 2012, from <http://www.census.gov/acs/www/UseData/Def.htm>

¹⁷ U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics, "Pennsylvania", <http://www.bls.gov/data/#unemployment> (accessed June 25, 2012).

¹⁸ In the American Community Survey, public cash assistance includes general assistance and Temporary Assistance to Needy Families (TANF); and does not include separate payments for medical care, Supplemental Security Income (SSI), or noncash benefits such as food stamps. Note that although this definition does not include noncash assistance, many households that receive cash assistance also receive noncash assistance such as food stamps and Medicaid. U.S. Census Bureau. American Community Survey 2010 subject definitions. http://www.census.gov/acs/www/data_documentation/documentation_main/ (accessed March 7, 2012).

¹⁹ In Pennsylvania, participation in SNAP increased from 1,135,000 in 2007 to 1,575,000 in 2010, a 39% increase. Nationwide, SNAP participation increased from 26,316,000 in 2007 to 40,302,000 in 2010, a 53% increase. U.S. Department of Agriculture, Food and Nutrition Service, "Supplemental Nutrition Assistance Program: Average Monthly Participation," Program Data, <http://www.fns.usda.gov/pd/15SNAPpartPP.htm> (accessed April 18, 2012).

TABLE 7 Profile of Households in Pennsylvania, 2007 and 2010

	PENNSYLVANIA 2007	PENNSYLVANIA 2010	2007-2010 DIFFERENCE
	Percentage of Total Households Below Standard	Percentage of Total Households Below Standard	Total Households Below Standard
PUBLIC ASSISTANCE¹			
No	94.2%	91.9%	-2.3%
Yes	5.8%	8.1%	2.3%
HOUSING TENURE			
Buying: Mortgage < 30% of income	11.2%	12.0%	0.8%
Renting: Rent < 30% of income	11.2%	10.1%	-1.1%
Housing > 30% of income	75.2%	75.0%	-0.2%
AGE OF HOUSEHOLDER			
18 to 24	14.3%	12.3%	-2.0%
25 to 34	27.2%	25.3%	-1.9%
35 to 44	26.4%	25.0%	-1.4%
45 to 54	18.4%	20.3%	1.9%
55 to 64	13.8%	17.1%	3.3%
AGE OF YOUNGEST CHILD			
Less than 6 years	33.4%	30.5%	-3.0%
6 to 17 years	24.5%	23.4%	-1.2%
HOUSEHOLD TYPE			
Married couple with children	26.1%	24.8%	-1.3%
Single Father	5.4%	4.8%	-0.6%
Single Mother	26.5%	24.2%	-2.3%
Households without children	42.1%	46.2%	4.1%
RACE AND ETHNICITY OF HOUSEHOLDER			
Asian	3.3%	3.9%	0.6%
Black	19.5%	18.9%	-0.6%
Latino	9.2%	9.6%	0.4%
White	67.2%	66.9%	-0.3%
EDUCATIONAL ATTAINMENT			
Less than high school	16.7%	14.4%	-2.2%
High school diploma	42.2%	38.7%	-3.5%
Some college or Associate's degree	27.2%	30.5%	3.4%
Bachelor's degree or higher	14.0%	16.3%	2.3%
NUMBER OF WORKERS IN HOUSEHOLD²			
Two or more workers	29.4%	27.3%	-2.1%
One worker	55.3%	52.0%	-3.3%
No workers	15.3%	20.7%	5.4%
WORK STATUS OF HOUSEHOLDER			
Full-time/Year-Round	32.6%	32.2%	-0.4%
Part-time/Year-Round	9.6%	11.4%	1.7%
Full-time/Part-Year	20.7%	13.9%	-6.8%
Part-time/Part-Year	14.4%	13.0%	-1.4%
Not Working	22.7%	29.5%	6.8%

¹ Public assistance includes cash assistance from welfare programs, TANF, general assistance from Bureau of Indian Affairs, etc.

² All workers over age 16 are included in the calculation of number of workers in the total household.

Sources: U.S. Census Bureau, 2007 American Community Survey and U.S. Census Bureau, 2010 American Community Survey.

PENNSYLVANIA COMPARED TO OTHER STATES

Demographic studies using the Self-Sufficiency Standard have been done in six other states besides Pennsylvania, based on data from the 2000 Census long form sample (Washington, Colorado, and Connecticut), and the American Community Survey (California–2007, New Jersey–2005, and Mississippi–2007). Pennsylvania also had a previous demographic study based on 2007 ACS data. Although not all analyses involved the same variables, there is substantial overlap that makes it possible to compare these six states to Pennsylvania across all the major demographic variables (see Figure R). This study of Pennsylvania is the only state analysis that has occurred since the Great Recession began.

Prior to the analysis of the 2010 Pennsylvania results, the most striking finding across these very disparate states was that the proportion of households (non-elderly, non-disabled) that have inadequate income clusters around 20% (19%–21%) in five of these states—Colorado, Connecticut, New Jersey, Washington, and the 2007 Pennsylvania study. The exceptions were Mississippi and California, in which 32% and 31%, respectively, of households had insufficient incomes.

Obviously, the latter two states are very different from each other in terms of their geography, size, and economic and social structures. However, they share one similarity: each has a “minority” group that is both a large proportion of the population and has disproportionately high rates of being below the Standard. In Mississippi, 35% of households are Black, of which nearly one out of every two households (49%) have incomes that are below the Standard; in California, 30% of households are Latino, of

which more than half (52%) have inadequate income. None of the other states in this comparison have a racial/ethnic group with rates of income inadequacy that is as high a proportion of the population—in the other five states, the proportions of Black or Latino populations are much lower. For example, 82% of total households in Pennsylvania are White, 10% are Black, 5% are Latino, and 3% are Asian/Pacific Islander. Nor did any of the racial/ethnic groups in the other states have income inadequacy rates as high as the rates of these two groups in California and Mississippi.

This study, the first of any state after the Great Recession, finds that *the income inadequacy rates for Pennsylvania in 2010 are now similar to the income inadequacy rates found in California and Mississippi prior to the economic downturn.*

- In 2010, 26% of households in Pennsylvania were below the Standard. This stands apart from the typical pre-recession rate of 20% in the states other than Mississippi and California, where income inadequacy rates were above 30% pre-recession.
- The rate of Black households with insufficient income in Mississippi (2007) and Pennsylvania (2010) are nearly the same, 49% in Mississippi and 48% in Pennsylvania. The rates of being below the Standard for Black households in the other states and in the prior Pennsylvania study were substantially lower, ranging from 34%–41%.
- When comparing gender and family type, there is a different but consistent pattern. In all states, just as in Pennsylvania, female householders, families with

children, families with children less than six years old, and families maintained by women alone, have higher rates of income inadequacy than their counterparts (male householders, families with no children, and families with older children). However, the level of income inadequacy for each group is higher in California, Mississippi, and the current Pennsylvania, reflecting the overall higher rate of income inadequacy in these states. For example, families with children have income inadequacy rates of 35% in Pennsylvania, 39% in Mississippi, and 43% in California, while in the rest of the states (including previously in Pennsylvania) less than 30% of families with children have inadequate income.

- Likewise, families with children less than six years old have income inadequacy rates of 46% in Pennsylvania, 47% in Mississippi, and 52% in California. However the rates range from 35%–40% in the other states and previously for Pennsylvania. Among single mother families, 65% in Pennsylvania, 64% in California, and 68% in Mississippi have inadequate income; in the remaining states, the proportion with inadequate income is somewhat less, ranging from 52%–59%.
- In terms of educational attainment, the pattern observed above with gender and family type prevails, with the proportions with inadequate income at any given level somewhat higher for California, Mississippi, and now Pennsylvania than the other states. Thus, among householders who lack a high school degree, 68% in California, 55% in Mississippi, and 61% in

Pennsylvania (2010) have inadequate income, compared to 46%–51% in the other four states and previously in Pennsylvania (2007). This pattern is true at all educational levels, although the differences between states decline at higher levels of educational attainment.

- In California and Mississippi, 40% of households with one worker have insufficient income. In Pennsylvania, 32% of households with one worker (up from 29% in 2007) still have insufficient income. In the other four states the rate of income inadequacy among households with one worker is below 30%.

Overall, this comparison indicates that the patterns of income inadequacy are similar across states in terms of *which* groups are likely to experience the highest rate of income inadequacy. At the same time, there are substantial differences between the states in terms of the levels of income inadequacy overall and the differences of income inadequacy between demographic groups within a state.

FIGURE R Households Below the Self-Sufficiency Standard by Select Characteristics and States

CA	California 2007	CT	Connecticut 2000	MS	Mississippi 2007
CO	Colorado 2000	NJ	New Jersey 2005	WA	Washington 2000
PA07	Pennsylvania 2007	PA10	Pennsylvania 2010		



CONCLUSION

While income inadequacy exists among all groups and places in Pennsylvania, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups and by different household characteristics. However, perhaps the most surprising conclusion is that income inadequacy is not largely due to lack of work; four out of five families below the Standard have at least one worker, and the majority (62%) of those workers work full-time and year-round. The high rates of income inadequacy among those below the Standard reflect low wages that are on average barely above the minimum wage and are less than half of wages earned by those above the Standard. At the same time, the occupations held by those below the

Standard do not suggest that these workers are in low-wage occupational ghettos, even by race or gender, although the specific jobs held within occupational categories/occupations clearly pay very different wages.

So what does account for income inadequacy? Clearly, demographic variables are important. Universally, higher levels of education result in decreased rates of income adequacy. At the same time, for both women and/or people of color, there are substantially lower “returns” to education, such that women and/or non-Whites must have two to four—or more—years of additional education to achieve the same levels of income adequacy as White males. These labor market variables are further impacted by family composition—particularly

when families are maintained by a woman alone and/or if children are present. These characteristics combine to result in high rates of insufficient income. Thus, being a single mother—especially if Black or Latino—combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of children (especially child care for children younger than school-age) and the lower income of usually being a one-worker household, resulting in the highest rates of income inadequacy. For single mothers of color, race/ethnic based wage differentials and returns to education further increase rates of income inadequacy to the highest levels.

POLICY RECOMMENDATIONS & PRACTICAL APPLICATIONS

POLICY RECOMMENDATIONS

Using the Self-Sufficiency Standard, we have found that the problem of inadequate income is extensive, affecting families throughout Pennsylvania, in every ethnic and racial group, among men, women, and children, in urban, rural and even suburban areas. The Standard reveals that those who lack adequate income are much greater in number than those who are officially designated as poor by the Federal Poverty Level. This report provides a portrait of the overlooked and undercounted in Pennsylvania after the Great Recession and points to several policy recommendations to address the very real economic distress being experienced by many Pennsylvanian households.

INCREASE EDUCATIONAL OPPORTUNITIES FOR ALL AGES

While the Great Recession changed the lives of most Pennsylvanians, one aspect of life it did not change is the importance of education. Although everyone suffered, the households least impacted by the recession were those with the highest education.

In order to increase the earnings potential of all Pennsylvanians, we need to ensure that Commonwealth residents of all ages have access to education. Pre-K through 12 education is important and necessary, but 2/3 of the 2020 workforce (and 45% of the 2030 workforce) are already out of school and working right now.¹ Access to industry-tested skills and certificates for current and dislocated workers is one of the best ways to create a recession-proof workforce.

- Nationally recognized programs such as Pennsylvania's Industry Partnerships,

which bring together industry leaders and educational institutions to develop educational opportunities that lead to worker advancement, should be expanded and modeled in other departments.

- Low-income and unemployed Pennsylvanians who lack a high school education or some education beyond high school should have access to certification training and other verifiable skills that lead to careers paying self-sufficient wages. Access to education and skills increases the likelihood that households can move beyond public assistance into self-sufficiency. To provide that access, more funding needs to be made available both for adult and family literacy and for post-secondary adult education.
- The upcoming sequestration in the federal budget needs to avoid billions of dollars of cuts to already strapped federal workforce programs. With dedicated, targeted federal funding towards education and skills training, the taxpayer revenue generated from higher wages and new jobs can be greater than the money expended.

SUPPORT PAY EQUITY

Whether women are single or married, with children in their household or not, have education beyond college or have not graduated high school, one finding remains the same throughout the data shown in this report: even with the same education and occupation they are not paid the same wages as their male counterparts. The gender pay gap is found in all race/ethnic communities (white women are paid less than white men, Latinas less than Latinos, and African American women less than African American men). People of color are also paid less than their white

counterparts. In studies across the country, even when factoring in education or time out of work for childbearing, the numbers remain the same—a lack of pay equity is impacting the earning potential of women and minorities in the United States.

Luckily, pay equity is an issue that can be addressed on many levels. Policymakers, employers, and workers all have a say in ending wage inequality.

- Supporting legislation that puts more teeth into the Equal Pay Act and gives workers more information on pay inequality in their workplace is the first step that lawmakers can take towards ending wage inequities.
- Employers can do evaluations of their wage and salary standards to ensure that pay remains fair across the board for their workers.
- Women and minorities can learn more about negotiating for higher wages and benefits so that they can better speak for themselves in the workplace.
- Everyone can promote “nontraditional” jobs that pay a self-sufficient wage – whether they are blue collar or white collar – to women and girls. Studies show that these jobs should be talked about with girls as early as middle school. By removing occupational segregation from the equation and encouraging both genders to enter a variety of industries, we have more opportunities to remove imbalances in salaries.

CREATE FLEXIBLE WORK ENVIRONMENTS

Low-wage jobs don't just hurt households financially—they often are the jobs with

¹ National Skills Coalition. “Towards Ensuring America's Workers and Industries the Skills to Compete,” <http://www.nationalskillscoalition.org/assets/reports-/toward-ensuring-americas.pdf>.

the least flexibility or control over work schedules. When family emergencies or routine health care occurs, workers in these jobs are unlikely to have access to paid time off to deal with these situations, nor do they have the financial ability to go without pay even for a few hours. Flexible work environments create healthier and a more financially sound workforce. They also create more financial security for employers.

- Workers with the ability to earn sick days have more opportunities to keep their families financially secure in the current economy. At the same time, offering earned sick days as an employer increases worker loyalty and productivity while decreasing turnover and wasted product. Businesses can and should create opportunities for workers to earn sick time commensurate with the hours they work, and legislators should focus on legislation to bridge the flexibility gaps for all workers.
- Employers can also look at ways to make and circulate work schedules earlier to give employees more time to trade shifts or notify their supervisors about time needed. Other ways to trade shifts should be examined, but no employee should be penalized for needing time in a medical or family emergency.

ENSURE THE AVAILABILITY OF WORK SUPPORTS

While policies that give workers more options to improve their skills and wages are important, these policies are not enough in the current economy. Indeed, currently in 4 out of 5 households in Pennsylvania living below income adequacy have at least one worker in them, and more than half (52%) of those workers are full-time year-round. Clearly, work alone is not enough for many families to achieve self-sufficiency

level wages, much less move towards being economically secure. Before adults can take the time to pursue education, however, they need to know their families are provided for—otherwise they must spend all their time working to fulfill immediate needs such as making rent and utility payments instead of going to class. With work supports, immediate needs can be met on a temporary basis so that households can move towards long-term self-sufficiency.

- Many work support programs include “cliffs,” or places where access to the program changes because the household is earning just \$1/hour more in income. Gradual changes in eligibility are more effective than cliffs in helping recipients earn more money and leave the program entirely, since gradual changes have smaller disincentives to higher earnings. In some cases, such as with the child care subsidy, earning a single dollar more in income leads to the subsidy loss and an increase of \$800 or more per month—the adult may no longer afford to work, or must refuse promotions or advancement in order to make ends meet. Decreasing cliffs will have a large impact on the ability of families to move forward towards self-sufficiency.
- Pennsylvania has ended the Volunteer Income Tax Assistance (VITA) services, which gave workers an opportunity to file their taxes with IRS-trained professionals at no cost, giving them access to money that is rightfully theirs. Reinstating this program or funding programs like it is essential if families are to keep the money they earn.
- At the state level and nationally, individuals using the Temporary Assistance for Needy Families (TANF) program have lost access to services providing job training and education in favor of moving

recipients directly into low-wage jobs. Restoring access to work supports and educational tools is key towards moving families to self-sufficiency.

PROMOTE SAVINGS AND FINANCIAL LITERACY

The ability to earn and save money is key to preventing any household from falling below wage adequacy. Yet in recent years, the focus on helping families save money has decreased to the point that some programs now penalize low-income households that have savings but need work support programs.

With access to savings and financial literacy programs, households facing a crisis can use the government programs as one-time, temporary services to fill income gaps. Without savings, every crisis could put a family back to square one and back on public assistance.

- By removing assets-testing from programs such as SNAP and TANF, low-income families will not have to become even poorer in order to get access to supportive services. Holding on to savings following a job loss ensures that households can emerge from their emergency on solid ground. If, for instance, a car breaks down once an adult finds a new job, savings can pay for repairs, preventing further job loss and reliance on public assistance.
- Removing assets-testing also encourages saving among low-income Pennsylvanians. During the tax-season, when many working families receive their largest single payment of the year in the form of a tax rebate, utilizing tax services that offer savings bonds and bank access could mean the difference between spending the money quickly and putting it aside for a rainy day. But assets-testing prevents families from saving this money.

