
The Self-Sufficiency Standard for Illinois

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Prepared for Women Employed

The Self-Sufficiency Standard for Illinois

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Preface

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The Self-Sufficiency Standard for Illinois

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

Introduction

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

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

Measuring Income Adequacy: Problems with the Poverty Line

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

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

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

Obviously, however, we cannot interview every person for his or her own assessment of income adequacy, as quoted above. Besides, such assessments would be subjective and inconsistent. The need for an objective standard to assess income adequacy has thus led most of us to the official federal poverty measure. Using the federal poverty measure, we can determine that a family is "poor" if its income is below the appropriate threshold, and "not poor" if it is above that threshold. The poverty measure, however, has become increasingly problematic as a measure of income adequacy.

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

line who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty standard to measure need. For example, Medicaid is extended to families with incomes that are 135%, 175% or 200% of federal poverty thresholds.

Not only government, but the general public also considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty standard, depending upon the family's composition and where the family lives.²

However, the official poverty measure has additional problems inherent in its structure. Simply raising the poverty line, or using a multiple of the threshold

Not only is the federal poverty measure too low, but it is based on outdated assumptions, thus not incorporating new needs, changing demographics and widening geographic differentials.

cannot solve these problems. Since the official poverty measure was first developed and implemented in the early 1960s it has only been updated to reflect inflation, and has not and cannot incorporate new needs.

This inability to account for new or different needs results from two methodological problems. The first is that the federal poverty measure is based on the cost of a single item, food. The second is that it assumes a fixed ratio between food and all other needs (housing, clothing, etc.). This fixed ratio does not allow for some costs to rise faster than food. In fact, there is no way even to increase the amount allotted for food to take into account new nutritional standards.

In addition to outdated nutritional standards on which the poverty measure was based and the limited basic needs package, the demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. Particularly for working parents—of whom there are many more today than in the 1960s—there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The poverty thresholds are also the same whether one lives in Mississippi or Manhattan. That is, the poverty measure does not vary by geographic location. Although there was some geographic variation in costs

three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about four times as much as the same size units in the least expensive areas.³

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

Finally, the poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the poverty measure was first developed, there was probably not a large difference between families in these situations: taxes were very low for low-income families with earned income, and transportation, was inexpensive. Most important, the majority of workers with children had a nonworking spouse who provided child care. Today, taxes even for low-income families are substantial, transportation can be costly, and many families do not have unpaid child care available.

For these and other reasons, many researchers and analysts have proposed revising the poverty standard. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.⁴ Others have gone further, creating new measures of income adequacy, such as “Basic Needs Budgets” or Living Wages.⁵

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

While drawing on the critiques and analysis of the poverty measure cited above, the Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: “Ask not where poverty ends, but where economic independence begins.”⁶ That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a standard of income adequacy, the Self-Sufficiency Standard defines the amount of income required

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

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,⁷ and therefore, includes costs associated with employment, specifically, transportation, taxes, and for families with young children, child care.*
- *The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.* While food and health care costs are slightly lower for younger children, child care costs are much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation also occurs for child care, health care and transportation. Unlike some approaches suggested for a revised poverty standard, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high or higher than in a state’s urban areas.
- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, and federal and state income taxes. Three federal credits available to workers and their families are “credited” against the income needed

to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

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

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

The Standard does not, however, allow for longer-term needs, such as retirement, purchase of major items such as a car, or emergency expenses. Self-sufficiency means maintaining a decent standard of living and not

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having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

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

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

Thus, for example, if the Standard for a given family is \$10.00 per hour, but the adult supporting the family only earns \$7.00 per hour, then the latter wage has a “wage adequacy” level of only 70%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

Second, the use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which

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

one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, “Self-sufficiency is a road I’m on.”⁸

Central to these efforts are access to education and training, access to jobs that provide real potential for skill development, and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing their own small businesses as their sole or an adjunct source of income. For many if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

Although training and education do not have the same urgency as do basic needs such as food and

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

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

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

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

How the Self-Sufficiency Standard is Calculated

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

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

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

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

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

Housing: The Standard uses the Fiscal Year 2002 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.⁹ The FMRs

(which include utilities except telephone and cable) are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. They reflect the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.) To reflect differences in housing costs within a housing market area, HUD rules permit local housing authorities to increase or decrease the FMRs. For example, in this report, Cook County is divided into four different areas, based on housing costs that range from 90% to 120% of the Fair Market Rent.

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units;¹⁰ families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75th percentile, by age of child and setting (family day care home, day care center, etc.).¹¹ For Illinois, the Standard uses the State of Illinois Aggregate Report, based on the results of a statewide survey of 14,353 child care providers conducted by the Illinois Network of Child Care Resource and Referral Agencies. The rates given are the average rates and are specified by age and setting in 16 service delivery areas.

Because it is more common for very young children to be in day care homes rather than centers,¹² the Standard assumes that children less than three years of age (infants and toddlers, called “infants” here) receive full-time care in day care homes. Preschoolers (three through five years old), in contrast, are assumed to go to day care centers full-time. School-age children (ages six to 12) are assumed to receive part-time care in before- and after-school programs.

Food: Although the Thrifty Food Plan is used as the basis of both the poverty thresholds and the Food Stamps allotments, the Standard uses the Low-Cost Food Plan for food costs.¹³ While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food

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

budget on food eaten away from home. Thus the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

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

Transportation: If there is an adequate public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the population to get to work. According to one study, if about 7% of the total public uses public transportation, that “translates” to about 30% of the low- and moderate- income population.¹⁴ The Chicago Metropolitan area, is the only area in Illinois in which substantial numbers of workers use public transportation to get to and from work, with 30% of those in the city of Chicago and 17% of those in the remainder of the Chicago MSA using it. Elsewhere in the state, the proportion using public transportation is much less, and therefore it is not

a reasonable assumption that workers would be able to get to work this way. Therefore, we assume only workers living in the Chicago metropolitan area, specifically in Cook and Dupage counties, use public transportation. For all others, it is assumed that adults require a car to get to and from work; if there are two adults in the family, we assume two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.)

Data for public transportation costs are based on the cost of a monthly Chicago Transit Authority pass for each adult. Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration, taxes, repairs, and finance charges), as well as monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, except insurance, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost for Illinois from the survey conducted by the National Association of Insurance Commissioners. In Illinois, there are differences in auto insurance costs within the state, with costs higher in Cook and St. Clair counties than elsewhere. We varied the insurance costs by area using a study of insurance cost differentials done by the Illinois Department of Insurance.¹⁵ For variable costs, we used the AAA Your Driving Costs 2000 survey for per-mile costs. The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one shopping and errands trip per week. (The commuting distance is computed using the state-wide average from the National Personal Transportation Survey). In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

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

Although workers who do not have employer-provided health insurance often “do without,” families

cannot be truly self-sufficient without health insurance. The Self-Sufficiency Standard assumes that the employer provides health insurance coverage, which is true for 83% of non-temporary workers.¹⁶ In Illinois, employees pay 18.1% of the premium for coverage for themselves only, or 22.3% of the premium for family coverage.¹⁷ This is lower than the proportions for the national average share of premium costs (which are 24% of employee-only coverage and 36% of family coverage).¹⁸ The costs of health insurance are based on the average premiums paid by Illinois residents, according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI). To capture the geographical differentials, we varied the health insurance premiums using the differences in costs by area for Blue Cross/Blue Shield, the largest health insurer in Illinois.

Data for out-of-pocket health care costs (by age) were obtained from the National Medical Expenditure Survey, adjusted by state using the Families USA report, *Skyrocketing Health Inflation: 1980–1993–2000*, and adjusted for inflation using the Medical CPI.

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items, and telephone. It does not allow for recreation, entertainment, or savings. Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which usually use 15%.¹⁹

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes. The retail sales tax varies from 6.25% to 8.5%, with a 1% tax on food items. Sales taxes are calculated only on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. Indirect taxes, e.g., property taxes paid by the landlord on housing, are assumed to be included in the price of housing passed on by the landlord to the tenant. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

State income taxes are calculated using the Commerce Clearinghouse State Tax Handbook as well as tax forms and instructions from the Illinois Department of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.

Although the federal income tax rate is higher than the payroll tax rate—15% for most family types —

federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$12,000 or more, thus lowering the effective federal tax rate to 7% to 10% for most family types.

Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

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

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

Child Tax Credit (CTC): The CTC is a federal tax credit that allows parents to deduct up to \$500 per child (increasing to \$600 next year) for children less than 17 years old from the federal income taxes they owe. If a family has one or two children, it is calculated like the CCTC, as a credit against federal taxes owed. If the family does not owe federal taxes, or has already taken the CCTC and there is no remaining liability (that is, no federal tax is owed after the CCTC is taken), then the family is not eligible for the CTC. However, if there are three or more children, then the CTC becomes refundable (as with the EITC). In this case, the family may receive the credit (up to \$500 per child) even if they do not owe any federal taxes. However, the amount of CTC they receive is limited to the amount their payroll tax exceeds the EITC that they have or will receive. Starting in 2002, the CTC will be refundable (on a sliding scale) for those with earnings over \$10,000.