HOW THE STANDARD HAS BEEN USED IN PENNSYLVANIA

After fifteen years of use in Pennsylvania, the Self-Sufficiency Standard has become an invaluable tool for numerous private organizations, government agencies, and universities. For instance, PathWays PA uses the Standard to assist agency clients who are on the path to self-sufficiency and to raise staff salaries to ensure income adequacy. Development of the Self-Sufficiency Standard has also led to new resources for statewide use. For example, PathWays PA launched their *Online Budget Worksheet* in 2005. Updated and renamed in 2008, the *Online Training and Benefits Eligibility Tool* provides access to benefits and work supports while also showing users whether they qualify for training through the state's Workforce Investment Boards (see http://www.pathwayspa.org/Online_Training_and_Benefits_Eligibility_Tool.html#).

PathWays PA has also encouraged colleagues in Pennsylvania to use the Standard in their work with families living at or near the poverty level as highlighted below.

IN PUBLICATIONS

- A 2011 article in *Poverty and Public Policy* titled “Determining Eligibility for Poverty-Based Assistance Programs: Comparing the Federally Established Poverty Level with the Self-Sufficiency Standard for Pennsylvania” used the Standard as a basis for comparison (<http://bit.ly/PPPStandard>).
- The Standard was used as a measure of need in a paper from West Chester University's Center for Social and Economic Research and the Geography Department Geographic Information Systems Laboratory's paper “Making Poverty History in Chester County, PA:

The Challenging Road to Self-Sufficiency” (<http://bit.ly/ChescoStandard>).

- The Chester County Department of Community Development used the Standard in compiling their 2010 “Profile on Homelessness” (<http://bit.ly/DCDStandard>).
- The 2010 Standard was discussed on the blog “Nash on Health Policy,” hosted by Dr. David Nash, the Founding Dean of the Jefferson School of Population Health on the campus of Thomas Jefferson University (<http://bit.ly/NashStandard>).

BY ORGANIZATIONS:

- Work Attributes Toward Careers in Health (WATCH) uses the Standard to help delineate their target population. WATCH is a five year Health Professional Opportunity Grant in from the US Department of Health and Human Services administered by the Central Susquehanna Intermediate Unit (<http://bit.ly/WATCHStandard>).
- Pennsylvania Partnership for Children uses the Standard as a comparison to the subsidized child care numbers for young children (<http://bit.ly/PAPartnershipStandard>).
- Gettysburg College's Center for Public Service and the Adams County Circles Initiative put together a video on the wage gap using the Standard (<http://bit.ly/GettysburgStandard>).
- The Pennsylvania State Education Association (PSEA) uses the Standard to show the basic level of living needed for their locals. In 2010, they created a map showing the percentage of PSEA locals that achieved the Standard

in their most recent settlement (<http://bit.ly/PSEASStandard>).

- The United Way of Allegheny County, The Forbes Funds, and The Hill Group used the Standard to show the needs of Allegheny County and the difference between self-sufficiency and the Federal Poverty Level (<http://bit.ly/UWACStandard>).
- The Pennsylvania Utility Law Project referred to the Standard in comments before the Pennsylvania Public Utility Commission in April 2012, where they described the Standard and how it measured the income of their members (<http://bit.ly/PULPStandard>).
- The Open Line used the Standard to describe the need for jobs and wages that bring families to self-sufficiency in their testimony to the Republican Policy Committee (<http://bit.ly/OpenLineStandard>).
- ACHIEVEability works to break the cycle of poverty by helping families move towards financial freedom. They use the Standard to measure progress towards financial self-sufficiency (<http://bit.ly/ACHIEVEabilityStandard>).

.....
TO UNDERSTAND JUST HOW SERIOUS OF A PROBLEM BUDGET INELASTICITY IS, THE BENCHMARK MOST OFTEN USED BY LOW-INCOME ADVOCATES IS THE PENNSYLVANIA SELF-SUFFICIENCY STANDARD
.....

AT LOCAL WORKFORCE INVESTMENT BOARDS

- The Berks County Workforce Investment Board uses the Self-Sufficiency Standard in some of their workshops to get people acquainted with how much they will need to earn to meet their basic needs.
- The Delaware County Workforce Investment Board uses the Self-Sufficiency Standard for strategic planning.
- The Philadelphia Workforce Investment Board used the Self-Sufficiency Standard since 2000 as part of its priority of service policy in that individuals who are not making a sufficient wage are considered for training.

EXAMPLES OF ERIE COUNTY'S APPLICATION OF THE PENNSYLVANIA SELF-SUFFICIENCY STANDARD IN LOCAL POVERTY REDUCTION EFFORTS

In 2012, the United Way of Erie County challenged their community to reduce the number of families who cannot meet their basic needs by 10,000 before the year 2025. To measure progress toward this goal, the United Way has chosen to use the Self-Sufficiency Standard for Pennsylvania to define the level of income needed to meet basic needs.

Under the United Way umbrella, a two-year funded pilot program has been initiated that provides a non-traditional model of financial literacy education to participating consumers from three social service organizations and one mental health organization. The Pennsylvania Self Sufficiency Standard and budget calculator are being used to measure and track participant progress towards self-sufficiency.

A community collaborative known as Erie Together is also focused on reducing local poverty and increasing the number of self-sufficient households throughout Erie County. With Erie Together leading the way, the adoption of the Pennsylvania Self-Sufficiency Standard as a key poverty measurement tool is underway with the long-term plan of integrating its use across sectors in the community.

APPENDIX A: METHODOLOGY & DATA SOURCES

OVERLOOKED & UNDERCOUNTED

DATA

This study uses data from the 2010 American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS), which shifted from a demonstration program to the full sample size and design in 2005, is a new approach to collecting census data that eliminated the need for a long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2010 Public Use Microdata Sample (PUMS) is a set of data files that contain records of a one-percent sample of all housing units that the survey interviewed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. Nationally, the 2010 PUMS data set contains a one-percent sample size of 1,334,263 housing unit records (representing a housing unit estimate of about 130 million households nationally); in Pennsylvania, the 2010 ACS one-percent sample size is 55,687 housing units (representing a housing unit estimate of 5,568,820 Pennsylvania households).¹

As of August 2006, the primary way to access data for rural areas in the ACS is through Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. The Census Bureau has produced 2010 ACS data products, which contain selected demographic, social, economic, and housing characteristics, for all 2,071 national

PUMAs. (See <http://www.census.gov/acs/www/Products/PUMS/>.) Each PUMA, drawn by state governments for the Census 2000 sample PUMS files, contains a population of about 100,000. Pennsylvania, which has 67 counties, is partitioned into 92 PUMAs, each of which has received 2010 ACS estimates. In the instances when a single PUMA is in more than one county, each county was weighted by population and a new weighted average was calculated to determine a Self-Sufficiency Standard specific to that PUMA.

Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-65 who is not disabled. Thus, although the ACS *sample* includes households that have disabled and/or elderly members, this *report* excludes disabled/elderly adults and their income when determining household composition and income. Households defined as “group quarters” are also excluded from the analysis. In total, 3,274,689, non-disabled, non-elderly households are included in this demographic study of Pennsylvania.

ASSUMPTIONS FOR THE EXPANDED SELF-SUFFICIENCY FAMILY TYPES

The 2010 Self-Sufficiency Standard for Pennsylvania was calculated for 70 different family types in each county, including combinations of up to two adults and three children. However, to account for additional family types found in the U.S. Census (3 or more adults and/or 4 or more children), the Self-Sufficiency Standard for each county in Pennsylvania was expanded by an additional 82 family types for a total of 152 family types.

In order to remain consistent with the Standard’s methodology, it is assumed that all adults in one- and two-adult households are working. Adults are defined as all persons in a household (family and non-family) who are between 18 and 64 years of age and able to work (not disabled). Working adults are defined as those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. (Working adults also includes the very small number of working teenagers 16 and over.) Non-working adults include those who are unemployed and looking for work, as well as, those who are not in the labor force because they are retired or are in school, or for some other reason. Therefore, all work-related costs (transportation, taxes, and child care) are included for these adults (if there are only two adults in the household) in the household’s Standard. In Pennsylvania, 40% of the households have one worker, 55% have two or more workers, and 5% have no workers. The actual number of adults in the households ranges from one to 11 (33% have one adult, 53% have two adults, 10% have three adults and 4% have four or more adults).

Other assumptions used in the creation of the extended family types include:

- For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults. The main effect of this assumption is that the costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children per bedroom. When there are three or more adults in

¹ U.S. Census Bureau, 2010 American Community Survey, “PUMS Accuracy of the Data (2010),” https://www.census.gov/acs/www/Downloads/data_documentation/pums/Accuracy/2010AccuracyPUMS.pdf

a household, it is assumed that there are no more than two adults per bedroom.

- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.
- The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), while additional adults are treated as single adults for tax exemptions and credits.
- For the additional children in the two- and three-adult families, the added costs of food, health care, and child care are based on the ages of the “extra” children and added to the total expenses of the household (before taxes and tax credits are calculated).

COMPARING THE SELF-SUFFICIENCY STANDARD TO CENSUS INCOME AND THE FPL

The ACS/Census income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages or salary; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds, dividends, income from estates or trusts, and net rental income; veterans’ payments or unemployment and workmen’s compensation; public assistance or welfare payments; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. It is assumed that all income in a household is equally available to pay all expenses. Not included in income

are: capital gains; money received from the sale of property; the value of in kind income such as food stamps or public housing subsidies; tax refunds; money borrowed; or gifts or lump-sum inheritances.

The 2010 U.S. Census Bureau poverty thresholds and the 2010 Pennsylvania Self-Sufficiency Standard for each family type for each PUMA are then compared to the 2010 ACS total household income to determine the number of households with income above and below the threshold and the Self-Sufficiency Standard. The May 2010 Pennsylvania Self-Sufficiency Standard numbers were adjusted to Annual 2010 using an adjustment factor calculated from the Bureau of Labor Statistics consumer price index (CPI) for All Urban Consumer Items, May 2010 (release month of the 2010 Standard) and Annual 2010. The appropriate regional CPI (East) for Pennsylvania was obtained and the adjustment factor was .9888.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Standard are designated as having “insufficient” or “inadequate” income.

COMPARING THE 2007 AND 2010 OVERLOOKED AND UNDERCOUNTED DATA

In 2008, the American Community Survey revised the question series regarding disabilities. One of the most notable changes was the removal of the employment disability question. The base calculations in the 2009 Pennsylvania Overlooked and Undercounted report are from the 2007 ACS and excluded those with a disability

from the study sample based on the ACS employment disability question. The question asked “Because of a physical, mental, or emotional condition lasting six months or more, does this person have any difficulty in doing any of the following activities: (b) working at a job or business?” The ACS survey no longer includes a comparable question. Therefore, it was necessary to use different exclusion criteria for household members with disabilities.

This study excludes from the sample adults reported to have any disability. This change results in fewer total households included in the study sample. In order to estimate the consistency overtime with this variable change, we analyzed the results of total households below the Standard in 2007 if those responded to having a disability were excluded from the sample instead of those indicating difficulty working due to a disability. Although the total remaining 2007 sample size was smaller (3,157,659 compared to 3,363,404) the percent of households below the Standard was quite similar: 19.8% excluding all those responding with a disability compared to 20.8% excluding those who had difficulty working due to a disability.

THE SELF-SUFFICIENCY STANDARD

Making the Self-Sufficiency Standard as consistent and accurate as possible, yet varied by geography and the ages of children, requires meeting several 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 regularly; 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 are 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 components of *The Self-Sufficiency Standard for Pennsylvania 2012-2013* and the assumptions included in the calculations are described below.

The Self-Sufficiency Standard is calculated for 152 family types for all counties in Pennsylvania. In addition, three Pennsylvania counties have been split into two separate tables: Allegheny County, Pittsburgh and Allegheny County excluding Pittsburgh; Centre County, State College and Centre County excluding State College; and Delaware County assuming private transportation and Delaware County assuming public transportation. The 152 family types range from a single adult with no children, to one adult with one infant,

one adult with one preschooler, one adult with one school-age child, and so forth, up to two-adult families with three teenagers plus larger and multi-generational families.

HOUSING

For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program.

The FMRs are based on data from the 2000 decennial census, the American Community Survey, the biannual American Housing Survey, and random digit dialing telephone surveys, and are 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/subsidized housing. Thus FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing in the current market and that meets minimum standards of decency.¹ FMRs are typically set at the 40th percentile meaning 40% of the housing in a given area is less expensive than the FMR. In Pennsylvania, counties in the Philadelphia-Camden-Wilmington metropolitan area are set at the 50th percentile. *The Self-Sufficiency Standard for*

¹ Section 8(c)(1) of the United States Housing Act of 1937 requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1st of each year. U.S. Department of Housing and Urban Development, "Final Fair Market Rents for Fiscal Year 2011 for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program," Federal Register Vol. 74, No. 188 (September 30, 2009), http://www.huduser.org/portal/datasets/fmr/fmr2011f/FY2010F_FMR_Preamble.pdf (accessed August 5, 2011).

Pennsylvania 2012-2013 calculates housing using the FY 2012 HUD Fair Market Rents.

There are five HUD metropolitan areas in Pennsylvania that consist of more than one county; Allentown-Bethlehem-Easton, Harrisburg-Carlisle, Philadelphia-Camden-Wilmington, Pittsburgh, and Scranton-Wilkes-Barre. Since HUD calculates only one set of FMRs for each metropolitan areas, the Standard uses median gross rents calculated from the U.S. Census Bureau's 2006-2010 American Community Survey for each of the counties included in the metropolitan areas listed above to adjust the metropolitan-wide FMRs to create housing costs for each individual county within the metropolitan area. The Self-Sufficiency Standard's housing costs for the remaining counties in Pennsylvania 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 adults or 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, families with three or four children require three bedrooms, and families with five or six children require four 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 single adult and childless couples.

DATA SOURCES

HOUSING COSTS. U.S. Department of Housing and Urban Development, "Schedule B: FY 2012 Final Fair

Market Rents for Existing Housing,” Data Sets, Fair Market Rents, <http://www.huduser.org/portal/datasets/fmr.html> (accessed October 18, 2011).

COUNTY-LEVEL HOUSING COSTS. U.S. Census Bureau, “Factfinder, B25064 Median Gross Rent,” 2006-2010 American Community Survey 5-Year Estimates, Detailed Tables, <http://factfinder2.census.gov> (accessed February 13, 2012).

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, education and/or training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by setting, age, and geographic location or set a statewide rate.² Many states, including Pennsylvania, have continued to conduct or commission the surveys as well as reimburse child care at or close to this level. Data for Pennsylvania child care costs is from the Pennsylvania 2012 market rate survey, conducted by the Pennsylvania Department of Education, Office of Child Development and Early Learning.

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).³ 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.⁴ 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.⁵

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).⁶

For the 2012 Pennsylvania Standard, infant rates were calculated using the cost of full-time care at licensed family child care facilities for infants and toddlers. Full-time center care rates were used to calculate

² U.S. Government Printing Office, GPO Access, “Section 9. Child Care,” 108th Congress 2004 House Ways and Means Committee Green Book, Search: Child Care, <http://www.gpoaccess.gov/wmprints/search2.htm> (accessed August 17, 2010).

³ Jeffrey Capizzano et al., “Child Care Arrangements for Children under Five: Variation across States,” The Urban Institute, New Federalism: National Survey of America’s Families Series B, No. 8-7 (March 2007) p. 8, <http://www.urban.org/url.cfm?ID=309438> (accessed August 17, 2010); hereafter cited as Child Care Arrangements. Capizzano notes in a 2004 report analyzing updated National Survey of America’s Families data “...there seems to have been little change in the distribution of child care arrangements among both low- and higher-income families from 1999 to 2002.” Jeffrey Capizzano and Gina Adams, “Children in Low-Income Families Are Less Likely to Be in Center-Based Child Care,” The Urban Institute, Snapshots of America’s Families III no. 16 (2004) p. 2, <http://www.urban.org/url.cfm?ID=310923> (accessed August 17, 2010); hereafter cited as Child in Low-Income Families.

⁴ Child Care Arrangements and Children in Low-Income Families.

⁵ Child Care Arrangements, p. 8.

⁶ Child Care Arrangements, p. 8.

THE SUPPLEMENTAL POVERTY MEASURE

Besides the Self-Sufficiency Standard, the other major proposed alternative to the federal poverty measure is a measure based on recommendations from the National Academy of Sciences (NAS).¹ The new Supplemental Poverty Measure (SPM) developed by the Obama Administration, for which data was released November 7, 2011, is based on the NAS methodology, with some revisions.² The Census Bureau has produced poverty estimates based on various combinations of the NAS recommendations, designating them as experimental poverty measures.³

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies. At the same time, the SPM will not replace the need for other benchmarks of income adequacy. The Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level in today’s economy.

¹ Constance Citro and Robert Michael, Eds., “Measuring Poverty: A New Approach,” Washington, D.C.: National Academy Press, <http://www.census.gov/hhes/www/povmeas/toc.html> (accessed November 10, 2010).

² U.S. Department of Commerce, U.S. Census Bureau, “Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure,” Poverty Measurement Studies and Alternative Measures, <http://www.census.gov/hhes/www/povmeas/povmeas.html> (accessed March 15, 2010). U.S. Department of Commerce, U.S. Census Bureau, “Webinar: Supplemental Poverty Measure Research,” http://www.census.gov/newsroom/releases/archives/news_conferences/2011-11-04_spm_webinar.html (accessed November 10, 2011).

³ Kathleen Short and Teresa Garner, “Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005,” U.S. Census Bureau, Working Paper Series, Poverty Thresholds, http://www.census.gov/hhes/www/povmeas/papers/experimental_measures_96_05v7.pdf (accessed March 30, 2010).

child care costs for preschoolers. Costs for school-age children were calculated using part-time licensed center care rates.