In effect, given the high costs of child care, many families with young children who are paying market rate child care offset most or all of the federal taxes they owe with their Child Care Tax Credit. However, those with older children, more than three, and/or higher incomes, are more likely to receive the CTC as well.

How Much is Enough in Illinois?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. In this section we present the cost of living for three different places in Illinois: Chicago, Decatur (Macon County) and Franklin County.

Based upon housing cost differences (see page 5), we have divided Cook County into four areas. Table 1 is approximately in the “middle” costwise of these four

areas. In Chicago, a single person with no children needs to earn just **\$8.57** per hour to be able to meet her/his basic needs, as can be seen in the first column of Table 1 as shown below. However, because housing is more expensive, plus the added cost of child care, the cost of meeting all of the family’s basic needs increases by over \$6.00 per hour for the single adult with one preschooler compared to the single adult: she must earn **\$14.87** per hour.²⁰ If she has two children, a preschooler and a schoolage child, she would need over

Table 1
The Self-Sufficiency Standard for Selected Family Types
Chicago, IL MSA, 2001
Cook County - Chicago (Excluding Downtown and Selected Northside Areas),
Including South and West Suburbs*
Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$747	50	\$891	34	\$891	28	\$891	25
Child Care	\$0	0	\$539	21	\$888	28	\$888	25
Food	\$176	12	\$266	10	\$396	12	\$544	15
Transportation	\$75	5	\$75	3	\$75	2	\$150	4
Health Care	\$102	7	\$214	8	\$237	7	\$298	8
Miscellaneous	\$110	7	\$198	8	\$249	8	\$277	8
Taxes**	\$299	20	\$523	20	\$634	20	\$675	19
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$40	-2	-\$80	-3	-\$80	-2
Child Tax Credit (-)	\$0	0	-\$50	-2	-\$100	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$8.57		\$14.87		\$18.13		\$10.07 per adult	
Annual	\$1,508		\$2,616		\$3,190		\$3,543	
	\$18,097		\$31,398		\$38,281		\$42,519	

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

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

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

Note: Totals may not add exactly due to rounding.

Table 2
The Self-Sufficiency Standard for Selected Family Types
Decatur MSA, IL, 2001
Macon County*

Monthly Expenses and Shares of Total Budgets

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$369	33	\$475	26	\$475	20	\$475	16
Child Care	\$0	0	\$426	23	\$691	29	\$691	23
Food	\$176	16	\$266	14	\$396	17	\$544	18
Transportation	\$202	18	\$208	11	\$208	9	\$397	13
Health Care	\$92	8	\$183	10	\$206	9	\$267	9
Miscellaneous	\$84	7	\$156	8	\$198	8	\$237	8
Taxes**	\$196	18	\$319	17	\$410	17	\$516	18
Earned Income Tax Credit (-)	\$0	0	-\$80	-4	-\$68	-3	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$46	-2	-\$80	-3	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$50	-3	-\$81	-3	-\$100	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$6.36		\$10.54		\$13.38		\$8.37 per adult	
Annual	\$1,119		\$1,856		\$2,354		\$2,947	
	\$13,424		\$22,270		\$28,254		\$35,364	

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

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

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

Note: Totals may not add exactly due to rounding.

twice as much as the single person with no children at **\$18.13** per hour to meet her family's needs. Finally, if there are two adults supporting two children, a preschooler and a schoolage child, costs are increased slightly for additional food, health care, and miscellaneous costs, but the major costs of housing and child care stay the same. As a result, the amount *each* would need to earn is over a dollar more per hour than what a single parent would need to earn: **\$10.07** per hour.

In Decatur (see Table 2), the costs are significantly less than the costs in Chicago for each family type.

Thus a single adult's Self-Sufficiency Wage is **\$6.36** per hour, and the single parent with one preschooler must earn **\$10.54** per hour, about two-thirds of the amount needed in Chicago. The single parent with two children in Decatur would need to earn **\$13.38** per hour to meet her family's needs. In the two-parent family, each adult would need to earn **\$8.37** per hour.

The cost of meeting one's basic needs for a single adult in Franklin County is **\$5.79** per hour (see Table 3). A single parent with one preschooler needs to earn **\$9.15** per hour to meet the basic needs of her family. While these costs are high, if she has two children, one

Table 3
**The Self-Sufficiency Standard for Selected Family Types
in Franklin County, IL, 2001***
Monthly Expenses and Shares of Total Budgets

	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
Monthly Costs	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$307	30	\$395	25	\$395	19	\$395	14
Child Care	\$0	0	\$375	23	\$643	30	\$643	23
Food	\$176	17	\$266	17	\$396	19	\$544	20
Transportation	\$197	19	\$202	13	\$202	9	\$386	14
Health Care	\$92	9	\$183	11	\$206	10	\$267	10
Miscellaneous	\$77	8	\$142	9	\$184	9	\$223	8
Taxes**	\$170	17	\$253	16	\$351	16	\$465	17
Earned Income Tax Credit (-)	\$0	0	-\$119	-7	-\$114	-5	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$50	-3	-\$88	-4	-\$80	-3
Child Tax Credit (-)	\$0	0	-\$36	-2	-\$40	-2	-\$93	-3
Total Percent Self-Sufficiency Wage - Hourly***	—	100	—	100	—	100	—	100
Monthly	\$5.79		\$9.15		\$12.13		\$7.81 per adult	
Annual	\$1,018		\$1,611		\$2,135		\$2,750	
	\$12,220		\$19,333		\$25,620		\$33,005	

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

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

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

Note: Totals may not add exactly due to rounding.

preschooler and one schoolage child, she would need over twice the amount required of the single person with no children, **\$12.13** per hour, to meet her family's needs. In the two-parent family, each adult would need to earn **\$7.81** per hour in Franklin County. These costs are slightly less than in Decatur. In Illinois, the cost of living is highest in the large urban areas, especially in suburban DuPage County, west of Chicago.

Because both child care and housing costs are lower in less expensive areas of Illinois compared to higher cost areas, and these two costs account for the majority of the budget, the proportions spent on each

cost do not vary greatly from place to place. The one exception is Chicago, where housing costs are about a third higher than in other areas and account for up to 50% of an adult's costs without children and 34% for the adult with one child. Among families with just one infant or preschool-age child, housing costs in Illinois average about 25% to 34% while child care is somewhat lower—21% to 23%.

For families with two children, however, child care costs exceed housing costs, with child care costing from 23% to 30% of the family budget, more than the 14% to 28% that goes to housing costs, depending on

the place. In Chicago, however, child care and housing take roughly equal proportions of the family's budget.

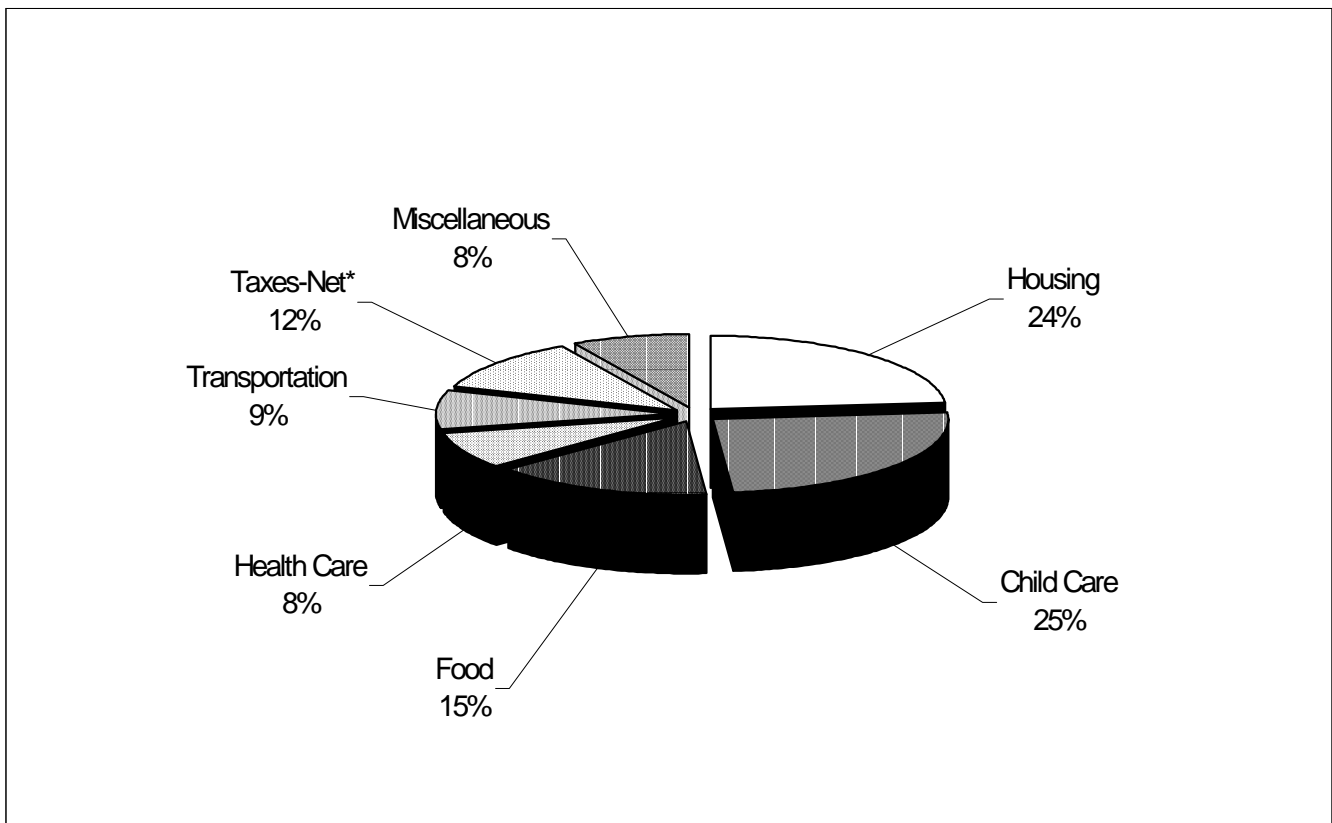
While the rent for a two-bedroom housing unit varies from a low of **\$395** per month (Franklin County) to a high of **\$1069** per month (DuPage County), the differential in child care costs is also large. For example, the cost of child care for two children, a preschooler full-time and a schoolage child part-time, ranges from **\$643** in Franklin County to **\$1095** in Kane and DuPage Counties.