Child care costs for the Standard were calculated at the 75th percentile of child care costs from the 2012 Pennsylvania market rate survey responses for each type of care facility and age group. The 2012 market rate survey had several cases of either missing data for a county for a specific type of care facility or a low number of survey responses. In these cases one of the following two methods was used to substitute data for that county and age group. If data was available for another type of facility for the same age group in a county then the 75th percentile of the market rates for that care facility was substituted. For example, if there was missing data for family care facilities for infants, then if available, group care facility data was substituted for infant rates for that county. If there was not adequate data available for another type of care facility in the same county and age group, then an average of the 75th percentile rates (for the same age group) from surrounding counties was substituted. In these cases, surrounding county groups were developed by clustering counties within close proximity and with similar housing costs.

DATA SOURCES

Pennsylvania Department of Education. (2012). Office of Child Development and Early Learning. "2012 Child Care Market Rate Survey: Raw Data File", Personal Communication June 12, 2012.

FOOD

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan

for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary diet.⁷

Although 25% more expensive than the Thrifty Food Plan, the Low-Cost Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 42% of their food budget on food prepared away from home.⁸

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that in a one adult household the adult is female and a two-adult household is assumed to include one adult female and one adult male.

Within-state geographic differences in food costs for the Pennsylvania Standard are varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research, and data from the U.S. Department of Agriculture Economic Research Service based on the Quality Food-at-Home Price Database (QFAHPD).

⁷ Food Research and Action Center, "Food Stamp Program Frequently Asked Questions," Federal Food Programs, http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html (accessed August 17, 2010).

⁸ U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2008," Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed August 10, 2010).

The ACCRA grocery index is standardized to price grocery items regardless of the shopper's socio-economic status. The QFAHPD prices 52 separate food groups in 35 market groups that cover all 48 contiguous States. Using the QFAHPD, the USDA Economic Research Service priced out the cost of the Thrifty Food Plan for a family of four in each of the 35 market groups from 2002-2006. Counties not included in the ACCRA urban areas listed above are applied a ratio based on this data from the Economic Research Service.

DATA SOURCES

FOOD COSTS. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, April 2012," Low-Cost Food Plan, <http://www.cnpp.usda.gov/USDAFoodCost-Home.htm> (accessed July 6, 2012).

ACCRA COUNTY-LEVEL FOOD COSTS. Council for Community and Economic Research, ACCRA, "ACCRA Cost of Living Index: 2010 Annual Average Section 2 Index," <http://www.c2er.org> (accessed May 31, 2011).

USDA COUNTY-LEVEL FOOD COSTS. "Thrifty Food Plan by Market Group," U.S. Department of Agriculture, Economic Research Service, Personal Communication with Christian Gregory, Research Economist, cgregory@ers.usda.gov (received May 24, 2011). Jessica Todd, Lisa Mancino, Ephraim Leibtag, & Christina Tripodo, "Methodology Behind the Quarterly Food-at-Home Price Database," Technical Bulletin No. 1926, U.S. Department of Agriculture, Economic Research Service, April 2010, <http://www.ers.usda.gov/Publications/TB1926/> (accessed August 3, 2011).

TRANSPORTATION

PUBLIC 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 at the University of California, if about 7% of workers use public transportation that “translates” to approximately 30% of the low- and moderate-income working population using the public transportation system.⁹ The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. In Pennsylvania, Allegheny, Delaware, and Philadelphia counties have public transportation use above 7% according to commuting data from the 2006-2010 American Community Survey.¹⁰ Allegheny and Delaware counties have two separate tables each in order to account for areas within the counties that may not have adequate public transportation. For Allegheny County there is a Standard table for Pittsburgh that is calculated assuming public transportation and a separate table for Allegheny County excluding Pittsburgh that is calculated assuming private transportation. For Delaware County, separate Standards are calculated that apply to the entire county: one assuming public transportation and one assuming private transportation. The costs of public transportation in Philadelphia and Delaware Counties are from the Southeastern

Pennsylvania Transit Authority (SEPTA). In Delaware County public transportation is calculated using the cost of a monthly Anywhere TrailPass. In Philadelphia, public transportation is calculated as the cost of a monthly Zone 1 TrailPass, which is comparable to the cost of a monthly TransPass. The cost of public transportation in Pittsburgh is from the Port Authority of Allegheny County and is calculated using the cost of a monthly Zone 2 pass.

PRIVATE TRANSPORTATION. For private transportation the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car, however, the initial cost of purchasing a car is not included in the Standard’s transportation costs. 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. The auto insurance premium is the statewide average premium cost from the *2009 State Averages Expenditures and Premiums for Personal Automobile Insurance*, the most recent survey conducted by the National Association of Insurance Commissioners (NAIC). To account for within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from the top market share companies in the state. In Pennsylvania, ratios were created using quotes for three top carriers..

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 calculated using 2010 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the U.S. Census North East region. The monthly variable costs of owning a car (e.g., gas, oil, tires, and maintenance) are obtained from the American Automobile Association publication, *Your Driving Costs: 2011*. The commuting distance is computed from the 2009 National Household Travel Survey; the round trip distance for commuting to work ranges from an average of 22.04 miles to 26.46 miles in Pennsylvania.

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

DATA SOURCES

PUBLIC TRANSPORTATION. Port Authority of Allegheny County (PAAC). “Fares and Passes,” <http://www.portauthority.org/paac/FaresPasses/Fares.aspx> (accessed March 19, 2012). Southeastern Pennsylvania Transit Authority (SEPTA). “Fares Trailpass,” <http://www.septa.org/fares/pass/trailpass.html> (accessed March 19, 2012).

AUTO INSURANCE PREMIUM. National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2009,” Insurance Information Institute, <http://www.iii.org/media/facts/statsbyissue/auto> (accessed July 6, 2012).

COUNTY-LEVEL INSURANCE PREMIUM. Pennsylvania Insurance Department, “A Rate Comparison Guide for Automobile Insurance in Pennsylvania,” A Supplement to the Automobile Insurance Guide, 2009, (accessed February 15, 2012).

DISTANCE TO WORK. U.S. Department of Transportation, 2009 National Household Transportation Survey, “Average Person Trip Length (Trip Purpose: to/from

⁹ Chris Porter and Elizabeth Deakin (1995), “Socioeconomic and Journey-to-work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas,” Berkeley: Institute of Urban and Regional Development, University of New Jersey.

¹⁰ U.S. Census Bureau (2011), *American Community Survey, 2006-2010 5-Year Estimates*, “B08301. Means of Transportation to Work,” Universe: Workers 16 Years and Over,” <http://www.factfinder.census.gov> (accessed June 1, 2012).

Work),” Online Analysis Tools, <http://www.nhts.ornl.gov> (accessed July 6, 2012).

FIXED AUTO COSTS. Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2010, CE Databases, <http://www.bls.gov/data/> (accessed July 6, 2012).

PER MILE COSTS. American Automobile Association, “Your Driving Costs,” 2011 Edition, AAA Association Communication, <http://www.aaaexchange.com/Assets/Files/201145734460.DrivingCosts2011.pdf> (accessed July 6, 2012).

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. city average,” Consumer Price Index, CPI Databases, <http://www.bls.gov/cpi/home.htm> (accessed July 6, 2012).

HEALTH CARE

The Self-Sufficiency Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 68% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In Pennsylvania, 76% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage.¹¹ Nationwide, employers pay 79% of the insurance premium for the employee and 73% of the insurance premium for the family on average. In Pennsylvania, the full-time worker’s employer pays an

average of 80% of the insurance premium for the employee and 78% for the family.¹²

Health care premiums are obtained from the Insurance Component of the 2010 Medical Expenditure Panel Survey (MEPS), produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state’s residents for a single adult and for a family. Health premium costs are adjusted for inflation using the Medical Care Services Consumer Price Index.

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

Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, school-age 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. 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. However, in 2014 the Patient Protection and Affordable Care Act will require individuals who can afford it to either obtain minimal health insurance or contribute a fee towards the costs of uninsured Americans.¹³ By 2014 the Affordable Care Act will also prohibit all discrimination against pre-existing conditions; and, in the meantime, states can opt to participate in a Pre-Existing Condition Insurance Plan, which provides coverage options for people who have been without health insurance for six months due to a pre-existing condition.¹⁴

DATA SOURCES

OUT-OF-POCKET COSTS. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, “Total Amount Paid by Self/Family, all Types of Service, 2009,” MEPSnetHC, http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp (accessed July 3, 2012).

PREMIUMS. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for

¹¹ The Henry J. Kaiser Foundation State Health Facts Online, “Pennsylvania: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status, States (2009-2010), U.S. (2010),” Health Coverage and the Uninsured, <http://www.statehealthfacts.org/profileind.jsp?rgn=32&cat=3&ind=150> (accessed June 10, 2012).

¹² U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2010,” Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2010&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed August 8, 2011).

¹³ Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, “Requirement to Maintain Minimum Essential Coverage,” Part 1 Individual Responsibility, Section 1501, pg 143, <http://docs.house.gov/energycommerce/ppacacon.pdf> (accessed August 31, 2010).

¹⁴ Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, “Immediate Access to Insurance for Uninsured Americans with a Preexisting Condition,” Title 1—Quality, Affordable Health Care for All Americans, Section 1101, pg 30, <http://docs.house.gov/energycommerce/ppacacon.pdf> (accessed August 31, 2010).

Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2010,” Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2010&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed July 6, 2012). Inflation. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed July 6, 2012).

MISCELLANEOUS

This expense category consists of other essential items including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and landline telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs except for taxes and tax credits. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹⁵

TAXES

Taxes include federal and state income tax, payroll taxes, and state and local sales and use tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 5.65% of each dollar earned

in 2012. 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.

Income tax calculations for the Standard include state and local income tax as well as the Pennsylvania Tax Forgiveness Program. Pennsylvania’s 3.07% state income tax rate and Pennsylvania’s municipal Earned Income Taxes (EIT) are calculated in the 2012 Standard (the municipal EIT rate and the school district EIT rate for the largest population municipality in each county is calculated for that county’s table). The Pennsylvania state sales tax is calculated at 6% and is not applied to groceries. In addition, the Standard calculates the additional local sales tax in Allegheny and Philadelphia Counties, bringing the total sales tax in these counties to 7% for Allegheny and 8% for Philadelphia.

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.

DATA SOURCES

FEDERAL INCOME TAX. Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed July 6, 2012). Internal Revenue Service, “Revenue Procedure 2011-12,” <http://www.irs.gov/pub/irs-drop/rp-11-12.pdf> (accessed July 6, 2012).

STATE INCOME TAX. Pennsylvania Department of Revenue. (2012). Individuals. “Personal Income Tax”, [\[revenue.state.pa.us/portal/server.pt/community/personal_income_tax/11409\]\(http://revenue.state.pa.us/portal/server.pt/community/personal_income_tax/11409\) \(accessed July 6, 2012\); and Pennsylvania Department of Community and Economic Development \(2012\), “Municipal Tax Information,” Municipal Statistics Tax Reports, Pennsylvania state-wide report, current-rates, <http://munstatspa.dced.state.pa.us/MunicipalTaxInfo.aspx> \(accessed March 22, 2012\). State Sales and Use Tax. Pennsylvania Department of Community and Economic Development \(2012\), “Sales, use and hotel occupancy tax” \[http://www.portal.state.pa.us/portal/server.pt/community/sales%2C_use___hotel_occupancy_tax/14487\]\(http://www.portal.state.pa.us/portal/server.pt/community/sales%2C_use___hotel_occupancy_tax/14487\) \(accessed March 22, 2012\).](http://www.</p></div><div data-bbox=)

TAX CREDITS

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Federal and state tax credits are shown as received monthly in the Standard. Tax credits are shown as negative numbers in the Standard, as they reduce the amount of income that a family must have to meet their needs, or put another way, tax credits offset other costs and taxes.

The Earned Income Tax Credit (EITC), 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. The federal EITC has a maximum benefit in 2012 of \$3,169 per year for families with one child, \$5,236 per year for families with two children, and \$5,891 per year for families with three or more children.

¹⁵ Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), <http://www.census.gov/hhes/poverty/povmeas/toc.html> (accessed August 12, 2010).

The Child Care Tax Credit (CCTC), also known as the Child and Dependent 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. 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. A percentage (which decreases as income increases) of up to \$3,000 in child care costs is deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is a partially refundable federal tax credit. The CTC provides parents with a deduction of \$1,000 for each child under 17 years old or 15% of earned income over \$3,000, whichever is less.

FEDERAL CHILD TAX CREDIT. Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed April 21, 2011). U.S. Library of Congress, Thomas, “Title V: Additional Tax Relief and Other Tax Provisions, Sec. 501,” <http://thomas.loc.gov/> (accessed July 6, 2012).

FEDERAL EARNED INCOME TAX CREDIT. Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed July 6, 2012). Internal Revenue Service, “EITC for Individuals. EITC thresholds and tax law updates,” <http://www.irs.gov/individuals/article/0,,id=150513,00.html> (July 6, 2012). Internal Revenue Service, “Revised Procedures 2009-50, Section 3. 2010 Adjusted Items,” Publications, Index of [pub/irs-drop/rp-09-50.pdf](http://www.irs.gov/pub/irs-drop/rp-09-50.pdf) (July 6, 2012).

DATA SOURCES

FEDERAL CHILD CARE TAX CREDIT. Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed July 6, 2012).

APPENDIX B: DETAILED DATA TABLES

APPENDIX B - TABLE 1. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%

SECTION A DATA: THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

COUNTY	TOTAL	PERCENT OF HOUSEHOLDS	BELOW STANDARD AND BELOW POVERTY	PERCENT OF TOTAL	BELOW STANDARD AND ABOVE POVERTY	PERCENT OF TOTAL	TOTAL BELOW STANDARD	PERCENT OF TOTAL	ABOVE SELF-SUFFICIENCY STANDARD	PERCENT OF TOTAL
Adams County	24,408	0.7%	1,300	5.3%	2,901	11.9%	4,201	17.2%	20,207	82.8%
Allegheny County	341,660	10.4%	32,576	9.5%	44,968	13.2%	77,544	22.7%	264,116	77.3%
Armstrong County	18,114	0.6%	3,268	18.0%	2,293	12.7%	5,562	30.7%	12,552	69.3%
Beaver County	43,933	1.3%	6,802	15.5%	3,967	9.0%	10,769	24.5%	33,164	75.5%
Bedford County	11,133	0.3%	1,278	11.5%	1,427	12.8%	2,705	24.3%	8,428	75.7%
Berks County	106,673	3.3%	10,396	9.7%	15,116	14.2%	25,512	23.9%	81,161	76.1%
Blair County	32,865	1.0%	3,832	11.7%	4,793	14.6%	8,625	26.2%	24,240	73.8%
Bradford County	15,245	0.5%	1,673	11.0%	1,993	13.1%	3,666	24.0%	11,579	76.0%
Bucks County	161,854	4.9%	8,146	5.0%	27,811	17.2%	35,957	22.2%	125,897	77.8%
Butler County	49,809	1.5%	3,493	7.0%	6,352	12.8%	9,845	19.8%	39,964	80.2%
Cambria County	34,868	1.1%	3,835	11.0%	3,791	10.9%	7,626	21.9%	27,242	78.1%
Cameron County*	1,371	0.0%	128	9.3%	287	20.9%	415	30.3%	956	69.7%
Carbon County	16,761	0.5%	1,549	9.2%	2,206	13.2%	3,755	22.4%	13,006	77.6%
Centre County	41,759	1.3%	7,002	16.8%	7,238	17.3%	14,240	34.1%	27,519	65.9%
Chester County	138,188	4.2%	6,199	4.5%	20,867	15.1%	27,066	19.6%	111,122	80.4%
Clarion County	10,076	0.3%	1,752	17.4%	1,246	12.4%	2,998	29.8%	7,078	70.2%
Clearfield County	19,620	0.6%	3,051	15.5%	2,381	12.1%	5,431	27.7%	14,189	72.3%
Clinton County	9,313	0.3%	1,212	13.0%	1,207	13.0%	2,419	26.0%	6,893	74.0%
Columbia County	17,012	0.5%	1,928	11.3%	2,197	12.9%	4,125	24.2%	12,887	75.8%
Crawford County	20,834	0.6%	2,756	13.2%	3,085	14.8%	5,842	28.0%	14,992	72.0%
Cumberland County	65,169	2.0%	5,130	7.9%	6,822	10.5%	11,952	18.3%	53,217	81.7%
Dauphin County	74,793	2.3%	10,424	13.9%	6,808	9.1%	17,232	23.0%	57,561	77.0%
Delaware County	142,162	4.3%	12,568	8.8%	26,440	18.6%	39,008	27.4%	103,154	72.6%
Elk County*	8,057	0.2%	753	9.3%	1,687	20.9%	2,439	30.3%	5,617	69.7%
Erie County	70,513	2.2%	7,423	10.5%	10,259	14.5%	17,682	25.1%	52,831	74.9%
Fayette County	30,822	0.9%	4,540	14.7%	6,165	20.0%	10,705	34.7%	20,117	65.3%
Forest County*	1,193	0.0%	207	17.4%	148	12.4%	355	29.8%	838	70.2%
Franklin County	36,164	1.1%	3,618	10.0%	2,996	8.3%	6,614	18.3%	29,550	81.7%
Fulton County*	3,176	0.1%	365	11.5%	407	12.8%	772	24.3%	2,405	75.7%
Greene County*	8,412	0.3%	1,131	13.5%	1,178	14.0%	2,310	27.5%	6,102	72.5%
Huntingdon County	10,153	0.3%	1,165	11.5%	1,301	12.8%	2,467	24.3%	7,686	75.7%
Indiana County	22,420	0.7%	4,046	18.0%	2,839	12.7%	6,884	30.7%	15,536	69.3%
Jefferson County	10,808	0.3%	1,680	15.5%	1,311	12.1%	2,992	27.7%	7,816	72.3%
Juniata County*	5,605	0.2%	729	13.0%	727	13.0%	1,456	26.0%	4,149	74.0%
Lackawanna County	54,846	1.7%	6,887	12.6%	7,740	14.1%	14,628	26.7%	40,218	73.3%
Lancaster County	134,629	4.1%	12,330	9.2%	21,781	16.2%	34,111	25.3%	100,518	74.7%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%