In Figure 1 below, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in

East St. Louis in St. Clair County. Housing and child care are by far the greatest expenses for working families with children. Families with two children, one of whom is under schoolage, generally spend half their incomes on these two expenses alone.

The next largest expenses for an Illinois family are net taxes and food, accounting for 12% and 15% respectively. Even though taxes are reduced by tax credits, they still account for over one-eighth of expenses. Health care is a relatively small share, but this calculation assumes that the employer both provides health insurance as well as pays a portion of the premium.

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2001
Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschool-age Child and One School-Age Child in St. Clair County - East St. Louis, IL



*Note: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 19%, but with tax credits, the amount owed in taxes is reduced to 12%.

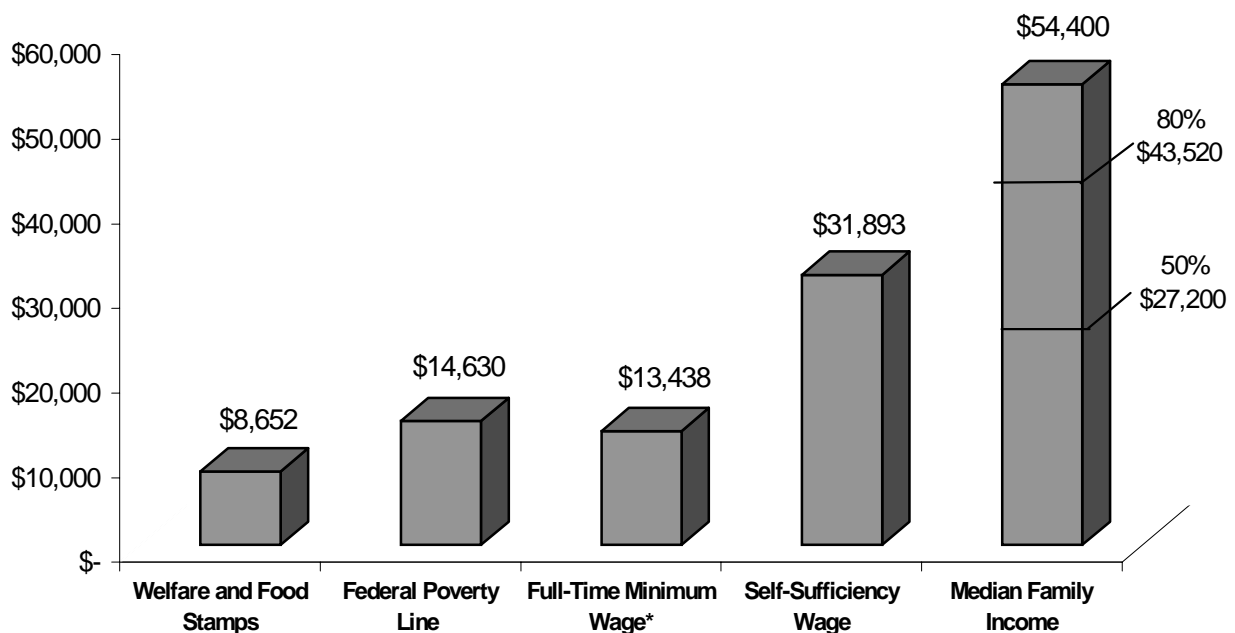
Comparing the Standard to Other Benchmarks of Income

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

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one preschooler, and one schoolage child living in East St. Louis in St. Clair County. (The other benchmarks presented are also for three-person families, where relevant; however, none is as specific as the Standard in terms of age and number of children, and/or geographic location.) The Standard for this family type, in East St. Louis is **\$31,893**.

The Welfare (TANF) Grant and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant, the total assistance package is **\$721**

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2001
 Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One School-Age Child in St. Clair County - East St. Louis, IL



* Note: Full-time minimum wage is the year 2001 Illinois minimum wage of \$5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.

per month in East St. Louis or **\$8,652** per year assuming no wage or other income. This amount is just over one-fourth (**27%**) of the Self-Sufficiency Standard for a three-person family in East St. Louis.

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the official poverty level for a family of three. A family consisting of one adult and two children would be considered “poor,” according to federal guidelines, if this family had a monthly income of **\$1,219** (**\$14,630** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family is under half (**46%**) of the Self-Sufficiency Wage actually needed for a three-person family (with one adult, one preschooler and one schoolage child). Even in the least expensive jurisdictions in Illinois, such as Pike County, the official poverty guideline is only about **59%** of the amount needed to meet family needs according to the Standard. And in Chicago (Cook County), the federal poverty level is just one-third of the Self-Sufficiency Standard.

Minimum Wage: A full-time worker at the federal minimum wage of **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the child care, child, and Earned Income Tax Credits—this worker would have a cash income of **\$1,120** per month, or **\$13,438** per year. This amount is more than her earnings alone because the federal EITC benefit for which she qualifies is the maximum, and is more than the taxes she owes. (At this income level, this worker only has to pay sales and payroll taxes—her income is below the threshold for paying federal income taxes. Nevertheless, because she does not pay federal income taxes, she does not receive either the Child Care Tax Credit or the Child Tax Credit.)

Even with the help of the federal EITC, however, a full-time job with the minimum wage provides under

one-half (**42%**) of the amount needed to be self-sufficient. If we assume that she pays taxes, but does not receive the EITC payments on a monthly basis—as is true of most workers—she will only receive **\$9,604** during the year, which is less than one-third of the Self-Sufficiency Standard (**30%**). For all three of these benchmarks there is an unusually large gap (compared to other states) between each of them and the Self-Sufficiency Wage.

Median Family Income: Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in East St. Louis is **\$54,400**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is thus **59%** of the median family income for East St. Louis.

The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families’ needs for housing assistance. Those with incomes below 50% of the median area income are considered “Very Low Income,” while those with incomes below 80% of the median are considered “Low Income.” (Almost all assistance is limited to the “Very Low Income” category, and even then, only about one-fourth of those eligible families receive housing assistance.) As in most states and localities where the Standard has been calculated, the Self-Sufficiency Standard for an East St. Louis family falls *between* 50% and 80% of area median income. That it is below the 80%-of-area-median-income/“Low Income” standard used by HUD suggests that the Standard is set at a minimally adequate level. At the same time, that it is above 50% of median income means that a substantial portion of Illinois families lack adequate income to meet their needs.

Comparing the Standard for Chicago to Other Major Cities

The Self-Sufficiency Standard has now been completed for 18 states or cities. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type can be directly compared. However, since the Standard has been done in different years in the various places, the numbers have been updated to the year 2001. While over a long period of time costs are likely to increase at different rates, for our purposes here it is acceptable to use the overall Consumer Price Index (CPI) (for the appropriate region or city) to update the Standards to make them comparable.

As can be seen in Table 4, we have chosen to compare the Standard for Chicago to ten other large American cities: Boston, Denver, Houston, Los Angeles, Milwaukee, New York City (Queens), Philadelphia, San Francisco, Seattle and Washington, DC.

For a single adult, the costs in Chicago require a Self-Sufficiency Wage of \$8.57 per hour, and are higher

than six of the cities listed and lower than the costs in Milwaukee, New York City (Queens), San Francisco and Washington, DC. The Self-Sufficiency Wage for the one-child family in Chicago shown in Table 4 is more than the wages for the same family types in Denver, Houston, and Seattle, but less than the cost of living in the remaining seven cities.

For the two-child families, the Self-Sufficiency Wage in Chicago is less than all the other cities except Houston, Philadelphia and Seattle. For example, the single adult with two children must earn \$18.13 per hour in Chicago to be self-sufficient, which is somewhat less than in most of the other cities, whose Self-Sufficiency Wages range from \$14.86 to \$25.89 per hour.