SECTION A DATA CONTINUED: THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

COUNTY										
Lawrence County	21,481	0.7%	2,650	12.3%	3,193	14.9%	5,843	27.2%	15,638	72.8%
Lebanon County	33,598	1.0%	2,314	6.9%	3,652	10.9%	5,966	17.8%	27,632	82.2%
Lehigh County	87,290	2.7%	7,882	9.0%	15,120	17.3%	23,002	26.4%	64,288	73.6%
Luzerne County	80,720	2.5%	10,667	13.2%	9,351	11.6%	20,018	24.8%	60,702	75.2%
Lycoming County	29,341	0.9%	4,154	14.2%	3,879	13.2%	8,033	27.4%	21,308	72.6%
McKean County*	10,540	0.3%	985	9.3%	2,207	20.9%	3,191	30.3%	7,349	69.7%
Mercer County	27,659	0.8%	3,036	11.0%	5,068	18.3%	8,104	29.3%	19,555	70.7%
Mifflin County	11,418	0.3%	1,486	13.0%	1,480	13.0%	2,966	26.0%	8,452	74.0%
Monroe County	41,431	1.3%	4,905	11.8%	4,419	10.7%	9,324	22.5%	32,107	77.5%
Montgomery County	221,457	6.8%	10,538	4.8%	35,895	16.2%	46,433	21.0%	175,024	79.0%
Montour County*	4,765	0.1%	467	9.8%	934	19.6%	1,401	29.4%	3,364	70.6%
Northampton County	74,083	2.3%	4,184	5.6%	9,774	13.2%	13,958	18.8%	60,125	81.2%
Northumberland County	24,708	0.8%	2,423	9.8%	4,844	19.6%	7,267	29.4%	17,441	70.6%
Perry County	12,638	0.4%	1,029	8.1%	1,572	12.4%	2,601	20.6%	10,037	79.4%
Philadelphia County	381,983	11.7%	85,352	22.3%	76,009	19.9%	161,361	42.2%	220,622	57.8%
Pike County	11,530	0.4%	1,144	9.9%	1,886	16.4%	3,030	26.3%	8,500	73.7%
Potter County*	4,149	0.1%	388	9.3%	869	20.9%	1,256	30.3%	2,892	69.7%
Schuylkill County	36,164	1.1%	4,140	11.4%	4,265	11.8%	8,405	23.2%	27,759	76.8%
Snyder County*	9,222	0.3%	1,200	13.0%	1,196	13.0%	2,396	26.0%	6,826	74.0%
Somerset County	18,159	0.6%	1,627	9.0%	2,128	11.7%	3,755	20.7%	14,404	79.3%
Sullivan County*	1,593	0.0%	175	11.0%	208	13.1%	383	24.0%	1,210	76.0%
Susquehanna County	10,518	0.3%	1,044	9.9%	1,721	16.4%	2,764	26.3%	7,754	73.7%
Tioga County	10,050	0.3%	1,103	11.0%	1,314	13.1%	2,417	24.0%	7,633	76.0%
Union County	10,224	0.3%	1,331	13.0%	1,326	13.0%	2,656	26.0%	7,568	74.0%
Venango County	13,888	0.4%	2,415	17.4%	1,717	12.4%	4,132	29.8%	9,756	70.2%
Warren County	10,112	0.3%	1,338	13.2%	1,498	14.8%	2,835	28.0%	7,277	72.0%
Washington County	51,494	1.6%	4,925	9.6%	6,783	13.2%	11,707	22.7%	39,787	77.3%
Wayne County	11,884	0.4%	1,179	9.9%	1,944	16.4%	3,123	26.3%	8,761	73.7%
Westmoreland County	92,931	2.8%	8,328	9.0%	10,624	11.4%	18,952	20.4%	73,979	79.6%
Wyoming County*	6,882	0.2%	556	8.1%	996	14.5%	1,551	22.5%	5,331	77.5%
York County	118,358	3.6%	7,800	6.6%	12,389	10.5%	20,189	17.1%	98,169	82.9%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%
SECTION A DATA CONTINUED: THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY										
WORKFORCE INVESTMENT BOARD AREAS										
Berks County WIA	106,673	3.3%	10,396	9.7%	15,116	14.2%	25,512	23.9%	81,161	76.1%
Bucks County WIA	161,854	4.9%	8,146	5.0%	27,811	17.2%	35,957	22.2%	125,897	77.8%
Central WIA	157,762	4.8%	21,203	13.4%	24,301	15.4%	45,504	28.8%	112,258	71.2%
Chester County WIA	138,188	4.2%	6,199	4.5%	20,867	15.1%	27,066	19.6%	111,122	80.4%
Delaware County WIA	142,162	4.3%	12,568	8.8%	26,440	18.6%	39,008	27.4%	103,154	72.6%
Lackawanna County WIA	54,846	1.7%	6,887	12.6%	7,740	14.1%	14,628	26.7%	40,218	73.3%
Lancaster County WIA	134,629	4.1%	12,330	9.2%	21,781	16.2%	34,111	25.3%	100,518	74.7%
Lehigh Valley WIA	161,373	4.9%	12,066	7.5%	24,894	15.4%	36,960	22.9%	124,413	77.1%
Luzerne-Schuylkill Counties WIA	116,884	3.6%	14,807	12.7%	13,616	11.6%	28,423	24.3%	88,461	75.7%
Montgomery County WIA	221,457	6.8%	10,538	4.8%	35,895	16.2%	46,433	21.0%	175,024	79.0%
North Central WIA	54,544	1.7%	6,984	12.8%	8,741	16.0%	15,725	28.8%	38,819	71.2%
Northern Tier WIA	44,289	1.4%	4,550	10.3%	6,231	14.1%	10,782	24.3%	33,507	75.7%
Northwest WIA	126,616	3.9%	15,891	12.6%	17,953	14.2%	33,844	26.7%	92,772	73.3%
Philadelphia County WIA	381,983	11.7%	85,352	22.3%	76,009	19.9%	161,361	42.2%	220,622	57.8%
Pocono Counties WIA	81,607	2.5%	8,777	10.8%	10,456	12.8%	19,233	23.6%	62,374	76.4%
South Central WIA	370,733	11.3%	32,344	8.7%	37,867	10.2%	70,211	18.9%	300,522	81.1%
Southern Alleghenies WIA	110,354	3.4%	12,102	11.0%	13,847	12.5%	25,949	23.5%	84,405	76.5%
Southwest Corner WIA	103,839	3.2%	12,858	12.4%	11,928	11.5%	24,786	23.9%	79,053	76.1%
Three Rivers WIA	341,660	10.4%	32,576	9.5%	44,968	13.2%	77,544	22.7%	264,116	77.3%
Tri-County WIA	90,343	2.8%	10,807	12.0%	11,484	12.7%	22,291	24.7%	68,052	75.3%
West Central WIA	49,140	1.5%	5,686	11.6%	8,261	16.8%	13,947	28.4%	35,193	71.6%
Westmoreland & Fayette WIA	123,753	3.8%	12,868	10.4%	16,789	13.6%	29,657	24.0%	94,096	76.0%
POPULATION DENSITY²										
Urban Pennsylvania	2,424,840	74.0%	255,947	10.6%	365,393	15.1%	621,340	25.6%	1,803,501	74.4%
Rural Pennsylvania	849,849	26.0%	99,989	11.8%	117,602	13.8%	217,591	25.6%	632,257	74.4%
SELECT CITIES										
Allentown (Lehigh County)	28,029	0.9%	3,418	12.2%	8,351	29.8%	11,769	42.0%	16,260	58.0%
Erie (Erie County)	45,167	1.4%	2,669	5.9%	5,769	12.8%	8,438	18.7%	36,729	81.3%
Philadelphia (Philadelphia County)	381,983	11.7%	85,352	22.3%	76,009	19.9%	161,361	42.2%	220,622	57.8%
Pittsburgh (Allegheny County)	90,074	2.8%	16,115	17.9%	12,400	13.8%	28,515	31.7%	61,559	68.3%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%
SECTION B DATA: RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE										
RACE AND ETHNICITY										
Asian/Pacific Islander	101,448	3.1%	14,750	14.5%	17,811	17.6%	32,561	32.1%	68,887	67.9%
Black	328,429	10.0%	82,838	25.2%	75,947	23.1%	158,785	48.3%	169,644	51.7%
Latino ³	146,550	4.5%	39,440	26.9%	41,220	28.1%	80,660	55.0%	65,890	45.0%
White	2,683,136	81.9%	217,142	8.1%	344,455	12.8%	561,597	20.9%	2,121,539	79.1%
Other Race	15,126	0.5%	1,766	11.7%	3,562	23.5%	5,328	35.2%	9,798	64.8%
CITIZENSHIP STATUS										
NATIVE-BORN	3,041,613	92.9%	321,738	10.6%	429,762	14.1%	751,500	24.7%	2,290,113	75.3%
Latino	98,649	3.0%	28,383	28.8%	25,717	26.1%	54,100	54.8%	44,549	45.2%
Puerto Rican	73,401	2.2%	22,479	30.6%	21,384	29.1%	43,863	59.8%	29,538	40.2%
Other Latino Origin	25,248	0.8%	5,904	23.4%	4,333	17.2%	10,237	40.5%	15,011	59.5%
Not Latino	2,942,964	89.9%	293,355	10.0%	404,045	13.7%	697,400	23.7%	2,245,564	76.3%
FOREIGN-BORN	233,076	7.1%	34,198	14.7%	53,233	22.8%	87,431	37.5%	145,645	62.5%
Naturalized citizen	120,241	3.7%	12,923	10.7%	23,655	19.7%	36,578	30.4%	83,663	69.6%
Latino	16,234	0.5%	2,778	17.1%	3,289	20.3%	6,067	37.4%	10,167	62.6%
Not Latino	104,007	3.2%	10,145	9.8%	20,366	19.6%	30,511	29.3%	73,496	70.7%
Not a citizen	112,835	3.4%	21,275	18.9%	29,578	26.2%	50,853	45.1%	61,982	54.9%
Latino	31,667	1.0%	8,279	26.1%	12,214	38.6%	20,493	64.7%	11,174	35.3%
Not Latino	81,168	2.5%	12,996	16.0%	17,364	21.4%	30,360	37.4%	50,808	62.6%
ENGLISH SPEAKING ABILITY										
Very well	3,150,028	96.2%	326,781	10.4%	445,690	14.1%	772,471	24.5%	2,377,557	75.5%
Less than very well	124,661	3.8%	29,155	23.4%	37,305	29.9%	66,460	53.3%	58,201	46.7%
LANGUAGE SPOKEN AT HOME										
English	2,956,124	90.3%	294,840	10.0%	407,070	13.8%	701,910	23.7%	2,254,214	76.3%
Language other than English	318,565	9.7%	61,096	19.2%	75,925	23.8%	137,021	43.0%	181,544	57.0%
Spanish	131,636	4.0%	34,296	26.1%	37,717	28.7%	72,013	54.7%	59,623	45.3%
Language other than Spanish	186,929	5.7%	26,800	14.3%	38,208	20.4%	65,008	34.8%	121,921	65.2%
SECTION C DATA: FAMILIES WITH CHILDREN										
SEX OF HOUSEHOLDER										
Male	1,780,105	54.4%	131,040	7.4%	215,424	12.1%	346,464	19.46%	1,433,641	80.5%
Female	1,494,584	45.6%	224,896	15.0%	267,571	17.9%	492,467	33.0%	1,002,117	67.0%
TYPE OF HOUSEHOLD										
Family household ⁴	2,320,362	70.9%	209,020	9.0%	370,309	16.0%	579,329	25.0%	1,741,033	75.0%
Non-family ⁵ household	954,327	29.1%	146,916	15.4%	112,686	11.8%	259,602	27.2%	694,725	72.8%
Male householder	505,705	15.4%	71,795	14.2%	58,934	11.7%	130,729	25.9%	374,976	74.1%
Female householder	448,622	13.7%	75,121	16.7%	53,752	12.0%	128,873	28.7%	319,749	71.3%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%
SECTION C DATA: FAMILIES WITH CHILDREN CONTINUED										
PRESENCE OF CHILDREN IN HOUSEHOLD										
NO CHILDREN	1,989,678	60.8%	198,065	10.0%	189,355	9.5%	387,420	19.5%	1,602,258	80.5%
Household type by Race/Ethnicity										
Married couple or Male householder, no spouse	1,420,371	43.4%	107,325	7.6%	115,027	8.1%	222,352	15.7%	1,198,019	84.3%
Asian/Pacific Islander	41,684	1.3%	5,686	13.6%	5,362	12.9%	11,048	26.5%	30,636	73.5%
Black	95,239	2.9%	17,698	18.6%	10,798	11.3%	28,496	29.9%	66,743	70.1%
Latino	38,591	1.2%	5,221	13.5%	6,955	18.0%	12,176	31.6%	26,415	68.4%
White	1,236,468	37.8%	78,590	6.4%	90,740	7.3%	169,330	13.7%	1,067,138	86.3%
American Indian, Alaska Native, and Other Race*	8,389	0.3%	130	1.5%	1,172	14.0%	1,302	15.5%	7,087	84.5%
Female householder, no spouse present	569,307	17.4%	90,740	15.9%	74,328	13.1%	165,068	29.0%	404,239	71.0%
Asian/Pacific Islander	13,149	0.4%	3,459	26.3%	1,832	13.9%	5,291	40.2%	7,858	59.8%
Black	85,060	2.6%	23,815	28.0%	13,496	15.9%	37,311	43.9%	47,749	56.1%
Latina	21,355	0.7%	7,168	33.6%	4,531	21.2%	11,699	54.8%	9,656	45.2%
White	446,937	13.6%	55,210	12.4%	53,848	12.0%	109,058	24.4%	337,879	75.6%
American Indian, Alaska Native, and Other Race*	2,806	0.1%	1,088	38.8%	621	22.1%	1,709	60.9%	1,097	39.1%
1 OR MORE CHILDREN	1,285,011	39.2%	157,871	12.3%	293,640	22.9%	451,511	35.1%	833,500	64.9%
Number of children										
1	573,286	17.5%	52,123	9.1%	103,283	18.0%	155,406	27.1%	417,880	72.9%
2	474,257	14.5%	53,825	11.3%	108,783	22.9%	162,608	34.3%	311,649	65.7%
3	167,353	5.1%	31,303	18.7%	52,955	31.6%	84,258	50.3%	83,095	49.7%
4 or more	70,115	2.1%	20,620	29.4%	28,619	40.8%	49,239	70.2%	20,876	29.8%
Youngest child < 6 yrs	557,914	17.0%	87,961	15.8%	167,530	30.0%	255,491	45.8%	302,423	54.2%
Youngest child 6 to 17 yrs	727,097	22.2%	69,910	9.6%	126,110	17.3%	196,020	27.0%	531,077	73.0%
Household type by Race/Ethnicity										
Married couple or Male householder, no spouse	971,148	29.7%	63,000	6.5%	185,295	19.1%	248,295	25.6%	722,853	74.4%
Asian/Pacific Islander	39,706	1.2%	3,869	9.7%	8,153	20.5%	12,022	30.3%	27,684	69.7%
Black	62,399	1.9%	8,331	13.4%	15,402	24.7%	23,733	38.0%	38,666	62.0%
Latino	51,389	1.6%	9,508	18.5%	17,495	34.0%	27,003	52.5%	24,386	47.5%
White	815,304	24.9%	41,173	5.1%	143,571	17.6%	184,744	22.7%	630,560	77.3%
American Indian, Alaska Native, and Other Race*	2,350	0.1%	119	5.1%	674	28.7%	793	33.7%	1,557	66.3%
Female householder, no spouse present	313,863	9.6%	94,871	30.2%	108,345	34.5%	203,216	64.7%	110,647	35.3%
Asian/Pacific Islander	6,909	0.2%	1,736	25.1%	2,464	35.7%	4,200	60.8%	2,709	39.2%
Black	85,731	2.6%	32,994	38.5%	36,251	42.3%	69,245	80.8%	16,486	19.2%
Latina	35,215	1.1%	17,543	49.8%	12,239	34.8%	29,782	84.6%	5,433	15.4%
White	184,427	5.6%	42,169	22.9%	56,296	30.5%	98,465	53.4%	85,962	46.6%
American Indian, Alaska Native, and Other Race*	1,581	0.0%	429	27.1%	1,095	69.3%	1,524	96.4%	57	3.6%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%

SECTION C DATA: FAMILIES WITH CHILDREN CONTINUED

HOUSEHOLD TYPE BY PRESENCE OF CHILDREN IN HOUSEHOLD

Married couple	1,732,177	52.9%	80,022	4.6%	206,148	11.9%	286,170	16.5%	1,446,007	83.5%
No children	858,735	26.2%	30,140	3.5%	47,760	5.6%	77,900	9.1%	780,835	90.9%
1 or more	873,442	26.7%	49,882	5.7%	158,388	18.1%	208,270	23.8%	665,172	76.2%
1	349,354	10.7%	9,598	2.7%	36,338	10.4%	45,936	13.1%	303,418	86.9%
2	348,086	10.6%	20,405	5.9%	61,300	17.6%	81,705	23.5%	266,381	76.5%
3	124,284	3.8%	9,948	8.0%	37,552	30.2%	47,500	38.2%	76,784	61.8%
4 or more	51,718	1.6%	9,931	19.2%	23,198	44.9%	33,129	64.1%	18,589	35.9%
Male householder, no spouse present	659,342	20.1%	90,303	13.7%	94,174	14.3%	184,477	28.0%	474,865	72.0%
No children	561,636	17.2%	77,185	13.7%	67,267	12.0%	144,452	23.8%	417,184	74.3%
1 or more	97,706	3.0%	13,118	13.4%	26,907	27.5%	40,025	41.0%	57,681	59.0%
1	59,428	1.8%	6,873	11.6%	13,846	23.3%	20,719	34.9%	38,709	65.1%
2	27,423	0.8%	3,211	11.7%	9,248	33.7%	12,459	45.4%	14,964	54.6%
3	6,662	0.2%	1,325	19.9%	2,461	36.9%	3,786	56.8%	2,876	43.2%
4 or more	4,193	0.1%	1,709	40.8%	1,352	32.2%	3,061	73.0%	1,132	27.0%
Female householder, no spouse present	883,170	27.0%	185,611	21.0%	182,673	20.7%	368,284	41.7%	514,886	58.3%
No children	569,307	17.4%	90,740	15.9%	74,328	13.1%	165,068	29.0%	404,239	71.0%
1 or more	313,863	9.6%	94,871	30.2%	108,345	34.5%	203,216	64.7%	110,647	35.3%
1	164,504	5.0%	35,652	21.7%	53,099	32.3%	88,751	54.0%	75,753	46.0%
2	98,748	3.0%	30,209	30.6%	38,235	38.7%	68,444	69.3%	30,304	30.7%
3	36,407	1.1%	20,030	55.0%	12,942	35.5%	32,972	90.6%	3,435	9.4%
4 or more	14,204	0.4%	8,980	63.2%	4,069	28.6%	13,049	91.9%	1,155	8.1%

SECTION D DATA: EDUCATION

EDUCATIONAL ATTAINMENT

LESS THAN HIGH SCHOOL	200,117	6.1%	64,545	32.3%	56,458	28.2%	121,003	60.5%	79,114	39.5%
Male	108,936	3.3%	22,628	20.8%	30,371	27.9%	52,999	48.7%	55,937	51.3%
White	70,021	2.1%	13,251	18.9%	16,848	24.1%	30,099	43.0%	39,922	57.0%
Non-White	38,915	1.2%	9,377	24.1%	13,523	34.8%	22,900	58.8%	16,015	41.2%
Female	91,181	2.8%	41,917	46.0%	26,087	28.6%	68,004	74.6%	23,177	25.4%
White	48,383	1.5%	17,899	37.0%	13,168	27.2%	31,067	64.2%	17,316	35.8%
Non-White	42,798	1.3%	24,018	56.1%	12,919	30.2%	36,937	86.3%	5,861	13.7%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%
SECTION D DATA: EDUCATION CONTINUED										
HIGH SCHOOL DIPLOMA OR GED	1,029,616	31.4%	135,847	13.2%	189,028	18.4%	324,875	31.6%	704,741	68.4%
Male	566,666	17.3%	48,620	8.6%	85,145	15.0%	133,765	23.6%	432,901	76.4%
White	490,994	15.0%	32,953	6.7%	69,041	14.1%	101,994	20.8%	389,000	79.2%
Non-White	75,672	2.3%	15,667	20.7%	16,104	21.3%	31,771	42.0%	43,901	58.0%
Female	462,950	14.1%	87,227	18.8%	103,883	22.4%	191,110	41.3%	271,840	58.7%
White	353,648	10.8%	48,857	13.8%	68,437	19.4%	117,294	33.2%	236,354	66.8%
Non-White	109,302	3.3%	38,370	35.1%	35,446	32.4%	73,816	67.5%	35,486	32.5%
SOME COLLEGE OR ASSOCIATE'S DEGREE	913,578	27.9%	104,895	11.5%	151,345	16.6%	256,240	28.0%	657,338	72.0%
Male	458,078	14.0%	35,595	7.8%	57,336	12.5%	92,931	20.3%	365,147	79.7%
White	393,760	12.0%	24,781	6.3%	45,874	11.7%	70,655	17.9%	323,105	82.1%
Non-White	64,318	2.0%	10,814	16.8%	11,462	17.8%	22,276	34.6%	42,042	65.4%
Female	455,500	13.9%	69,300	15.2%	94,009	20.6%	163,309	35.9%	292,191	64.1%
White	358,458	10.9%	43,216	12.1%	65,096	18.2%	108,312	30.2%	250,146	69.8%
Non-White	97,042	3.0%	26,084	26.9%	28,913	29.8%	54,997	56.7%	42,045	43.3%
BACHELOR'S DEGREE OR HIGHER	1,131,378	34.5%	50,649	4.5%	86,164	7.6%	136,813	12.1%	994,565	87.9%
Male	646,425	19.7%	24,197	3.7%	42,572	6.6%	66,769	10.3%	579,656	89.7%
White	561,107	17.1%	18,658	3.3%	32,199	5.7%	50,857	9.1%	510,250	90.9%
Non-White	85,318	2.6%	5,539	6.5%	10,373	12.2%	15,912	18.7%	69,406	81.3%
Female	484,953	14.8%	26,452	5.5%	43,592	9.0%	70,044	14.4%	414,909	85.6%
White	406,765	12.4%	17,527	4.3%	33,792	8.3%	51,319	12.6%	355,446	87.4%
Non-White	78,188	2.4%	8,925	11.4%	9,800	12.5%	18,725	23.9%	59,463	76.1%
SECTION E DATA: EMPLOYMENT AND WORK PATTERNS										
NUMBER OF WORKERS IN HOUSEHOLD										
TWO OR MORE WORKERS	1,675,444	51.2%	45,562	2.7%	183,611	11.0%	229,173	13.7%	1,446,271	86.3%
Race and Hispanic Origin										
Asian/Pacific Islander	48,445	1.5%	2,032	4.2%	9,806	20.2%	11,838	24.4%	36,607	75.6%
Black	105,549	3.2%	6,177	5.9%	21,259	20.1%	27,436	26.0%	78,113	74.0%
Latino	67,162	2.1%	4,708	7.0%	18,236	27.2%	22,944	34.2%	44,218	65.8%
White	1,447,490	44.2%	32,447	2.2%	133,319	9.2%	165,766	11.5%	1,281,724	88.5%
American Indian, Alaska Native, and Other Race*	6,798	0.2%	198	2.9%	991	14.6%	1,189	17.5%	5,609	82.5%
Nativity										
Native	1,559,373	47.6%	40,782	2.6%	155,960	10.0%	196,742	12.6%	1,362,631	87.4%
Not Native	116,071	3.5%	4,780	4.1%	27,651	23.8%	32,431	27.9%	83,640	72.1%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%
SECTION E DATA: EMPLOYMENT AND WORK PATTERNS CONTINUED										
ONE WORKER	1,365,449	41.7%	171,433	12.6%	264,795	19.4%	436,228	31.9%	929,221	68.1%
Race and Hispanic Origin										
Asian/Pacific Islander	45,287	1.4%	6,766	14.9%	7,595	16.8%	14,361	31.7%	30,926	68.3%
Black	169,552	5.2%	34,418	20.3%	49,108	29.0%	83,526	49.3%	86,026	50.7%
Latino	62,535	1.9%	20,574	32.9%	21,382	34.2%	41,956	67.1%	20,579	32.9%
White	1,080,773	33.0%	108,444	10.0%	184,370	17.1%	292,814	27.1%	787,959	72.9%
American Indian, Alaska Native, and Other Race	7,302	0.2%	1,231	16.9%	2,340	32.0%	3,571	48.9%	3,731	51.1%
Nativity										
Native	1,262,793	38.6%	153,157	12.1%	240,526	19.0%	393,683	31.2%	869,110	68.8%
Not Native	102,656	3.1%	18,276	17.8%	24,269	23.6%	42,545	41.4%	60,111	58.6%
NO WORKERS	233,796	7.1%	138,941	59.4%	34,589	14.8%	173,530	74.2%	60,266	25.8%
Race and Hispanic Origin										
Asian/Pacific Islander*	7,716	0.2%	5,952	77.1%	410	5.3%	6,362	82.5%	1,354	17.5%
Black	53,328	1.6%	42,243	79.2%	5,580	10.5%	47,823	89.7%	5,505	10.3%
Latino	16,853	0.5%	14,158	84.0%	1,602	9.5%	15,760	93.5%	1,093	6.5%
White	154,873	4.7%	76,251	49.2%	26,766	17.3%	103,017	66.5%	51,856	33.5%
American Indian, Alaska Native, and Other Race*	1,026	0.0%	337	32.8%	231	22.5%	568	55.4%	458	44.6%
Nativity										
Native	219,447	6.7%	127,799	58.2%	33,276	15.2%	161,075	73.4%	58,372	26.6%
Not Native	14,349	0.4%	11,142	77.7%	1,313	9.2%	12,455	86.8%	1,894	13.2%
NUMBER OF WORKERS BY HOUSEHOLD TYPE										
Households without children	1,989,678	60.8%	198,065	10.0%	189,355	9.5%	387,420	19.5%	1,602,258	80.5%
Married couple or Male householder, no spouse present										
Two or more workers	736,321	22.5%	12,795	1.7%	32,322	4.4%	45,117	6.1%	691,204	93.9%
One worker full-time, year-round	413,583	12.6%	7,868	1.9%	28,108	6.8%	35,976	8.7%	377,607	91.3%
One worker part-time and/or part-year	163,905	5.0%	36,903	22.5%	36,903	22.5%	73,806	45.0%	90,099	55.0%
No workers	106,562	3.3%	49,759	46.7%	17,694	16.6%	67,453	63.3%	39,109	36.7%
Female householder, no spouse present										
Two or more workers	142,200	4.3%	7,995	5.6%	17,043	12.0%	25,038	17.6%	117,162	82.4%
One worker full-time, year-round	240,274	7.3%	4,823	2.0%	21,507	9.0%	26,330	11.0%	213,944	89.0%
One worker part-time and/or part-year	113,322	3.5%	35,413	31.2%	24,005	21.2%	59,418	52.4%	53,904	47.6%
No workers	73,511	2.2%	42,509	57.8%	11,773	16.0%	54,282	73.8%	19,229	26.2%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%
SECTION E DATA: EMPLOYMENT AND WORK PATTERNS CONTINUED										
Households with children	1,285,011	39.2%	157,871	12.3%	293,640	22.9%	451,511	35.1%	833,500	64.9%
Married couple or Male householder, no spouse present	971,148	29.7%	63,000	6.5%	185,295	19.1%	248,295	25.6%	722,853	74.4%
Two or more workers	701,008	21.4%	15,390	2.2%	102,669	14.6%	118,059	16.8%	582,949	83.2%
One worker full-time, year-round	195,831	6.0%	15,886	8.1%	57,921	29.6%	73,807	37.7%	122,024	62.3%
One worker part-time and/or part-year	60,285	1.8%	20,624	34.2%	22,917	38.0%	43,541	72.2%	16,744	27.8%
No workers	14,024	0.4%	11,100	79.2%	1,788	12.7%	12,888	91.9%	1,136	8.1%
Female householder, no spouse present	313,863	9.6%	94,871	30.2%	108,345	34.5%	203,216	64.7%	110,647	35.3%
Two or more workers	95,915	2.9%	9,382	9.8%	31,577	32.9%	40,959	42.7%	54,956	57.3%
One worker full-time, year-round	108,306	3.3%	10,923	10.1%	50,600	46.7%	61,523	56.8%	46,783	43.2%
One worker part-time and/or part-year	69,943	2.1%	38,993	55.7%	22,834	32.6%	61,827	88.4%	8,116	11.6%
No workers*	39,699	1.2%	35,573	89.6%	3,334	8.4%	38,907	98.0%	792	2.0%
WORK STATUS OF HOUSEHOLDER										
Full-time/Year-Round	2,069,852	63.2%	42,427	2.0%	227,555	11.0%	269,982	13.0%	1,799,870	87.0%
Part-time/Year-Round	224,787	6.9%	36,261	16.1%	59,213	26.3%	95,474	42.5%	129,313	57.5%
Full-time/Part-Year	364,678	11.1%	48,103	13.2%	68,431	18.8%	116,534	32.0%	248,144	68.0%
less than 26 weeks	117,718	3.6%	29,243	24.8%	23,568	20.0%	52,811	44.9%	64,907	55.1%
26 weeks to 49 weeks	246,960	7.5%	18,860	7.6%	44,863	18.2%	63,723	25.8%	183,237	74.2%
Part-time/Part-Year	194,147	5.9%	63,355	32.6%	45,849	23.6%	109,204	56.2%	84,943	43.8%
less than 26 weeks	89,762	2.7%	36,764	41.0%	20,110	22.4%	56,874	63.4%	32,888	36.6%
26 weeks to 49 weeks	104,385	3.2%	26,591	25.5%	25,739	24.7%	52,330	50.1%	52,055	49.9%
Not Working	421,225	12.9%	165,790	39.4%	81,947	19.5%	247,737	58.8%	173,488	41.2%
WORK STATUS OF ADULTS										
ONE ADULT IN HOUSEHOLD	1,123,800	34.3%	229,218	20.4%	184,387	16.4%	413,605	36.8%	710,195	63.2%
Work full-time, year-round	650,478	19.9%	21,073	3.2%	84,741	13.0%	105,814	16.3%	544,664	83.7%
Work part-time and/or part-year	290,663	8.9%	94,533	32.5%	73,454	25.3%	167,987	57.8%	122,676	42.2%
Nonworker	182,659	5.6%	113,612	62.2%	26,192	14.3%	139,804	76.5%	42,855	23.5%
TWO OR MORE ADULTS IN HOUSEHOLD	2,150,889	65.7%	126,718	5.9%	298,608	13.9%	425,326	19.8%	1,725,563	80.2%
All adults work	1,509,598	46.1%	34,191	2.3%	152,905	10.1%	187,096	12.4%	1,322,502	87.6%
All workers full-time, year-round	628,233	19.2%	1,924	0.3%	22,506	3.6%	24,430	3.9%	603,803	96.1%
Some workers part-time and/or part-year ⁶	732,497	22.4%	9,654	1.3%	87,348	11.9%	97,002	13.2%	635,495	86.8%
All workers part-time and/or part-year	148,868	4.5%	22,613	15.2%	43,051	28.9%	65,664	44.1%	83,204	55.9%
Some adults work	589,087	18.0%	66,658	11.3%	137,031	23.3%	203,689	34.6%	385,398	65.4%
All workers full-time, year-round	377,840	11.5%	19,697	5.2%	83,269	22.0%	102,966	27.3%	274,874	72.7%
Some workers part-time and/or part-year	71,423	2.2%	1,918	2.7%	14,682	20.6%	16,600	23.2%	54,823	76.8%
All workers part-time and/or part-year	139,824	4.3%	45,043	32.2%	39,080	27.9%	84,123	60.2%	55,701	39.8%
No adults work	52,204	1.6%	25,869	49.6%	8,672	16.6%	34,541	66.2%	17,663	33.8%

APPENDIX B - TABLE 1 CONTINUED. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics of Householder¹: Pennsylvania 2010

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			BELOW STANDARD AND BELOW POVERTY		BELOW STANDARD AND ABOVE POVERTY		TOTAL BELOW STANDARD		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
Total Households	3,274,689	100.0%	355,936	10.9%	482,995	14.7%	838,931	25.6%	2,435,758	74.4%
ADDITIONAL SELECT CHARACTERISTICS										
MARITAL STATUS OF HOUSEHOLDER										
Married	1,780,973	54.4%	89,351	5.0%	214,546	12.0%	303,897	17.1%	1,477,076	82.9%
Widowed	89,080	2.7%	12,829	14.4%	16,932	19.0%	29,761	33.4%	59,319	66.6%
Divorced	455,538	13.9%	57,409	12.6%	75,518	16.6%	132,927	29.2%	322,611	70.8%
Separated	132,280	4.0%	25,293	19.1%	31,581	23.9%	56,874	43.0%	75,406	57.0%
Never Married	816,818	24.9%	171,054	20.9%	144,418	17.7%	315,472	38.6%	501,346	61.4%
AGE OF HOUSEHOLDER										
18-24	167,021	5.1%	61,100	36.6%	42,210	25.3%	103,310	61.9%	63,711	38.1%
25-34	634,090	19.4%	84,907	13.4%	126,948	20.0%	211,855	33.4%	422,235	66.6%
35-44	768,901	23.5%	73,764	9.6%	136,075	17.7%	209,839	27.3%	559,062	72.7%
45-54	937,249	28.6%	69,011	7.4%	101,301	10.8%	170,312	18.2%	766,937	81.8%
55-64	767,428	23.4%	67,154	8.8%	76,461	10.0%	143,615	18.7%	623,813	81.3%
HOUSEHOLD TYPE BY MULTIGENERATIONAL HOUSEHOLD										
Nonfamily households	954,327	29.1%	146,916	15.4%	112,686	11.8%	259,602	27.2%	694,725	72.8%
Family households	2,320,362	70.9%	209,020	9.0%	370,309	16.0%	579,329	25.0%	1,741,033	75.0%
Not multigenerational	2,218,650	67.8%	197,256	8.9%	342,642	15.4%	539,898	24.3%	1,678,752	75.7%
Multigenerational	101,712	3.1%	11,764	11.6%	27,667	27.2%	39,431	38.8%	62,281	61.2%
Married Couple	57,234	1.7%	2,674	4.7%	10,846	19.0%	13,520	23.6%	43,714	76.4%
Male householder, no spouse present	8,908	0.3%	1,233	13.8%	2,350	26.4%	3,583	40.2%	5,325	59.8%
Female householder, no spouse present	35,570	1.1%	7,857	22.1%	14,471	40.7%	22,328	62.8%	13,242	37.2%
MILITARY STATUS OF HOUSEHOLDER										
Served in the military	271,554	8.3%	18,071	6.7%	26,567	9.8%	44,638	16.4%	226,916	83.6%
Served September 2001 or later	33,901	1.0%	1,903	5.6%	5,277	15.6%	7,180	21.2%	26,721	78.8%
Did Not Serve After September 2001 or later	237,653	7.3%	16,168	6.8%	21,290	9.0%	37,458	15.8%	200,195	84.2%
Reserves/National Guard	35,516	1.1%	2,558	7.2%	3,860	10.9%	6,418	18.1%	29,098	81.9%
Never served in the military	2,967,619	90.6%	335,307	11.3%	452,568	15.3%	787,875	26.5%	2,179,744	73.5%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² This table uses the Center for Rural Pennsylvania definition of urban and rural counties. Rural counties are defined as counties with a population density of 284 persons per square mile or less. Urban counties are counties with a population density of more than 284 persons per square mile. A population density of 284 persons per square mile was the average density for Pennsylvania using 2010 Census data. There are 48 rural and 19 urban counties. The Center for Rural Pennsylvania. Rural/Urban PA. Retrieved April 12, 2012, from http://www.ruralpa.org/rural_urban.html#maps

³ Latino refers to Hispanic/Latino ethnicity, regardless of race.