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

Table 4
The Self-Sufficiency Standard for Chicago
*(Excluding Downtown and Selected Northside Areas), Including South and West Suburbs**
Compared to Other Major Cities, 2001

City	Self-Sufficiency Standard Wage			
	Single Adult	Single Adult, Preschooler	Single Adult, Preschooler, Schoolage	Two Adults, Preschooler, Schoolage
Chicago, IL	\$8.57	\$14.87	\$18.13	10.07*
Boston, MA	\$8.28	\$16.82	\$20.41	\$11.09*
Denver, CO	\$7.99	\$14.76	\$18.90	\$10.72*
Houston, TX	\$6.16	\$10.56	\$14.86	\$8.51*
Los Angeles, CA	\$7.28	\$16.20	\$21.06	\$11.74*
Milwaukee, WI	\$8.93	\$16.37	\$20.24	\$11.87*
New York City (Queens), NY	\$9.47	\$18.35	\$22.95	\$12.56*
Philadelphia, PA	\$8.32	\$15.13	\$17.93	\$10.13*
San Francisco, CA	\$11.33	\$21.84	\$25.89	\$13.66*
Seattle, WA	\$6.82	\$14.22	\$17.59	\$9.60*
Washington, DC	\$8.70	\$17.49	\$24.71	\$13.59*

*per adult

All wages updated using regional urban CPI to the year 2001.

The Self-Sufficiency Wage Over Time

How much have the levels of Self-Sufficiency Wages changed in the last few years? Because this is the *second* Self-Sufficiency Report done in Illinois, we can answer that question in some detail. The first report calculating the Self-Sufficiency wage was done in 1998, based on 1996 data, and this current report is based on current, year 2001 data. Thus we have a difference of five years between the first report and this one.

What is quickly apparent from Table 5 below is that costs have risen throughout Illinois, but have done so at different rates, depending on place and family type, ranging from 17% to 43% over 5 years. The differences by location are also striking. The largest increases appear to be in St. Clair County.

Costs have gone up for all family types in all places, but by different amounts in different places, defying easy generalizations. Across the board, taxes have increased; particularly in St. Clair County where taxes have increased by 58% for a single parent with a preschool-aged child. In addition, for families with children, health care costs have risen over 25% in all counties, with a high of 48% in Cook County. Transportation, particularly insurance costs, have varied substantially, rising by over 75% in Decatur and by 97% in St. Clair County. Because other costs did not rise as fast as taxes and transportation, the *proportion* going to housing and child care declines in all these counties, though the costs have risen as well.

Table 5
**The Illinois Self-Sufficiency Standard for Four Family Types
by County, by Year, 1996 and 2001**

	1 Adult	One Adult, One Preschooler	One Adult, One Infant, One Preschooler	Two Adults, One Infant, One Preschooler
	annual	annual	annual	annual
Chicago MSA, Cook County*				
-1996	\$15,093	\$25,745	\$34,241	\$38,497
-2001	\$18,096	\$31,392	\$40,884	\$45,168
Change, 1996-2001	+20%	+22%	+19%	+17%
Franklin County				
-1996	\$9,764	\$15,403	\$21,186	\$27,732
-2001	\$12,220	\$19,333	\$26,402	\$33,636
Change, 1996-2001	+25%	+26%	+25%	+21%
Decatur MSA, Macon County				
-1996	\$10,675	\$17,877	\$24,813	\$30,492
-2001	\$13,428	\$22,270	\$30,216	\$37,061
Change, 1996-2001	+26%	+25%	+22%	+22%
Peoria-Pekin MSA, Peoria County				
-1996	\$10,978	\$19,074	\$26,520	\$31,651
-2001	\$14,808	\$25,780	\$33,903	\$40,214
Change, 1996-2001	+35%	+35%	+28%	+27%
St. Louis MSA, St. Clair County - East St. Louis				
-1996	\$11,317	\$18,577	\$25,336	\$30,867
-2001	\$15,925	\$26,635	\$34,467	\$41,224
Change, 1996-2001	+41%	+43%	+36%	+34%

*Cook County includes Chicago (Excluding Downtown and Selected Northside Areas(High Cost)), and South and West Suburbs (see list of areas at end of Appendix)

Closing the Gap Between Incomes and the Self-Sufficiency Standard

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

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the “poverty” level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by the expanding economy, helping families achieve self-sufficiency will be an even greater challenge in the future in the advent of economic downturns and dwindling time remaining on welfare.

The two basic strategies to close this gap in income are to (1) **raise wages** and/or (2) **reduce costs through supports**—public and/or private, in cash or “in kind.” On the one hand, there are a number of strategies that may help individuals to raise their wages. On the other hand, families may be provided with other resources, in cash or in kind, in the form of subsidies or other supports, that help fill the gap between their earnings and their families’ needs.

These two approaches are not mutually exclusive, but in fact can and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education and family responsibilities.

Raising Wages

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

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

Access to Nontraditional Jobs: For many women, nontraditional jobs (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Enhancing women’s access to these jobs—or training leading to these jobs—requires addressing a range of barriers that prevent women from entering and remaining in nontraditional occupations. Similarly, problems of sexual and racial harassment must be addressed in order for women and/or minorities to fully realize their potential.

Labor Market Reforms: As can be seen in Tables 1 through 3, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Higher wages also

have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers. Another approach to raising wages of workers are the Living Wage laws that mandate city contractors and employers receiving public subsidies pay a “living wage.” This policy would impact private sector workers’ wages as well as public sector workers.

Removing Barriers to Employment: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. Pay Equity laws would raise the wages of women and people of color who are subject to race and gender-based discrimination. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employ-

ers, unions, advocates, training providers and educators, welfare officials and program participants—to partner together to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming.

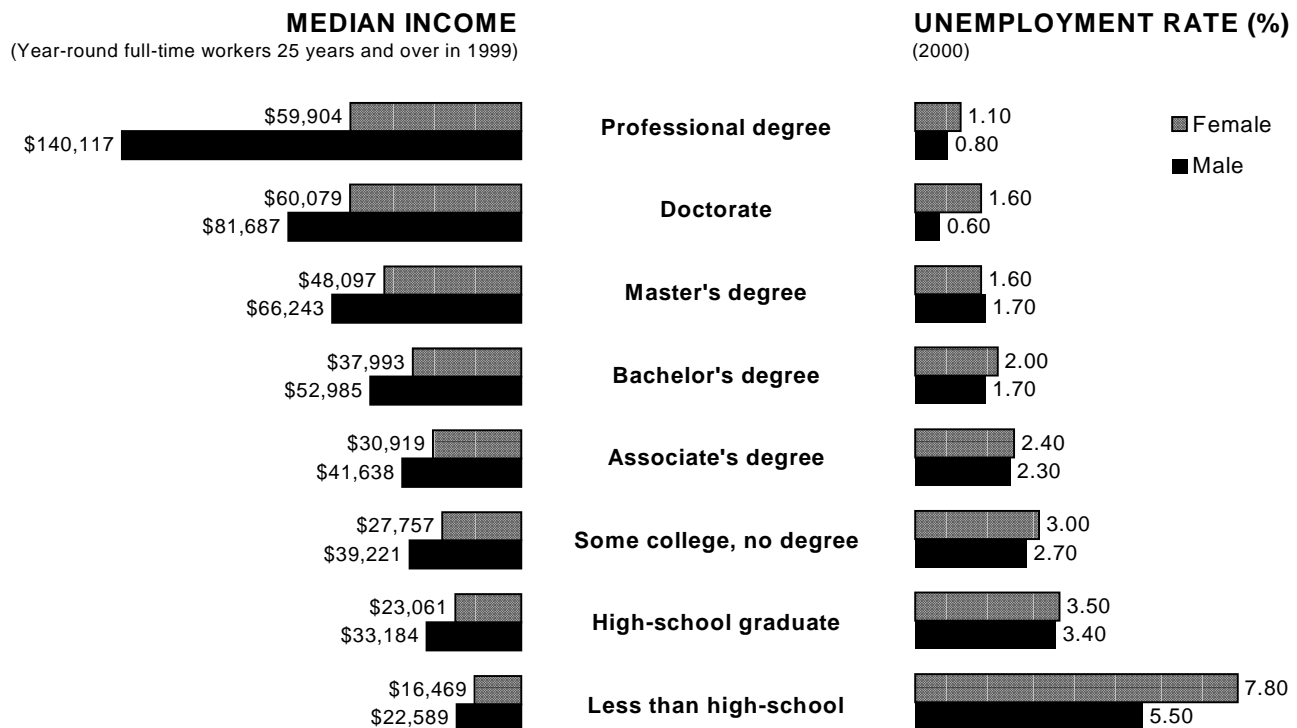
Reducing Costs and Meeting Basic Needs Through Supports

There are a number of ways to address the gap between wages and family needs, thus helping low-income families achieve self-sufficiency. Below we discuss several of these alternatives, and then in the next section model the effects on a family of adding these resources to their wages.

- **Work Supports:** While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without the assistance of temporary work supports, many families cannot achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF), housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or other plan), and/

Figure 3

Impacts of Education on Unemployment and Earnings by Gender



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

or transportation subsidies all aid families as they struggle to become economically independent. At the crucial point in their lives of entering employment, such work supports can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help a family maintain employment, which is a necessary condition for improving wages.