⁴ A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

⁵ A non-family household is a person maintaining a household while living alone or with nonrelatives only.

⁶ This category can also include households with full-time workers.

*The data in this report is based on a 1% sample of Pennsylvania households. Thus a value of a 1,000 households indicates that the actual underlying observations would be around 10 households. Therefore, values less than 1,000 are notated with an asterisk to indicate caution as underlying observations are small.

Source: U.S. Census Bureau, 2010 American Community Survey.

APPENDIX B - TABLE 2. Top 20 Occupations¹ of Householders²: Pennsylvania 2010

BELOW THE SELF-SUFFICIENCY STANDARD						ABOVE THE SELF-SUFFICIENCY STANDARD					
RANK	OCCUPATION	Total number of workers	Percent	Cumulative Percent	Median Earnings	RANK	OCCUPATION	Total number of workers	Percent	Cumulative Percent	Median Earnings
TOTAL		713,169			\$15,000	TOTAL		2,359,993			\$46,000
1	Nursing, psychiatric, and home health aides	30,392	4%	4%	\$16,300	1	Elementary and middle school teachers	69,823	3%	3%	\$53,000
2	Cashiers	24,372	3%	8%	\$9,300	2	Managers, all other	67,488	3%	6%	\$70,000
3	Janitors and building cleaners	18,972	3%	10%	\$11,000	3	Secretaries and administrative assistants	60,039	3%	8%	\$32,000
4	Waiters and waitresses	18,451	3%	13%	\$10,700	4	Registered nurses	59,547	3%	11%	\$60,000
5	Secretaries and administrative assistants	17,025	2%	15%	\$17,000	5	Driver/sales workers and truck drivers	55,986	2%	13%	\$43,000
6	Retail salespersons	16,601	2%	18%	\$12,600	6	First-line supervisors of retail sales workers	49,988	2%	15%	\$44,000
7	Cooks	15,980	2%	20%	\$12,000	7	Accountants and auditors	42,133	2%	17%	\$61,000
8	Driver/sales workers and truck drivers	15,034	2%	22%	\$19,000	8	Laborers and freight, stock, and material movers, hand	40,468	2%	19%	\$33,900
9	Maids and housekeeping cleaners	14,858	2%	24%	\$11,300	9	Sales representatives, wholesale and manufacturing	35,396	1%	20%	\$67,200
10	Laborers and freight, stock, and material movers, hand	14,017	2%	26%	\$12,000	10	Retail salespersons	33,347	1%	22%	\$35,300
11	Customer service representatives	13,797	2%	28%	\$13,000	11	Postsecondary teachers	32,378	1%	23%	\$64,000
12	Carpenters	13,301	2%	30%	\$18,000	12	First-line supervisors of office and administrative support workers	29,374	1%	24%	\$42,300
13	First-line supervisors of retail sales workers	12,120	2%	32%	\$18,000	13	Chief executives	28,133	1%	26%	\$125,000
14	Personal care aides	10,878	2%	33%	\$11,000	14	Nursing, psychiatric, and home health aides	27,186	1%	27%	\$26,000
15	Stock clerks and order fillers	9,899	1%	34%	\$10,000	15	Janitors and building cleaners	26,145	1%	28%	\$28,000
16	Construction laborers	9,738	1%	36%	\$20,000	16	Customer service representatives	25,293	1%	29%	\$32,000
17	Childcare workers	8,803	1%	37%	\$8,000	17	Financial managers	25,166	1%	30%	\$65,000
18	Managers, all other	8,051	1%	38%	\$21,000	18	Physicians and surgeons	25,084	1%	31%	\$180,000
19	Production workers, all other	7,936	1%	39%	\$20,400	19	First-line supervisors of non-retail sales workers	24,268	1%	32%	\$55,000
20	Office clerks, general	7,916	1%	40%	\$12,200	20	Lawyers	23,917	1%	33%	\$120,000

¹ Detailed occupations are based on the Standard Occupational Classification (SOC). For definitions of these occupations see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

APPENDIX B - TABLE 3. Top 20 Occupations¹ of Householders² by Gender: Pennsylvania 2010

BELOW THE SELF-SUFFICIENCY STANDARD							
MALE HOUSEHOLDERS				FEMALE HOUSEHOLDERS			
RANK	OCCUPATIONS	Percent	Median Earnings	RANK	OCCUPATIONS	Percent	Median Earnings
TOTAL			\$17,800	TOTAL			\$13,000
1	Driver/sales workers and truck drivers	5%	\$20,000	1	Nursing, psychiatric, and home health aides	7%	\$16,300
2	Carpenters	4%	\$18,000	2	Cashiers	5%	\$9,300
3	Laborers and freight, stock, and material movers, hand	3%	\$17,700	3	Secretaries and administrative assistants	4%	\$17,000
4	Janitors and building cleaners	3%	\$14,000	4	Waiters and waitresses	4%	\$10,500
5	Construction laborers	3%	\$20,000	5	Maids and housekeeping cleaners	4%	\$11,300
6	Cooks	2%	\$14,400	6	Customer service representatives	3%	\$14,000
7	Retail salespersons	2%	\$19,000	7	Personal care aides	2%	\$11,000
8	Stock clerks and order fillers	2%	\$10,000	8	Retail salespersons	2%	\$10,750
9	Managers, all other	2%	\$25,000	9	Janitors and building cleaners	2%	\$9,400
10	Production workers, all other	2%	\$20,000	10	Cooks	2%	\$8,800
11	Farmers, ranchers, and other agricultural managers	1%	\$20,000	11	Childcare workers	2%	\$8,000
12	Grounds maintenance workers	1%	\$14,200	12	First-line supervisors of retail sales workers	2%	\$18,000
13	Pipelayers, plumbers, pipefitters, and steamfitters	1%	\$20,000	13	Office clerks, general	2%	\$14,000
14	First-line supervisors of retail sales workers	1%	\$18,000	14	Receptionists and information clerks	2%	\$11,400
15	Security guards and gaming surveillance officers	1%	\$6,400	15	Teacher assistants	1%	\$13,000
16	Automotive service technicians and mechanics	1%	\$13,700	16	Bookkeeping, accounting, and auditing clerks	1%	\$22,000
17	Postsecondary teachers	1%	\$14,600	17	Registered nurses	1%	\$23,000
18	First-line supervisors of production and operating workers	1%	\$34,000	18	Elementary and middle school teachers	1%	\$10,000
19	Sales representatives, wholesale and manufacturing	1%	\$26,000	19	Licensed practical and licensed vocational nurses	1%	\$22,000
20	Customer service representatives	1%	\$10,000	20	Medical assistants	1%	\$18,000

APPENDIX B - TABLE 3 CONTINUED. Top 20 Occupations¹ of Householders² by Gender: Pennsylvania 2010

ABOVE THE SELF-SUFFICIENCY STANDARD							
RANK	MALE HOUSEHOLDERS			RANK	FEMALE HOUSEHOLDERS		
	OCCUPATIONS	Percent	Median Earnings		OCCUPATIONS	Percent	Median Earnings
TOTAL			\$52,000	TOTAL			\$38,000
1	Driver/sales workers and truck drivers	4%	\$43,900	1	Secretaries and administrative assistants	6%	\$31,000
2	Managers, all other	4%	\$75,000	2	Registered nurses	6%	\$59,000
3	Laborers and freight, stock, and material movers, hand	2%	\$35,000	3	Elementary and middle school teachers	5%	\$50,000
4	First-line supervisors of retail sales workers	2%	\$50,000	4	Nursing, psychiatric, and home health aides	2%	\$25,000
5	Sales representatives, wholesale and manufacturing	2%	\$70,000	5	Accountants and auditors	2%	\$52,000
6	Elementary and middle school teachers	2%	\$59,000	6	First-line supervisors of retail sales workers	2%	\$34,000
7	Chief executives	2%	\$125,000	7	Managers, all other	2%	\$55,000
8	Accountants and auditors	2%	\$70,000	8	Social workers	2%	\$40,000
9	Retail salespersons	2%	\$42,400	9	Bookkeeping, accounting, and auditing clerks	2%	\$32,100
10	Carpenters	2%	\$32,000	10	First-line supervisors of office and administrative support workers	2%	\$38,000
11	Janitors and building cleaners	1%	\$30,000	11	Customer service representatives	2%	\$31,000
12	First-line supervisors of production and operating workers	1%	\$55,000	12	Postsecondary teachers	2%	\$56,000
13	Physicians and surgeons	1%	\$200,000	13	Office clerks, general	1%	\$31,600
14	Construction laborers	1%	\$35,000	14	Licensed practical and licensed vocational nurses	1%	\$40,000
15	First-line supervisors of construction trades and extraction workers	1%	\$56,000	15	Retail salespersons	1%	\$22,400
16	First-line supervisors of non-retail sales workers	1%	\$55,000	16	Financial managers	1%	\$50,000
17	Lawyers	1%	\$142,000	17	Education administrators	1%	\$60,000
18	Postsecondary teachers	1%	\$70,000	18	Cashiers	1%	\$16,000
19	Production workers, all other	1%	\$40,000	19	Receptionists and information clerks	1%	\$26,000
20	Software developers, applications and systems software	1%	\$81,000	20	Counselors	1%	\$39,000

¹ Detailed occupations are based on the Standard Occupational Classification (SOC). For definitions of these occupations see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2010 American Community Survey

APPENDIX B - TABLE 4. Top 20 Occupations¹ of Householders² by Race/Ethnicity: Pennsylvania 2010

BELOW THE SELF-SUFFICIENCY STANDARD

RANK	WHITE HOUSEHOLDERS			RANK	NON-WHITE HOUSEHOLDERS		
	OCCUPATIONS	Percent	Median Earnings		OCCUPATIONS	Percent	Median Earnings
TOTAL			\$14,900	TOTAL			\$16,000
1	Cashiers	4%	\$9,000	1	Nursing, psychiatric, and home health aides	7%	\$20,000
2	Nursing, psychiatric, and home health aides	3%	\$15,000	2	Maids and housekeeping cleaners	3%	\$11,000
3	Waiters and waitresses	3%	\$11,200	3	Janitors and building cleaners	3%	\$14,400
4	Driver/sales workers and truck drivers	2%	\$18,500	4	Cashiers	3%	\$11,000
5	Janitors and building cleaners	2%	\$10,300	5	Secretaries and administrative assistants	3%	\$20,000
6	Secretaries and administrative assistants	2%	\$17,000	6	Retail salespersons	2%	\$12,000
7	Cooks	2%	\$12,500	7	Customer service representatives	2%	\$13,000
8	Retail salespersons	2%	\$12,600	8	Personal care aides	2%	\$14,000
9	Carpenters	2%	\$18,000	9	Cooks	2%	\$12,000
10	Laborers and freight, stock, and material movers, hand	2%	\$16,000	10	Childcare workers	2%	\$8,000
11	First-line supervisors of retail sales workers	2%	\$17,000	11	Laborers and freight, stock, and material movers, hand	2%	\$8,000
12	Customer service representatives	2%	\$12,000	12	Production workers, all other	2%	\$20,400
13	Construction laborers	2%	\$18,000	13	Waiters and waitresses	2%	\$5,000
14	Maids and housekeeping cleaners	2%	\$11,300	14	Receptionists and information clerks	2%	\$11,400
15	Stock clerks and order fillers	1%	\$13,000	15	Stock clerks and order fillers	2%	\$10,000
16	Managers, all other	1%	\$22,000	16	Security guards and gaming surveillance officers	1%	\$5,300
17	Personal care aides	1%	\$11,000	17	Packers and packagers, hand	1%	\$14,000
18	Office clerks, general	1%	\$12,200	18	Driver/sales workers and truck drivers	1%	\$24,000
19	Elementary and middle school teachers	1%	\$14,400	19	Postsecondary teachers	1%	\$15,800
20	Farmers, ranchers, and other agricultural managers	1%	\$20,000	20	First-line supervisors of retail sales workers	1%	\$28,000

APPENDIX B - TABLE 4 CONTINUED. Top 20 Occupations¹ of Householders² by Race/Ethnicity: Pennsylvania 2010

ABOVE THE SELF-SUFFICIENCY STANDARD

RANK	WHITE HOUSEHOLDERS			RANK	NON-WHITE HOUSEHOLDERS		
	OCCUPATIONS	Percent	Median Earnings		OCCUPATIONS	Percent	Median Earnings
TOTAL			\$47,000	TOTAL			\$44,200
1	Elementary and middle school teachers	3%	\$55,000	1	Registered nurses	3%	\$60,000
2	Managers, all other	3%	\$63,000	2	Nursing, psychiatric, and home health aides	3%	\$30,000
3	Secretaries and administrative assistants	3%	\$38,000	3	Postsecondary teachers	2%	\$58,000
4	Registered nurses	3%	\$60,000	4	Social workers	2%	\$40,000
5	Driver/sales workers and truck drivers	2%	\$42,600	5	Physicians and surgeons	2%	\$70,000
6	First-line supervisors of retail sales workers	2%	\$51,000	6	Managers, all other	2%	\$63,000
7	Accountants and auditors	2%	\$42,000	7	Driver/sales workers and truck drivers	2%	\$42,600
8	Laborers and freight, stock, and material movers, hand	2%	\$32,000	8	Laborers and freight, stock, and material movers, hand	2%	\$32,000
9	Sales representatives, wholesale and manufacturing	2%	\$85,000	9	Customer service representatives	2%	\$31,000
10	Retail salespersons	1%	\$29,000	10	First-line supervisors of retail sales workers	2%	\$51,000
11	Chief executives	1%	\$135,000	11	Software developers, applications and systems software	2%	\$78,000
12	First-line supervisors of office and administrative support workers	1%	\$43,500	12	Secretaries and administrative assistants	2%	\$38,000
13	Postsecondary teachers	1%	\$58,000	13	Security guards and gaming surveillance officers	2%	\$35,000
14	Financial managers	1%	\$75,000	14	Cooks	1%	\$23,000
15	Janitors and building cleaners	1%	\$25,000	15	Counselors	1%	\$39,000
16	First-line supervisors of non-retail sales workers	1%	\$44,000	16	Retail salespersons	1%	\$29,000
17	Lawyers	1%	\$130,000	17	First-line supervisors of office and administrative support workers	1%	\$43,500
18	First-line supervisors of production and operating workers	1%	\$52,000	18	Accountants and auditors	1%	\$42,000
19	Carpenters	1%	\$36,000	19	Elementary and middle school teachers	1%	\$55,000
20	Marketing and sales managers	1%	\$80,000	20	Janitors and building cleaners	1%	\$25,000

¹ Detailed occupations are based on the Standard Occupational Classification (SOC). For definitions of these occupations see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2010 American Community Survey.

APPENDIX B - TABLE 5. Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status, Presence of Children, and Race/Ethnicity: Pennsylvania 2010

	TOTAL HOUSEHOLDS				TOTAL BELOW SELF-SUFFICIENCY STANDARD				TOTAL ABOVE SELF-SUFFICIENCY STANDARD			
	MEDIAN				MEDIAN				MEDIAN			
	Number	Missing ²	Hourly Pay Rate	Annual Hours Worked	Number	Missing ²	Hourly Pay Rate	Annual Hours Worked	Number	Missing ²	Hourly Pay Rate	Annual Hours Worked
All Householders	3,274,689	-	-	-	838,931	-	-	-	2,435,758	-	-	-
Working Householders	2,853,464	421,225	\$18.51	2,080	591,194	247,737	\$9.62	1,760	2,262,270	173,488	\$21.37	2,080
GENDER												
MALE	1,616,020	164,085	\$20.94	2,080	261,855	84,609	\$10.15	1,924	1,354,165	79,476	\$23.08	2,080
FEMALE	1,237,444	257,140	\$15.48	2,080	329,339	163,128	\$9.62	1,560	908,105	94,012	\$18.75	2,080
HOUSEHOLD TYPE												
FAMILY HOUSEHOLDS												
Married couple	1,534,387	197,790	\$20.98	2,080	210,284	75,886	\$11.30	2,080	1,324,103	121,904	\$23.08	2,080
Male householder, no spouse present	135,291	18,346	\$17.31	2,080	40,792	12,956	\$10.71	2,028	94,499	5,390	\$21.11	2,080
Female householder, no spouse present	360,893	73,655	\$14.10	2,080	173,820	65,591	\$10.10	1,820	187,073	8,064	\$18.75	2,080
NON-FAMILY HOUSEHOLDS												
Male householder	443,284	62,421	\$17.36	2,080	86,697	44,032	\$7.69	1,120	356,587	18,389	\$19.71	2,080
Female householder	379,609	69,013	\$16.11	2,080	79,601	49,272	\$7.69	1,248	300,008	19,741	\$19.23	2,080
CHILDREN												
CHILDREN PRESENT	1,135,886	149,125	\$19.08	2,080	349,045	102,466	\$11.46	1,976	786,841	46,659	\$23.85	2,080
NO CHILDREN PRESENT	1,717,578	272,100	\$18.27	2,080	242,149	145,271	\$7.69	1,280	1,475,429	126,829	\$20.03	2,080
RACE/ETHNICITY												
WHITE	2,377,308	305,828	\$19.23	2,080	405,889	155,708	\$9.62	1,664	1,971,419	150,120	\$21.54	2,080
NON-WHITE	476,156	115,397	\$15.38	2,080	185,305	92,029	\$9.62	1,820	290,851	23,368	\$20.31	2,080

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² Missing indicates the number of non-working householders excluded from the calculation of median hourly pay rate.

Source: U.S. Census Bureau, 2010 American Community Survey.

APPENDIX B - TABLE 6. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard in Seven States¹

HOUSEHOLD TYPE	CALIFORNIA 2007		COLORADO 2000		CONNECTICUT 2000		NEW JERSEY 2005	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	2,868,823	31.0%	252,850	20.5%	167,632	19.0%	494,042	20.0%
RACE AND ETHNICITY OF HOUSEHOLDER²								
Asian	305,590	25.9%	7,551	27.1%	6,067	26.3%	32,207	17.4%
Black	243,384	39.2%	15,811	34.2%	29,263	38.8%	112,576	34.0%
Latino ³	1,429,378	51.9%	63,657	42.7%	33,455	50.5%	145,836	41.5%
Native American and Alaska Native	31,167	33.6%	4,764	32.9%	1,136	26.8%	**	**
Native Hawaiian and Pacific Islander	9,708	30.9%	**	**	**	**	**	**
White	839,334	18.4%	159,856	16.1%	96,958	13.6%	198,219	12.9%
Other ⁴	10,262	30.0%	**	**	**	**	5,204	33.5%
CITIZENSHIP STATUS OF HOUSEHOLDER								
Native-born	1,421,315	23.2%	213,207	18.8%	139,143	18.0%	318,608	18.0%
Foreign born	1,447,508	46.1%	39,643	40.2%	28,489	27.0%	175,434	29.0%
ENGLISH SPEAKING ABILITY								
Very well	1,765,220	23.7%	**	**	141,463	17.0%	372,196	17.0%
Less than very well	1,103,603	60.7%	**	**	26,169	45.0%	121,846	43.0%
EDUCATIONAL ATTAINMENT								
Less than high school	891,456	67.9%	53,145	50.8%	40,510	45.9%	109,159	49.7%
High school diploma	766,679	42.4%	65,438	27.4%	56,215	25.6%	177,136	28.8%
Some college or Associate's degree	810,173	28.4%	88,672	21.2%	43,039	18.2%	121,671	20.2%
Bachelor's degree or higher	400,515	12.1%	45,595	9.6%	27,868	8.3%	86,076	8.8%
GENDER OF HOUSEHOLDER								
Male	1,441,397	27.2%	141,755	16.6%	79,499	14.0%	212,608	15.0%
Female	1,427,426	35.9%	111,095	29.4%	88,133	29.0%	281,434	27.0%
NUMBER OF CHILDREN IN HOUSEHOLD								
No children	1,000,435	20.4%	101,615	14.2%	60,152	12.0%	187,884	14.5%
1 or more	1,868,388	42.8%	151,235	29.2%	107,480	27.0%	306,158	27.3%
AGE OF YOUNGEST CHILD								
Less than 6 yrs	1,044,179	52.0%	92,946	39.0%	64,280	36.0%	176,713	35.0%
6 to 17 yrs	824,209	35.0%	58,289	20.9%	43,200	20.0%	129,445	21.0%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN								
Married couple ⁵	1,312,197	27.0%	162,033	17.1%	64,390	12.7%	219,092	14.8%
No children	225,865	12.4%	60,015	11.5%	11,747	5.5%	49,775	8.2%
1 or more	1,086,332	35.8%	102,018	23.9%	52,643	18.1%	169,317	19.3%
Male householder, no spouse present	560,097	27.9%	**	**	8,984	27.8%	**	**
No children	375,811	23.2%	**	**	1,886	14.0%	**	**
1 or more	184,286	47.2%	**	**	7,098	37.7%	**	**
Female householder, no spouse present	996,529	41.5%	90,817	31.8%	52,072	48.6%	220,146	35.6%
No children	398,759	27.3%	41,600	21.4%	5,081	18.4%	85,303	22.2%
1 or more	597,770	63.5%	49,217	54.1%	46,991	59.1%	134,843	57.3%

APPENDIX B - TABLE 6 CONTINUED. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard in Seven States¹

HOUSEHOLD TYPE	MISSISSIPPI 2007		WASHINGTON 2000		PENNSYLVANIA 2007		PENNSYLVANIA 2010	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	236,215	31.8%	336,477	20.7%	699,236	20.8%	838,931	25.6%
RACE AND ETHNICITY OF HOUSEHOLDER²								
Asian	3,034	39.1%	25,510	27.8%	22,805	26.1%	32,561	32.1%
Black	128,953	49.0%	19,481	34.8%	136,247	41.2%	158,785	48.3%
Latino ³	5,773	48.2%	38,807	45.9%	64,336	50.3%	80,660	55.0%
Native American and Alaska Native	**	**	12,110	35.4%	**	**	**	**
Native Hawaiian and Pacific Islander	**	**	**	**	**	**	**	**
White	97,049	21.3%	237,665	17.6%	470,033	16.8%	561,597	20.9%
Other ⁴	1,406	29.7%	2,904	33.3%	5,815	39.6%	5,328	35.2%
CITIZENSHIP STATUS OF HOUSEHOLDER								
Native-born	229,171	31.5%	276,052	19.0%	633,521	20.2%	751,500	24.7%
Foreign born	7,044	43.0%	60,425	35.7%	65,715	29.3%	87,431	37.5%
ENGLISH SPEAKING ABILITY								
Very well	**	**	**	**	645,671	19.9%	772,471	24.5%
Less than very well	**	**	**	**	53,565	43.7%	66,460	53.3%
EDUCATIONAL ATTAINMENT								
Less than high school	58,507	55.3%	67,862	48.5%	116,474	49.2%	121,003	60.5%
High school diploma	85,561	37.3%	92,946	27.0%	294,970	25.8%	324,875	31.6%
Some college or Associate's degree	72,364	29.9%	123,979	20.5%	189,921	21.5%	256,240	28.0%
Bachelor's degree or higher	19,783	11.9%	51,690	9.6%	97,871	8.9%	136,813	12.1%
GENDER OF HOUSEHOLDER								
Male	86,542	21.6%	186,807	16.6%	286,981	15.1%	346,464	19.5%
Female	149,673	43.6%	149,670	30.1%	412,255	28.1%	492,467	33.0%
NUMBER OF CHILDREN IN HOUSEHOLD								
No children	98,688	25.5%	133,753	14.5%	294,034	14.9%	387,420	19.5%
1 or more	137,527	38.5%	202,724	28.9%	405,202	29.1%	451,511	35.1%
AGE OF YOUNGEST CHILD								
Less than 6 yrs	76,543	47.3%	127,299	40.3%	233,660	39.8%	255,491	45.8%
6 to 17 yrs	60,984	31.2%	75,425	19.5%	171,542	21.3%	196,020	27.0%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN								
Married couple ⁵	69,777	18.3%	213,596	17.1%	241,192	13.2%	286,170	16.5%
No children	22,517	13.4%	78,709	11.6%	58,796	6.8%	77,900	9.1%
1 or more	47,260	22.3%	134,887	23.6%	182,396	18.9%	208,270	23.8%
Male householder, no spouse present	47,014	32.4%	**	**	142,144	21.4%	184,477	28.0%
No children	35,689	30.6%	**	**	104,362	18.6%	144,452	23.8%
1 or more	11,325	39.7%	**	**	37,782	36.2%	40,025	41.0%
Female householder, no spouse present	119,424	54.7%	122,881	32.5%	315,900	36.3%	368,284	41.7%
No children	40,482	39.8%	55,044	22.2%	130,876	23.8%	165,068	29.0%
1 or more	78,942	67.8%	67,837	52.0%	185,024	58.1%	203,216	64.7%

APPENDIX B - TABLE 6 CONTINUED. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard in Seven States¹

HOUSEHOLD TYPE	CALIFORNIA 2007		COLORADO 2000		CONNECTICUT 2000		NEW JERSEY 2005	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	2,868,823	31.0%	252,850	20.5%	167,632	19.0%	494,042	20.0%
HOUSEHOLD TYPE BY RACE AND ETHNICITY⁶								
Households without children	1,000,435	20.4%	101,615	14.2%	60,152	12.3%	187,884	14.5%
Married couple or male householder, no spouse present	601,676	17.5%	60,015	11.5%	33,123	9.5%	49,775	8.2%
Asian/Pacific Islander	85,986	18.8%	1,780	15.8%	2,007	21.4%	4,813	8.5%
Black	49,503	24.9%	2,543	17.0%	4,256	21.4%	5,071	9.9%
Latino	186,060	27.1%	10,144	22.9%	4,447	26.4%	11,724	19.2%
White	270,209	13.2%	43,777	9.9%	21,839	7.3%	27,399	6.3%
Native American	**	**	1,335	22.5%	**	**	**	**
Other	**	**	**	**	**	**	**	**
Female householder, no spouse present	398,759	27.3%	41,600	21.4%	27,029	19.0%	85,303	22.2%
Asian/Pacific Islander	52,584	29.8%	1,405	36.3%	1,079	34.8%	4,143	23.9%
Black	50,655	34.2%	2,048	25.5%	4,178	26.3%	22,982	32.0%
Latina	97,733	37.6%	5,741	34.5%	3,979	46.9%	16,864	35.7%
White	190,512	22.4%	31,490	19.4%	17,545	15.4%	40,555	16.5%
Native American	**	**	787	30.1%	**	**	**	**
Other	**	**	**	**	**	**	**	**
Households with children	1,868,388	42.8%	151,235	29.2%	107,480	27.4%	306,158	27.3%
Married couple or male householder, no spouse present	1,270,618	37.1%	102,018	23.9%	60,306	19.3%	169,317	19.3%
Asian/Pacific Islander	136,808	27.2%	3,270	29.4%	2,698	27.0%	17,796	19.9%
Black	47,737	35.0%	4,847	34.5%	6,783	35.2%	20,028	24.7%
Latino	827,615	59.4%	33,952	49.0%	10,895	46.8%	61,379	43.2%
White	243,858	18.0%	57,770	17.7%	39,196	15.2%	68,174	12.2%
Native American	**	**	1,717	39.6%	**	**	**	**
Other	**	**	**	**	**	**	**	**
Female householder, no spouse present	597,770	63.5%	49,217	54.1%	47,174	58.9%	134,843	57.3%
Asian/Pacific Islander	39,920	52.5%	1,096	67.0%	283	42.7%	1,329	25.4%
Black	95,489	69.6%	6,373	70.0%	14,046	69.2%	53,020	65.1%
Latina	317,970	76.7%	13,820	72.8%	14,134	80.2%	43,453	70.4%
White	134,755	45.2%	26,819	45.2%	18,378	45.3%	35,503	42.0%
Native American	**	**	925	56.8%	**	**	**	**
Other	**	**	**	**	**	**	**	**
NUMBER OF WORKERS IN HOUSEHOLD								
Two or more workers	1,149,583	22.7%	82,656	12.1%	47,291	9.5%	157,114	11.6%
One worker	1,403,226	37.1%	133,363	26.9%	84,119	24.8%	263,926	27.3%
No workers	316,014	74.0%	36,831	68.1%	36,222	77.6%	73,002	72.3%

APPENDIX B - TABLE 6 CONTINUED. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard in Seven States¹

HOUSEHOLD TYPE	MISSISSIPPI 2007		WASHINGTON 2000		PENNSYLVANIA 2007		PENNSYLVANIA 2010	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	236,215	31.8%	336,477	20.7%	699,236	20.8%	838,931	25.6%
HOUSEHOLD TYPE BY RACE AND ETHNICITY⁶								
Households without children	98,688	25.5%	133,753	14.4%	294,034	14.9%	387,420	19.5%
Married couple or male householder, no spouse present	58,206	20.4%	78,709	11.6%	163,158	11.5%	222,352	15.7%
Asian/Pacific Islander	**	**	6,677	18.9%	6,908	19.4%	11,048	26.5%
Black	24,602	32.9%	3,827	21.1%	22,713	24.2%	28,496	29.9%
Latino	**	**	4,726	20.7%	9,803	25.9%	12,176	31.6%
White	30,854	15.3%	60,034	10.3%	122,132	9.8%	169,330	13.7%
Native American	**	**	2,457	20.6%	**	**	**	**
Other	2,750	29.8%	988	25.6%	**	**	1,302	15.5%
Female householder, no spouse present	40,482	39.8%	55,044	22.2%	130,876	23.8%	165,068	29.0%
Asian/Pacific Islander	**	**	4,504	32.4%	3,508	30.8%	5,291	40.2%
Black	22,527	50.1%	2,792	28.7%	30,606	36.5%	37,311	43.9%
Latina	**	**	2,423	31.0%	6,940	46.5%	11,699	54.8%
White	16,738	31.1%	43,441	20.6%	88,443	20.2%	109,058	24.4%
Native American	**	**	1,633	35.1%	**	**	**	**
Other	1,217	41.2%	251	23.9%	**	**	1,709	60.9%
Households with children	137,527	38.5%	202,724	28.9%	405,202	29.1%	451,511	35.1%
Married couple or male householder, no spouse present	58,585	24.3%	134,887	23.6%	220,178	20.5%	248,295	25.6%
Asian/Pacific Islander	**	**	10,995	29.9%	8,732	24.8%	12,022	30.3%
Black	22,849	35.2%	5,391	32.5%	24,752	36.2%	23,733	38.0%
Latino	**	**	24,278	55.9%	24,434	53.2%	27,003	52.5%
White	31,162	18.8%	88,954	19.4%	160,551	17.5%	184,744	22.7%
Native American	**	**	4,078	34.1%	**	**	**	**
Other	4,574	47.8%	1,191	37.9%	**	**	793	33.7%
Female householder, no spouse present	78,942	67.8%	67,837	52.0%	185,024	58.1%	203,216	64.7%
Asian/Pacific Islander	**	**	3,334	57.2%	3,657	69.7%	4,200	60.8%
Black	58,975	75.3%	7,471	64.4%	58,176	68.6%	69,245	80.8%
Latina	**	**	7,380	70.8%	23,159	79.3%	29,782	84.6%
White	18,295	51.6%	45,236	47.0%	98,907	50.0%	98,465	53.4%
Native American	**	**	3,942	70.0%	**	**	**	**
Other	1,672	61.0%	474	70.5%	**	**	1,524	96.4%
NUMBER OF WORKERS IN HOUSEHOLD								
Two or more workers	64,403	17.3%	102,623	11.8%	205,420	11.1%	229,173	13.7%
One worker	132,571	40.8%	174,028	26.1%	386,810	28.7%	436,228	31.9%
No workers	39,241	83.3%	59,826	68.0%	107,006	67.0%	173,530	74.2%

APPENDIX B - TABLE 6 CONTINUED. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard in Seven States¹

HOUSEHOLD TYPE	CALIFORNIA 2007		COLORADO 2000		CONNECTICUT 2000		NEW JERSEY 2005	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	2,868,823	31.0%	252,850	20.5%	167,632	19.0%	494,042	20.0%
WORK STATUS OF HOUSEHOLDER								
Full-time/Year-Round	1,197,170	21.5%	94,011	11.3%	60,348	9.9%	197,052	12.6%
Part-time/Year-Round ⁷	224,741	42.1%	109,795	34.8%	12,691	34.0%	38,911	33.8%
Full-time/Part-Year	550,987	34.6%	**	**	29,613	25.1%	93,844	24.5%
less than 26 weeks	188,302	54.8%	**	**	11,080	44.5%	33,803	42.5%
26 weeks to 49 weeks	362,685	29.1%	**	**	18,533	19.9%	60,041	19.8%
Part-time/Part-Year	313,752	51.7%	**	**	18,624	46.3%	51,939	41.8%
less than 26 weeks	141,370	60.5%	**	**	8,526	56.6%	24,924	51.5%
26 weeks to 49 weeks	172,382	46.2%	**	**	10,098	40.1%	27,015	35.6%
Not Working	582,173	59.8%	49,044	57.4%	46,356	60.5%	112,296	48.3%

APPENDIX B - TABLE 6 CONTINUED. Total and Percent of Households or Householders with Incomes Below the Self-Sufficiency Standard in Seven States¹

HOUSEHOLD TYPE	MISSISSIPPI 2007		WASHINGTON 2000		PENNSYLVANIA 2007		PENNSYLVANIA 2010	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	236,215	31.8%	336,477	20.7%	699,236	20.8%	838,931	25.6%
WORK STATUS OF HOUSEHOLDER								
Full-time/Year-Round	83,680	18.4%	103,517	10.2%	227,667	10.5%	269,982	13.0%
Part-time/Year-Round ⁷	14,581	44.8%	155,495	33.1%	67,388	35.4%	95,474	42.5%
Full-time/Part-Year	55,116	42.3%	**	**	144,675	28.4%	116,534	32.0%
less than 26 weeks	22,524	62.6%	**	**	59,117	48.6%	52,811	44.9%
26 weeks to 49 weeks	32,592	34.5%	**	**	85,558	22.1%	63,723	25.8%
Part-time/Part-Year	25,967	62.7%	**	**	100,914	51.1%	109,204	56.2%
less than 26 weeks	13,614	70.8%	**	**	49,402	62.7%	56,874	63.4%
26 weeks to 49 weeks	12,353	55.7%	**	**	51,512	43.3%	52,330	50.1%
Not Working	56,871	67.4%	77,465	56.3%	158,592	51.9%	247,737	58.8%

¹ Sources: California, Mississippi, Pennsylvania: U.S. Census Bureau, 2007 American Community Survey; New Jersey: U.S. Census Bureau, 2005 American Community Survey; Colorado, Connecticut, and Washington: U.S. Census Bureau, 5% Census Data, 2000.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

³ Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

⁴ The sample size for one or more cells in this row is small. Data may not be statistically stable.