- **Child Support:** While not an option for all families, whenever possible child support from absent, non-

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

custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. Nevertheless, whatever the amount, child support payments reduce the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.

- **Health Care Coverage:** While health care expenses are a relatively small cost item in most of these family type budgets (less than 10%), health care coverage is essential. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. Without health benefits, parents have to make the difficult choice between (1) not working and retaining eligibility for health care coverage (through welfare/Medicaid), and (2) employment without health care coverage for their families.

However, with the expansions in Medicaid and the state-supported Child Health Insurance Program—known as Kid Care in Illinois—many families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one full year. After that, and for those families not transitioning from welfare, children can be covered by Medicaid or by CHIP, depending upon each child's age, family income and size.²¹

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

In Table 6, we examine the effect of adding work supports for a family consisting of a single parent and two children, an infant and a preschooler, living in Sangamon County (Springfield). This table illustrates the impact of work supports in different combinations and under different cost of living conditions. The basis for these numbers can be found in the section entitled How the Standard is Calculated, starting on page 5.

Treatment of Tax Credits. Although we include the Earned Income Tax Credit (when a family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. Although by law a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.²²

While this money is frequently used, according to research, to meet important family needs such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.²³ Moreover, because of fluctuating hours and wages over the year, many workers find it difficult to gauge how much EITC they will be receiving when they file their taxes at the beginning of the next year.

We show the federal EITC only in terms of the total amount of EITC for which this family would qualify when they file their taxes the following year, if they worked at this wage for the entire year. (See the last line, at the bottom of Table 6.) Note that because these amounts are not received during the month or year shown here, they are not included in the calculation of the wages shown.

The Self-Sufficiency Standard (Column #1): In the first column of the table, the Standard provides the full amount of each of the family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). With child care expenses of \$791 per month and housing

costs of \$542 per month, it is not surprising that for this single parent the Self-Sufficiency Wage is **\$14.85** per hour in Springfield.

Private Support:

Child Support (Column #2): In the second column of Table 6, the private "subsidy" of child support is added. The amount of \$187 shown is the average child support payment per family per month (for families receiving support), as reported by the state.²⁴ Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes and tax credits as well. Taxes decrease from \$480 in Springfield in Column #1—when all income is earned, to \$421—when some income is received as child support. Note that altogether, these changes reduce the amount this single parent must earn to meet her family's needs by from \$14.85 to **\$13.59** per hour. Receipt of child support reduces the wage needed to meet living costs enough to qualify for an increased EITC.

Public Work Supports:

Child Care (Column #3): In the third column, we show the effect of a child care work support or subsidy available to low-income families, that is, families with incomes below 50% of the state median income. This work support substantially reduces child care costs for this family, by more than \$500 per month.

This work support alone reduces the Self-Sufficiency wage by approximately one-fourth in Springfield, from \$14.85 to **\$11.24** per hour. As with other work supports to be considered below, this impact comes in two ways: the child care aid directly reduces the cost of child care, but it also—by lowering the amount of income that must be earned—reduces taxes and/or increases tax credits such as the EITC. Thus the impact of each dollar in work supports is "multiplied" by its effect on taxes and tax credits.

Table 6
Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage
of a Single Parent with One Infant and One Preschool-age Child
Springfield, IL MSA, Sangamon County - 2001

	#1	WORK SUPPORTS				
		#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	Child Care	Child Care, Food Stamps, & Health Care [Medicaid]	Child Care, [Food Stamps], & Health Care [KidCare-CHIP]	Housing, Child Care [KidCare-CHIP], Food Stamps, & Tax Relief
Monthly Costs:						
Housing	\$542	\$542	\$542	\$542	\$542	\$453
Child Care	\$791	\$791	\$238	\$150	\$194	\$150
Food	\$345	\$345	\$345	\$260	\$345	\$285
Transportation	\$207	\$207	\$207	\$207	\$207	\$207
Health Care	\$230	\$230	\$230	\$0	\$92	\$92
Miscellaneous	\$211	\$211	\$211	\$211	\$211	\$211
Taxes	\$480	\$421	\$310	\$188	\$255	\$171
Earned Income Tax Credit	-\$13	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$80	-\$80	-\$55	-\$37	-\$47	-\$38
Child Tax Credit (-)	-\$100	-\$87	-\$51	\$0	-\$28	-\$1
Child Support	\$0	-\$187	\$0	\$0	\$0	\$0
Self-Sufficiency Wage:						
Hourly	\$14.85	\$13.59	\$11.24	\$8.64	\$10.07	\$8.70
Monthly	\$2,613	\$2,392	\$1,978	\$1,521	\$1,772	\$1,530
Annual	\$31,351	\$28,703	\$23,736	\$18,254	\$21,264	\$18,365
Annual EITC (federal)	\$149	\$708	\$1,754	\$2,911	\$2,275	\$2,887

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

In Springfield, the child care costs are heavily subsidized at this income level, reducing monthly child care costs to \$150. Likewise, we assume that Medicaid reduces her health care costs to zero. She also

receives a partial Food Stamps benefit. Altogether, by substantially lowering the income that must be earned to pay for her basic needs, these three work supports also decrease the taxes owed by more than the lost tax credits. Altogether, this lowers the wages required to meet basic needs to **\$8.64** per hour, which is just over one-half of the full Self-Sufficiency Wage. The annual EITC to which she will be entitled is substantial, totaling \$2911.

It should be noted that we attempted to model work supports together with a partial TANF cash grant. That is, under Illinois state earned income disregard rules,

families may keep (or have disregarded) two-thirds of their earnings (after work costs deductions). As earnings increase, their cash grant decreases, until their earnings reach about triple the grant, at which point the cash grant becomes zero. We found that families would lose all cash benefits before their combined income was enough to meet their needs, *even with the help of work supports (child care, Food Stamps and Medicaid)*. In other words, *even with the help of these work supports*, a parent's earnings must be considerably more than triple the cash grant in order to meet their needs.

Child Care and Health Care [KidCare-CHIP] (Column #5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for her whole family, although her children remain eligible for KidCare-CHIP (if family income remains below 185% of poverty). In the fifth column of Table 6, we model this change by assuming that the children's health care costs (including both insurance and out-of-pocket costs) are covered by KidCare-CHIP. The parent's cost is not covered, however, so the parent must pay for her share of the health insurance premium that is available through her employer, and out-of-pocket costs for herself. These costs total \$92 in Springfield.

The Self-Sufficiency Standard can be used in a variety of settings: to assist welfare clients find the best route out of poverty, to help organizations better target their education and training resources, to aid policy makers analyze proposals on tax policy, programs and economic development.

Although this amount is not large, the loss of Medicaid coverage for herself means that she must increase her earnings to pay for her health care costs, which in turn means that she loses eligibility for Food Stamps. The increased income needed to make up this loss also pushes her up to a higher bracket for her child care co-payment, and altogether she must now earn **\$10.07** per hour in Springfield (an increase of about \$1.50 an hour), just to be able to meet her needs at the same level as when Medicaid covered all of her family's health care costs.

Housing, Child Care, Food Stamps, Health Care [CHIP], and Tax Relief (Column #6): In the sixth column we have modeled the combination of child care,

Food Stamps, health care [KidCare-CHIP], housing assistance, and tax relief. Housing assistance typically reduces the cost of housing so that families pay only 30% of their income for housing and utilities. This aid reduces housing costs by almost \$100 in Springfield. In addition, we have modeled "tax relief", which consists of making the state EITC refundable and increasing the exemptions for children to \$6000 each (thus making state income taxes more like federal taxes, which use family deductions as well as personal exemptions). (The state EITC is 5% of the federal EITC, but currently can only be taken as a credit against taxes and is not refundable). The combination of these work supports and tax reliefs reduces the income needed to meet other needs, lowering the co-payments as well. Altogether, these reduce the income needed to meet this family's needs to **\$8.70** per hour.

The figures in Tables 6 provide examples for one family—a single parent with one infant and one preschool-age child, living in Springfield. The impact of various work supports and taxes varies in different communities and family types, depending on cost levels and policy choices. What is clear from this example is that public policy choices can have a substantial impact on the ability of families to become self-sufficient, assisting families who receive the supports for which they are eligible.

We were unable to model the same subsidies for an equivalent family in Chicago. This is because a parent who earns enough to cover all her family's basic needs except child care earns too much to qualify for child care subsidies under Illinois rules, when applied to higher cost areas such as Chicago. In other words, eligibility for child care subsidies ends well below the level at which a family stops needing subsidies to cover their basic needs in Chicago. The same proved true for the welfare-to-work package of food stamps, Medicaid and child care: eligibility for these subsidies ended below the level at which a family has adequate resources to meet all their needs, both subsidized and non-subsidized.

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

targeted programs and tax policies can play an important role in helping families become fully self-sufficient.