⁵ For Colorado, New Jersey, and Washington male householders with no spouse present are combined with married couples due to low sample sizes for this variable.

⁶ The Race/ Ethnicity category of "Other" is calculated but not shown in this table for some of these states as the categories are too small.

⁷ For Colorado and Washington, the part-time/year-round and part-time/part-year are calculated together.

⁸ All workers over age 16 are included in the calculation of number of workers in the total household.

⁹ For Colorado and Washington the set of variables for households without children combines married couple/male householder and female householder into the same category.

** No data for this variable in this state.

APPENDIX B - TABLE 7. Profile of Households in Pennsylvania, 2007 and 2010

	PENNSYLVANIA 2007		PENNSYLVANIA 2010		2007-2010 DIFFERENCE
	Number Below Standard	Percentage of Total Households Below Standard	Number Below Standard	Percentage of Total Households Below Standard	Total Households Below Standard
TOTAL HOUSEHOLDS IN STATE	699,236	100.0%	838,931	100.0%	-
HEALTH INSURANCE COVERAGE					
No	**	**	227,846	27.2%	-
Yes	**	**	611,085	72.8%	-
PUBLIC ASSISTANCE¹					
No	658,733	94.2%	770,986	91.9%	-2.3%
Yes	40,503	5.8%	67,945	8.1%	2.3%
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMP PROGRAM)					
No	**	**	575,503	68.6%	-
Yes	**	**	263,428	31.4%	-
HOUSING TENURE					
Buying: Mortgage < 30% of income	78,128	11.2%	100,341	12.0%	0.8%
Renting: Rent < 30% of income	78,049	11.2%	84,981	10.1%	-1.1%
Housing > 30% of income	525,726	75.2%	629,463	75.0%	-0.2%
Other	17,333	2.5%	24,146	2.9%	0.4%
AGE					
18 to 24	99,849	14.3%	103,310	12.3%	-2.0%
25 to 34	190,087	27.2%	211,855	25.3%	-1.9%
35 to 44	184,399	26.4%	209,839	25.0%	-1.4%
45 to 54	128,367	18.4%	170,312	20.3%	1.9%
55 to 64	96,534	13.8%	143,615	17.1%	3.3%
AGE OF YOUNGEST CHILD					
Less than 6 yrs	233,660	33.4%	255,491	30.5%	-3.0%
6 to 17 yrs	171,542	24.5%	196,020	23.4%	-1.2%
HOUSEHOLD TYPE					
Married couple with children	182,396	26.1%	208,270	24.8%	-1.3%
Single Father	37,782	5.4%	40,025	4.8%	-0.6%
Single Mother	185,024	26.5%	203,216	24.2%	-2.3%
Households without children	294,034	42.1%	387,420	46.2%	4.1%
RACE AND ETHNICITY OF HOUSEHOLDER²					
Asian	22,805	3.3%	32,561	3.9%	0.6%
Black	136,247	19.5%	158,785	18.9%	-0.6%
Latino ³	64,336	9.2%	80,660	9.6%	0.4%
White	470,033	67.2%	561,597	66.9%	-0.3%
Other	5,815	0.8%	5,328	0.6%	-0.2%
CITIZENSHIP STATUS OF HOUSEHOLDER					
Native-born	633,521	90.6%	751,500	89.6%	-1.0%
Foreign born	65,715	9.4%	87,431	10.4%	1.0%

APPENDIX B - TABLE 7 CONTINUED. Profile of Households in Pennsylvania, 2007 and 2010

	PENNSYLVANIA 2007		PENNSYLVANIA 2010		2007-2010 DIFFERENCE
	Number Below Standard	Percentage of Total Households Below Standard	Number Below Standard	Percentage of Total Households Below Standard	Total Households Below Standard
ENGLISH SPEAKING ABILITY					
Very well	645,671	92.3%	772,471	92.1%	-0.3%
Less than very well	53,565	7.7%	66,460	7.9%	0.3%
EDUCATIONAL ATTAINMENT					
Less than high school	116,474	16.7%	121,003	14.4%	-2.2%
High school diploma	294,970	42.2%	324,875	38.7%	-3.5%
Some college or Associate's degree	189,921	27.2%	256,240	30.5%	3.4%
Bachelor's degree or higher	97,871	14.0%	136,813	16.3%	2.3%
NUMBER OF WORKERS IN HOUSEHOLD⁴					
Two or more workers	205,420	29.4%	229,173	27.3%	-2.1%
One worker	386,810	55.3%	436,228	52.0%	-3.3%
No workers	107,006	15.3%	173,530	20.7%	5.4%
WORK STATUS OF HOUSEHOLDER					
Full-time/Year-Round	227,667	32.6%	269,982	32.2%	-0.4%
Part-time/Year-Round	67,388	9.6%	95,474	11.4%	1.7%
Full-time/Part-Year	144,675	20.7%	116,534	13.9%	-6.8%
less than 26 weeks	59,117	8.5%	52,811	6.3%	-2.2%
26 weeks to 49 weeks	85,558	12.2%	63,723	7.6%	-4.6%
Part-time/Part-Year	100,914	14.4%	109,204	13.0%	-1.4%
less than 26 weeks	49,402	7.1%	56,874	6.8%	-0.3%
26 weeks to 49 weeks	51,512	7.4%	52,330	6.2%	-1.1%
Not Working	158,592	22.7%	247,737	29.5%	6.8%

¹ Public assistance includes cash assistance from welfare programs, TANF, general assistance from Bureau of Indian Affairs, etc.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

³ Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

⁴ All workers over age 16 are included in the calculation of number of workers in the total household.

Sources: U.S. Census Bureau, 2007 American Community Survey and U.S. Census Bureau, 2010 American Community Survey.

** Data not calculated.

APPENDIX B - TABLE 8. The Annual 2012 Self-Sufficiency Standard by County and Select Family Types: Pennsylvania

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
COUNTY	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + School-age + Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler + School-age
Adams	\$19,669	\$31,568	\$35,462	\$44,608	\$35,130	\$59,979	\$52,009	\$53,708
Allegheny (Excluding Pittsburgh)	\$17,854	\$33,301	\$37,388	\$49,288	\$33,719	\$64,358	\$54,758	\$54,275
Allegheny (Pittsburgh)	\$17,967	\$33,588	\$37,640	\$49,621	\$34,037	\$64,793	\$55,127	\$54,642
Armstrong	\$18,198	\$29,224	\$29,904	\$40,456	\$28,102	\$52,191	\$48,427	\$46,816
Beaver	\$18,265	\$33,896	\$33,573	\$46,521	\$29,716	\$57,886	\$53,913	\$49,987
Bedford	\$17,322	\$28,757	\$27,536	\$37,842	\$27,888	\$50,040	\$46,214	\$44,173
Berks	\$21,369	\$38,095	\$40,330	\$51,886	\$37,335	\$67,019	\$59,646	\$57,727
Blair	\$17,503	\$27,829	\$29,701	\$38,029	\$28,809	\$51,509	\$46,355	\$46,768
Bradford	\$17,612	\$29,539	\$29,321	\$40,630	\$26,010	\$51,397	\$48,441	\$45,646
Bucks	\$27,434	\$47,050	\$50,267	\$63,911	\$49,761	\$83,890	\$72,316	\$71,863
Butler	\$19,949	\$35,431	\$37,082	\$48,378	\$32,864	\$60,619	\$55,771	\$53,088
Cambria	\$16,962	\$26,939	\$27,819	\$35,977	\$25,991	\$48,314	\$45,159	\$43,284
Cameron	\$17,304	\$28,285	\$28,916	\$39,211	\$26,247	\$51,466	\$47,035	\$45,534
Carbon	\$20,670	\$36,197	\$34,475	\$46,299	\$33,302	\$58,988	\$53,811	\$50,809
Centre (Excluding State College)	\$18,778	\$31,933	\$38,001	\$48,243	\$32,935	\$61,655	\$55,182	\$55,514
Centre (State College)	\$23,025	\$38,177	\$43,197	\$53,365	\$40,220	\$67,791	\$60,335	\$60,669
Chester	\$29,176	\$50,764	\$53,410	\$68,930	\$50,711	\$88,690	\$77,251	\$73,992
Clarion	\$17,814	\$28,784	\$29,208	\$39,840	\$28,142	\$52,260	\$47,827	\$46,720
Clearfield	\$17,089	\$27,275	\$28,881	\$37,865	\$27,572	\$52,378	\$46,349	\$46,250
Clinton	\$17,808	\$30,156	\$31,640	\$42,521	\$28,143	\$52,974	\$49,574	\$47,564
Columbia	\$17,825	\$30,208	\$32,002	\$42,775	\$27,933	\$53,785	\$50,139	\$47,881
Crawford	\$17,879	\$29,404	\$30,805	\$41,538	\$26,506	\$52,623	\$48,816	\$46,400
Cumberland	\$19,225	\$35,244	\$38,430	\$49,817	\$31,559	\$61,891	\$56,856	\$53,561
Dauphin	\$19,205	\$34,234	\$38,133	\$48,792	\$34,591	\$63,102	\$55,797	\$55,461
Delaware (Private Transportation)	\$25,730	\$45,594	\$46,349	\$60,685	\$46,480	\$78,368	\$69,091	\$66,812
Delaware (Public Transportation)	\$24,143	\$43,871	\$44,626	\$58,962	\$44,757	\$76,385	\$66,120	\$63,842
Elk	\$17,370	\$28,320	\$28,195	\$38,308	\$27,917	\$51,530	\$46,668	\$45,868
Erie	\$18,221	\$33,056	\$35,889	\$46,490	\$33,646	\$59,646	\$53,598	\$53,560
Fayette	\$17,329	\$30,861	\$30,740	\$43,253	\$29,655	\$55,477	\$50,646	\$48,983
Forest	\$17,618	\$28,746	\$29,463	\$39,754	\$26,914	\$51,557	\$47,630	\$45,925
Franklin	\$18,231	\$31,225	\$32,420	\$42,829	\$29,987	\$54,657	\$50,245	\$48,475
Fulton	\$17,521	\$27,997	\$29,189	\$38,318	\$28,355	\$50,396	\$46,906	\$46,392
Greene	\$17,649	\$31,840	\$32,075	\$45,137	\$30,167	\$57,615	\$52,373	\$50,541
Huntingdon	\$16,756	\$27,398	\$30,794	\$39,964	\$26,815	\$51,837	\$47,658	\$47,009
Indiana	\$17,515	\$28,427	\$32,319	\$42,568	\$28,199	\$53,518	\$49,904	\$49,156
Jefferson	\$17,243	\$28,472	\$28,055	\$38,066	\$24,692	\$49,386	\$46,629	\$42,380
Juniata	\$16,784	\$26,681	\$25,697	\$33,892	\$25,743	\$48,233	\$42,068	\$41,249
Lackawanna	\$18,650	\$32,886	\$35,128	\$46,409	\$33,262	\$60,624	\$53,744	\$53,510
Lancaster	\$20,695	\$36,059	\$39,326	\$49,903	\$35,630	\$63,698	\$57,331	\$56,169

APPENDIX B - TABLE 8 CONTINUED. The Annual 2012 Self-Sufficiency Standard by County and Select Family Types: Pennsylvania

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
COUNTY	Adult	Adult + Infant	Adult + Preschooler	Adult + Infant + Preschooler	Adult + School-age + Teenager	Adult + Infant + Preschooler + School-age	2 Adults + Infant + Preschooler	2 Adults + Preschooler + School-age
Lebanon	\$18,797	\$32,711	\$36,012	\$46,127	\$32,380	\$59,910	\$53,730	\$52,754
Lehigh	\$23,430	\$38,606	\$41,115	\$51,290	\$40,091	\$66,573	\$58,686	\$58,229
Luzerne	\$18,317	\$31,500	\$31,763	\$43,208	\$28,880	\$54,474	\$50,636	\$48,241
Lycoming	\$19,699	\$33,407	\$33,792	\$44,471	\$29,383	\$55,150	\$51,761	\$47,986
McKean	\$17,897	\$28,089	\$29,117	\$37,904	\$27,182	\$50,385	\$46,512	\$45,348
Mercer	\$18,322	\$32,434	\$35,139	\$46,289	\$31,415	\$58,680	\$53,648	\$52,284
Mifflin	\$16,708	\$27,136	\$28,700	\$37,903	\$27,334	\$51,280	\$46,241	\$46,167
Monroe	\$20,956	\$37,870	\$37,424	\$49,002	\$36,514	\$62,931	\$56,515	\$54,307
Montgomery	\$28,594	\$49,804	\$52,278	\$67,390	\$50,879	\$87,935	\$76,187	\$74,057
Montour	\$17,358	\$28,779	\$33,187	\$43,799	\$27,188	\$54,369	\$50,786	\$49,180
Northampton	\$23,595	\$40,797	\$40,835	\$53,037	\$40,403	\$68,407	\$60,549	\$58,176
Northumberland	\$17,433	\$26,556	\$28,643	\$36,957	\$26,933	\$49,738	\$45,600	\$45,741
Perry	\$17,534	\$29,106	\$32,709	\$42,544	\$29,939	\$55,094	\$49,673	\$49,849
Philadelphia	\$22,146	\$42,518	\$42,691	\$57,746	\$43,632	\$75,643	\$63,472	\$61,199
Pike	\$24,199	\$40,271	\$40,952	\$52,189	\$39,655	\$68,074	\$59,624	\$57,544
Potter	\$17,592	\$28,813	\$28,928	\$40,138	\$25,515	\$51,820	\$47,867	\$45,216
Schuylkill	\$17,775	\$26,394	\$28,233	\$35,399	\$27,934	\$48,310	\$44,168	\$45,598
Snyder	\$17,273	\$27,791	\$28,977	\$38,428	\$25,944	\$50,006	\$46,701	\$45,241
Somerset	\$17,153	\$27,583	\$27,353	\$36,104	\$25,504	\$47,740	\$45,296	\$42,407
Sullivan	\$17,218	\$28,245	\$28,719	\$39,215	\$26,326	\$50,994	\$47,067	\$45,470
Susquehanna	\$17,485	\$29,900	\$29,320	\$41,034	\$27,591	\$51,957	\$48,600	\$46,397
Tioga	\$17,703	\$27,911	\$29,232	\$39,141	\$27,604	\$52,174	\$46,936	\$46,549
Union	\$18,138	\$28,703	\$30,140	\$39,605	\$27,531	\$51,664	\$47,452	\$46,092
Venango	\$17,418	\$31,256	\$32,439	\$44,467	\$31,731	\$58,344	\$51,703	\$51,521
Warren	\$17,676	\$29,488	\$30,469	\$40,790	\$24,487	\$50,079	\$48,690	\$43,755
Washington	\$17,953	\$34,402	\$35,061	\$48,450	\$32,879	\$62,540	\$55,842	\$53,940
Wayne	\$17,229	\$29,794	\$30,222	\$41,343	\$30,295	\$54,461	\$48,773	\$48,754
Westmoreland	\$18,176	\$34,116	\$33,914	\$47,076	\$31,458	\$59,859	\$54,469	\$51,700
Wyoming	\$18,215	\$30,608	\$32,079	\$42,795	\$28,550	\$54,017	\$50,104	\$48,108
York	\$19,853	\$34,849	\$36,767	\$47,128	\$35,627	\$60,650	\$54,437	\$54,300

Detailed data for all 152 family types is available for download at www.selfsufficiencystandard.org/pubs.

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.