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

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.²⁵ In the Chicago region, four out of five TANF recipients, do not benefit from housing subsidies. More than 60,000 households region-wide are currently on waiting lists for Section 8 vouchers to help subsidize their rent in the private market, whether in their existing unit or elsewhere.²⁶
- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators, and the Urban Institute reported that about two-thirds of those that left the Food Stamps program as they left welfare remained eligible.²⁷
- Only 10% of about 15 million eligible children are receiving child care assistance nationwide; in Illinois, nearly 22% receive assistance.²⁸
- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Child Health Insurance Program) enrollment²⁹. In Illinois, there are 131,347 children served by KidCare out of approximately 191,000 estimated to be eligible.³⁰
- Although 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of \$312 represents just 17% of a single mother's, and 11% of a single father's income.³¹

How the Self-Sufficiency Standard Can Be Used

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare clients choosing the best route out of poverty for themselves and their families, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on tax policy, work supports, welfare-to-work programs, economic development plans, education and training.

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

The Self-Sufficiency Standard as a Policy Tool

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the *Targeted Jobs Strategy*. This strategy

The Self-Sufficiency Standard can be used in a variety of settings: to assist welfare clients choosing the best route out of poverty, to help organizations better target their education and training resources, or to aid policymakers analyzing proposals on tax policy programs and economic development.

uses the Standard to assess the ability of various jobs, occupations, and sectors to provide self-sufficient wages for workers. The Standard is used together with analysis of the current local labor market supply and demand (to determine jobs that have expanding but unfilled openings), an assessment of the available job training and education infrastructure, and an evaluation

of the skills and location of current/potential workers. Through such an analysis, it is possible to assess the jobs and sectors on which to target training and counseling resources.

The Standard has also been used to *evaluate economic development proposals*. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well. Thus, such proposals can be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential workers and their families.

The Standard has also been used to *evaluate the impact of proposed policy changes*. As shown in this report (see Tables 6 and 7), the Standard can be used to evaluate the impact of restructuring work support programs, changing co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. It can similarly be used to look at the impact of changing program rules—such as requiring parents to enter employment when their youngest child reaches the age of three years instead of the current twelve months—on both individual families and state budgets.

The Standard can be used to *target education and job training investments*. Given the Self-Sufficiency Wages for most family types, the Standard can help make the case for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and minorities. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages.

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

By determining the wages necessary to meet basic needs, the Standard provides information for setting

minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/school district in California for child care workers' salaries. It has also been used by private agencies, such as Community Action Agencies, to evaluate the adequacy of their own salary schedules. The Standard can and has been used in communities elsewhere to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

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

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

The Self-Sufficiency Standard as a Counseling Tool

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

The Budget Worksheet also provides both counselors and clients with information on available programs and

work supports, integrating in one place a wide range of possibilities not usually brought together—even though clients often must coordinate these various programs in their lives.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. By demonstrating how the various

The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level — or are high enough to disqualify them from welfare — are nevertheless far below what they need to meet their families' basic needs.

components fit together, it helps facilitate the coordination of various providers of services and supports, both public and private, such as child care providers, community organizations and education and training organizations.

The Self-Sufficiency Standard in Research

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

Conclusion

With the passage of the 1996 welfare legislation—particularly with the advent of work requirements and time limits—helping low-income persons or welfare recipients become self-sufficient has become a top priority. The Self-Sufficiency Standard documents the cost of living that families of different sizes must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most families, earnings that are above the official poverty level or earnings that are high enough to disqualify them from welfare are nevertheless far below what they need to meet their families' basic needs.

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

The Standard has been calculated for a number of other states, including California, Colorado, Connecticut, Indiana, Iowa, Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, South Dakota, Texas, Wisconsin, Washington state and the Washington, DC metropolitan area.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further implications of the Self-Sufficiency Standard for Illinois, to order this publication or the Standard for a particular county, or to find out more about the Illinois Family Economic Self-Sufficiency Project, please contact Women Employed at (312) 782-3902 or info@womenemployed.org.

Endnotes

¹ Anonymous quote in Elizabeth A. Gowdy and Susan R. Pearlmutter, "Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women," in Liane V. Davis, ed., *Building on Women's Strengths: A Social Work Agenda for the Twenty-First Century* (New York: The Haworth Press, 1994), p. 93.

² See for example, William O'Hare, Taynia Mann, Kathryn Porter and Robert Greenstein, *Real Life Poverty in America: Where the American Public Would Set the Poverty Line*, Center on Budget and Policy Priorities, July 1990.

³ Using the Fair Market Rents for two-bedroom units, which is the cost of housing including utilities at the 40th percentile (see below for further explanation) housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost \$1,362. This is almost four times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs \$347 per month.

⁴ One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Constance Citro and Robert Michael, eds., *Measuring Poverty: A New Approach*, Washington, DC: National Academy Press, 1995.

⁵ The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Barbara Bergmann and Trudi Renwick, "A Budget-Based Definition of Poverty: With an Application to Single-Parent Families," *The Journal of Human Resources*, Vol.28, No.1, p.1-24, Winter 1993. Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state.

⁶ *Boston Globe*, 9/25/98.

⁷ While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), working part-time is clearly the desirable option under many circumstances—such as when the children are very young, or in need of special care, or affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option.

⁸ Quoted in Gowdy and Pearlmutter, *op.cit.*, p. 91.

⁹ These costs are based on a survey of units that have been on the market within the last two years, and exclude both

new housing (two years old or less), and substandard and public housing.

¹⁰ Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

¹¹ Under the 1988 Family Support Act (which was superseded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies.

¹² Child care centers are more frequently used for older children (two to four years old) than for infants (J.R. Veum and P. M. Gleason, October, 1991. "Child Care Arrangements and Costs." *Monthly Labor Review*. p. 10-17.) However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care.) See J. Capizzano, G. Adams, and F. Sonenstein. March 2000. *Child Care Arrangements for Children under Five: Variation across States*. Washington, DC: The Urban Institute. National Survey of America's Families, Series B, No. b-7.

¹³ Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

¹⁴ See C. Porter and E. Deakin. December 1995. *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

¹⁵ Illinois Department of Insurance On-Line Interactive Premium Comparison Programs, www.ins.state.il.us/pc2.nsf

¹⁶ According to the Bureau of Labor Statistics, 83% of non-temporary workers have health insurance provided through their employer.

¹⁷The Henry J. Kaiser Family Foundation, State Health Facts Online, *Illinois: Average Annual Total Employment-Based Premiums, 1998* <http://statehealthfacts.kff.org>

¹⁸ A. Foster Higgins & Co., Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1993-1996* (Princeton, NJ: A. Foster Higgins & Co., Inc., 1994-1997), and William M. Mercer, Inc., *Tables: National Survey of Employer-Sponsored Health Plans, 1997 and 1998*, (New York, NY: William M. Mercer, Inc., 1998 and 1999).

¹⁹ See Citro and Michael, *op.cit.*

²⁰ In the report, single parents are referred to as “she” because over 90% of single parents are women.

²¹ Under CHIP, health care coverage is provided for children in families with net incomes (after certain deductions, such as for child care) that are less than 235% of poverty, with families with net incomes between 200% and 235% paying a small premium of \$25-50 per family, depending upon where they live in Illinois.

²² Of returns filed in 1999, only 183,859 taxpayers reported having received advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda of the Center on Budget and Policy Priorities, based on data reported in the IRS income Tax Section is “Monthly Operational Review of Earned Income Credit.”)

²³ Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a “lump sum” is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See J. L. Romich and T. Weisner. October 1999. *How Families View and Use the EITC: The Case for Lump-sum Delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

²⁴ Lydia Scoon-Rogers, *Child Support for Custodial Mothers and Fathers: 1995*. U.S. Bureau of the Census, Current Population Reports (P60-196, March 1999).

²⁵ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

²⁶ The Great Cities Institute, Survey Research Library, The Center for Urban Real Estate, Urban Planning and Policy Program, and The Urban Institute, *For Rent: Housing Options in the Chicago Region 1999*. Prepared for Metropolitan Planning Council.

²⁷ “Current News and Analysis: 8.6 Million Fewer Food Stamp Participants in March 2000 than March 1996, Yet Studies Show Persistent Need”, <http://www.frac.org/html/news/fsmar00nos.html>. Also see Sheila R. Zedlewski and Sarah Brauner, *Are the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads?* The Urban Institute: Assessing the New Federalism, National survey of America’s Families (NSAF). Series B, No. B-3, November 1999.

²⁸ “According to new state-reported statistics for fiscal year 1999, 1.8 million children in low-income families are receiving federal child-care subsidies on an average monthly basis. This is a slight increase from the 1.5 million children served in 1998.” In Illinois, 21.9 percent of eligible children are receiving child care subsidies according to the Illinois Department of Human Services.

²⁹ Families USA, *One Step Forward, One Step Back: Children’s Health Coverage after CHIP and Welfare Reform*. October 1999.

³⁰ Illinois Department of Public Aid KidCare Facts: www.state.il.us/dpa/kidcare/html/enrollment.html

³¹ Lydia Scoon-Rogers, *op. cit.*

Data Sources

Data Type	Source	Assumptions
Child Care	Illinois Network of Child Care Resource and Referral Agencies - 4th Quarter - Year 2001 State of Illinois Aggregate Report. The Report is broken down into 16 areas of the state.	Infant costs (which are the average of "infant", "toddlers", and "two's" categories in the report) were calculated with the full time costs of care in a licensed family child care home. Preschool costs (which are the average of "3's and 4's" and "5's and K's" in the report) were calculated with the full time costs of care in a licensed child care center. School-age costs (which is the average of "6-12 years" in the report) are the part-time (before and after school) costs of care in licensed child care centers.
Food	USDA Low-Cost Food Plan, June 2001.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Medical Expenditure Panel Survey, http://www.meeps.ahcpr.gov/MEPSNct/IC/MEPSnetIC.asp BlueCross/BlueShield of Illinois Area Factors (4 area rate differentials in the state) for individual plans. Out of Pocket Costs: U.S. Department of Health and Human Services. 1987. <i>National Expenditure Survey</i> . <i>The Future of Children</i> . Winter 1992.	MEPS provides a statewide average for both single and family coverage in 1998. Updated with Medical Consumer Price Index. Used in ratio with MEPS to provide geographic variance within the state. Out of pocket costs are by age, and are updated with the Medical CPI
Housing	Department of Housing and Urban Development; <i>Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2002</i> . (10/01/01). (www.huduser.org). Approved Plans from Public and Indian Housing Authorities	Fair Market Rents are varied by individual PHA payment standards, which reflect sub-MSA and county or sub-county cost variations and range from 90-120% of FMR or 50th percentile. The Chicago, IL MSA uses the 50th percentile FMR. Cook County has been divided into 4 different areas which are listed at the end of the appendix.
Taxes	U.S. Department of Treasury -IRS 1040 Instructions, State Income Tax Form, and State Tax Department Regulations Illinois Department of Revenue Sales Tax Reference Manual www.revenue.state.il.us/taxforms	Taxes included state sales tax, federal and state income taxes, and payroll taxes. Sales taxes are calculated only on "miscellaneous" items. Standard deduction and all income from wages. Sales taxes vary by county (6.25%-7.75%). There is a 1% tax on food.
Transportation	Public: Chicago Transit Authority www.transitchicago.com Pace (Chicago suburbs) www.pacebus.com/pacebus.htm Private: Illinois Department of Insurance On-line Interactive Premium Comparison Programs www.ins.state.il.us/pc2.nsf/ "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the US: 1990 Census" (www.census.gov) <i>State Averages Expenditures & Premiums for Personal Automobile Insurance in 1998</i> , April 1998. National	Public Transportation: 30 day pass \$75.00 Using the premiums listed in the Illinois Insurance Commissioner's Office report for the top five market share auto insurance companies in Illinois, and the Annual Reports for auto insurance premiums, the amount for each county is calculated using the ratio to vary the statewide average cost of auto insurance (from the National Insurance Commissioners report).
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products and household items, personal hygiene items and telephone.

About the Authors

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

Jennifer Brooks is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). Ms. Brooks has worked on the Self-Sufficiency Standards for seven states through her work on WOW’s State Organizing Project for Family Economic Self-Sufficiency. Ms. Brooks oversees the development and implementation of the Standard in the states; oversees WOW’s local, state and federal legislative involvement; assists in formulation of WOW’s policy positions; works to build coalitions of advocates at the local and regional levels; and provides technical assistance to WOW’s state and local partners on issues related to women, work and poverty. Ms. Brooks received a Master’s Degree in Public Policy with a Concentration in Women’s Studies from The George Washington University.

List of Illinois Metropolitan Areas and Non-Metropolitan Counties

Metropolitan Areas

Bloomington-Normal, IL MSA

McLean County

Champaign-Urbana, IL MSA

Champaign County

Chicago, IL MSA

Cook County

DuPage County

Kane County

Lake County

McHenry County

Will County

Davenport-Moline-Rock Island, IA-IL MSA

Henry County

Rock Island County

Decatur, IL MSA

Macon County

Kankakee, IL PMSA

Kankakee County

Peoria-Pekin, IL MSA

Peoria County

Tazewell County

Woodford County

Rockford, IL MSA

Boone County

Ogle County

Winnebago County

St. Louis, MO-IL, MSA

Clinton County

Jersey County

Madison County

Monroe County

St. Clair County

Springfield, IL MSA

Menard County

Sangamon County

Non-Metropolitan

Counties

Adams County

Alexander County

Bond County

Brown County

Bureau County

Calhoun County

Carroll County

Cass County

Christian County

Clark County

Clay County

Coles County

Crawford County

Cumberland County

DeKalb County

DeWitt County

Douglas County

Edgar County

Edwards County

Effingham County

Fayette County

Ford County

Franklin County

Fulton County

Gallatin County

Greene County

Grundy County

Hamilton County

Hancock County

Hardin County

Henderson County

Iroquois County

Jackson County

Jasper County

Jefferson County

Jo Daviess County

Johnson County

Kendall County

Knox County

LaSalle County

Lawrence County

Lee County

Livingston County

Logan County

McDonough County

Macoupin County

Marion County

Marshall County

Mason County

Massac County

Mercer County

Montgomery County

Morgan County

Moultrie County

Perry County

Piatt County

Pike County

Pope County

Pulaski County

Putnam County

Randolph County

Richland County

Saline County

Schuyler County

Scott County

Shelby County

Stark County

Stephenson County

Union County

Vermilion County

Wabash County

Warren County

Washington County

Wayne County

White County

Whiteside County

Williamson County

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

Table 1
The Self-Sufficiency Standard for Bloomington-Normal, IL MSA, 2001
McLean County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	436	584	584	584	584	812	584	584
Child Care	0	410	468	878	271	1149	878	739
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	90	166	171	224	176	289	264	253
Taxes	221	374	397	535	314	712	620	576
Earned Income								
Tax Credit (-)	0	-47	-34	0	-143	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.91	\$11.73	\$12.20	\$16.04	\$11.35	\$20.77	\$9.51 per adult	\$9.03 per adult
-Monthly	\$1,217	\$2,064	\$2,147	\$2,823	\$1,997	\$3,656	\$3,347	\$3,177
-Annual	\$14,599	\$24,769	\$25,766	\$33,873	\$23,966	\$43,869	\$40,161	\$38,124

Table 2
The Self-Sufficiency Standard for Champaign-Urbana, IL MSA, 2001
Champaign County

Monthly Costs	Adult	Adult +						
		infant	preschooler	preschooler	teenager	schoolage	preschooler	schoolage
Housing	483	628	628	628	628	858	628	628
Child Care	0	386	426	812	265	1077	812	691
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	95	168	171	222	180	286	262	252
Taxes	240	385	398	527	331	703	612	575
Earned Income								
Tax Credit (-)	0	-41	-33	0	-130	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.31	\$11.95	\$12.23	\$15.86	\$11.71	\$20.56	\$9.42 per adult	\$9.01 per adult
-Monthly	\$1,287	\$2,103	\$2,152	\$2,791	\$2,060	\$3,618	\$3,315	\$3,172
-Annual	\$15,442	\$25,239	\$25,821	\$33,489	\$24,724	\$43,417	\$39,779	\$38,063

Table 3
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
Cook County - Northern Suburbs*

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	896	1069	1069	1069	1069	1337	1069	1069
Child Care	0	522	539	1061	349	1410	1061	888
Food	176	257	266	345	461	464	496	544
Transportation	75	75	75	75	75	75	150	150
Health Care	102	238	214	261	267	284	322	298
Miscellaneous	125	216	216	281	222	357	310	295
Taxes	357	592	593	760	545	1034	802	745
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.83	\$16.36	\$16.37	\$20.87	\$16.18	\$26.89	\$11.45 per adult	\$10.82 per adult
-Monthly	\$1,730	\$2,879	\$2,882	\$3,673	\$2,848	\$4,732	\$4,029	\$3,809
-Annual	\$20,762	\$34,543	\$34,583	\$44,071	\$34,176	\$56,782	\$48,352	\$45,705

Table 4
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
Cook County - Chicago: Downtown and Selected Northside Areas (High Cost)*

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	822	980	980	980	980	1225	980	980
Child Care	0	522	539	1061	349	1410	1061	888
Food	176	257	266	345	461	464	496	544
Transportation	75	75	75	75	75	75	150	150
Health Care	107	255	231	279	284	302	339	315
Miscellaneous	118	209	209	274	215	348	303	288
Taxes	330	564	565	732	517	948	774	717
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.25	\$15.75	\$15.77	\$20.26	\$15.58	\$25.81	\$11.14 per adult	\$10.52 per adult
-Monthly	\$1,628	\$2,772	\$2,775	\$3,566	\$2,741	\$4,542	\$3,923	\$3,702
-Annual	\$19,538	\$33,264	\$33,304	\$42,792	\$32,897	\$54,501	\$47,074	\$44,427

Table 5
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
Cook County - Chicago (Excluding Downtown and Selected Northside Areas (High Cost)*),
Including South and West Suburbs

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	747	891	891	891	891	1114	891	891
Child Care	0	522	539	1061	349	1410	1061	888
Food	176	257	266	345	461	464	496	544
Transportation	75	75	75	75	75	75	150	150
Health Care	102	238	214	261	267	284	322	298
Miscellaneous	110	198	198	263	204	335	292	277
Taxes	299	522	523	690	466	897	732	675
Earned Income								
Tax Credit (-)	0	0	0	0	-27	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.57	\$14.85	\$14.87	\$19.36	\$14.46	\$24.72	\$10.69 per adult	\$10.07 per adult
-Monthly	\$1,508	\$2,613	\$2,616	\$3,407	\$2,546	\$4,350	\$3,764	\$3,543
-Annual	\$18,097	\$31,358	\$31,398	\$40,884	\$30,549	\$52,199	\$45,166	\$42,519

Table 6
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
Cook County - Cicero

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	672	802	802	802	802	1003	802	802
Child Care	0	522	539	1061	349	1410	1061	888
Food	176	257	266	345	461	464	496	544
Transportation	75	75	75	75	75	75	150	150
Health Care	102	238	214	261	267	284	322	298
Miscellaneous	102	189	190	254	195	324	283	268
Taxes	269	487	488	656	417	854	698	640
Earned Income								
Tax Credit (-)	0	0	0	0	-67	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.93	\$14.09	\$14.11	\$18.60	\$13.41	\$23.78	\$10.32 per adult	\$9.69 per adult
-Monthly	\$1,396	\$2,481	\$2,484	\$3,274	\$2,359	\$4,185	\$3,631	\$3,411
-Annual	\$16,756	\$29,767	\$29,807	\$39,293	\$28,312	\$50,215	\$43,575	\$40,928

Table 7
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
DuPage County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	896	1069	1069	1069	1069	1337	1069	1069
Child Care	0	651	661	1312	435	1747	1312	1096
Food	176	257	266	345	461	464	496	544
Transportation	75	75	75	75	75	75	150	150
Health Care	102	238	214	261	267	284	322	298
Miscellaneous	125	229	228	306	231	391	335	316
Taxes	355	639	638	854	576	1266	896	822
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.82	\$17.43	\$17.39	\$22.97	\$16.89	\$30.31	\$12.50 per adult	\$11.69 per adult
-Monthly	\$1,729	\$3,068	\$3,061	\$4,043	\$2,973	\$5,335	\$4,399	\$4,115
-Annual	\$20,745	\$36,818	\$36,732	\$48,516	\$35,681	\$64,018	\$52,793	\$49,380

Table 8
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
Kane County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	747	891	891	891	891	1114	891	891
Child Care	0	651	661	1312	435	1747	1312	1096
Food	176	257	266	345	461	464	496	544
Transportation	209	215	215	215	215	215	410	410
Health Care	95	215	191	239	244	262	299	276
Miscellaneous	123	223	222	300	225	380	341	322
Taxes	344	612	610	825	545	1183	912	837
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.62	\$16.89	\$16.85	\$22.42	\$16.34	\$29.17	\$12.73 per adult	\$11.92 per adult
-Monthly	\$1,693	\$2,973	\$2,966	\$3,947	\$2,876	\$5,135	\$4,481	\$4,196
-Annual	\$20,322	\$35,680	\$35,593	\$47,361	\$34,511	\$61,617	\$53,771	\$50,351

Table 9
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
Lake County

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	747	891	891	891	891	1114	891	891
Child Care	0	564	597	1161	420	1581	1161	1017
Food	176	257	266	345	461	464	496	544
Transportation	205	211	211	211	211	211	403	403
Health Care	102	238	214	261	267	284	322	298
Miscellaneous	123	216	218	287	225	365	327	315
Taxes	345	585	592	774	547	1079	859	812
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$9.65	\$16.32	\$16.47	\$21.30	\$16.37	\$27.66	\$12.15 per adult	\$11.65 per adult
-Monthly	\$1,698	\$2,871	\$2,899	\$3,750	\$2,881	\$4,869	\$4,278	\$4,100
-Annual	\$20,378	\$34,458	\$34,782	\$44,996	\$34,575	\$58,426	\$51,336	\$49,202

Table 10
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
McHenry County

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	822	980	980	980	980	1225	980	980
Child Care	0	598	629	1227	404	1631	1227	1033
Food	176	257	266	345	461	464	496	544
Transportation	276	282	282	282	282	282	544	544
Health Care	95	215	191	239	244	262	299	276
Miscellaneous	137	233	235	307	237	386	355	338
Taxes	399	651	658	852	594	1226	965	899
Earned Income								
Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.82	\$17.76	\$17.90	\$23.02	\$17.40	\$29.81	\$13.31 per adult	\$12.60 per adult
-Monthly	\$1,905	\$3,126	\$3,150	\$4,052	\$3,062	\$5,246	\$4,686	\$4,434
-Annual	\$22,856	\$37,517	\$37,806	\$48,627	\$36,741	\$62,956	\$56,231	\$53,204

Table 11
The Self-Sufficiency Standard for Chicago, IL MSA, 2001
Will County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	747	891	891	891	891	1114	891	891
Child Care	0	489	522	1011	328	1339	1011	850
Food	176	257	266	345	461	464	496	544
Transportation	292	297	297	297	297	222	425	425
Health Care	102	238	214	261	267	284	322	298
Miscellaneous	132	217	219	281	224	342	315	301
Taxes	379	589	596	749	545	916	809	756
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$10.38	\$16.41	\$16.57	\$20.77	\$16.32	\$25.30	\$11.62 <i>per adult</i>	\$11.04 <i>per adult</i>
-Monthly	\$1,827	\$2,888	\$2,916	\$3,655	\$2,873	\$4,452	\$4,089	\$3,886
-Annual	\$21,922	\$34,662	\$34,986	\$43,860	\$34,475	\$53,429	\$49,065	\$46,627

Table 12
The Self-Sufficiency Standard for Davenport-Moline-Rock Island, IA-IL MSA, 2001
Henry County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	405	502	502	502	502	648	502	502
Child Care	0	368	398	766	218	984	766	616
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	87	154	156	205	162	256	245	233
Taxes	210	309	318	446	254	585	546	498
Earned Income Tax Credit (-)	0	-86	-80	-41	-189	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-27	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$10.35	\$10.53	\$14.09	\$10.10	\$18.00	\$8.70 <i>per adult</i>	\$8.17 <i>per adult</i>
-Monthly	\$1,172	\$1,821	\$1,854	\$2,481	\$1,777	\$3,168	\$3,062	\$2,876
-Annual	\$14,066	\$21,854	\$22,247	\$29,768	\$21,324	\$38,017	\$36,740	\$34,507

Table 13
The Self-Sufficiency Standard for Davenport-Moline-Rock Island, IA-IL MSA, 2001
Rock Island County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	446	552	552	552	552	713	552	552
Child Care	0	368	398	766	218	984	766	616
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	92	159	161	210	167	262	250	238
Taxes	226	336	344	473	277	610	565	517
Earned Income								
Tax Credit (-)	0	-70	-65	-19	-172	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-41	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.01	\$10.91	\$11.08	\$14.68	\$10.56	\$18.55	\$8.91 per adult	\$8.38 per adult
-Monthly	\$1,233	\$1,921	\$1,950	\$2,584	\$1,859	\$3,265	\$3,136	\$2,950
-Annual	\$14,799	\$23,049	\$23,400	\$31,014	\$22,311	\$39,177	\$37,633	\$35,400

Table 14
The Self-Sufficiency Standard for Decatur, IL MSA, 2001
Macon County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	369	475	475	475	475	641	475	475
Child Care	0	385	426	811	265	1076	811	691
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	84	153	156	207	164	264	247	237
Taxes	196	304	319	455	263	618	553	516
Earned Income								
Tax Credit (-)	0	-89	-80	-33	-182	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-32	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.36	\$10.24	\$10.54	\$14.31	\$10.28	\$18.72	\$8.77 per adult	\$8.37 per adult
-Monthly	\$1,119	\$1,802	\$1,856	\$2,518	\$1,810	\$3,295	\$3,088	\$2,947
-Annual	\$13,424	\$21,624	\$22,270	\$30,216	\$21,719	\$39,534	\$37,061	\$35,364

Table 15
The Self-Sufficiency Standard for Kankakee, IL MSA, 2001
Kankakee County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	463	616	616	616	616	788	616	616
Child Care	0	489	522	1011	328	1339	1011	850
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	93	178	179	241	185	305	281	267
Taxes	232	432	442	599	353	777	684	632
Earned Income Tax Credit (-)	0	-12	-7	0	-112	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-86	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.14	\$12.96	\$13.16	\$17.43	\$12.18	\$22.17	\$10.21 per adult	\$9.63 per adult
-Monthly	\$1,257	\$2,281	\$2,316	\$3,068	\$2,144	\$3,903	\$3,592	\$3,390
-Annual	\$15,081	\$27,370	\$27,791	\$36,819	\$25,723	\$46,833	\$43,107	\$40,677

Table 16
The Self-Sufficiency Standard for Peoria-Pekin, IL MSA, 2001
Peoria County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	446	598	598	598	598	797	598	598
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	92	168	171	224	174	283	264	250
Taxes	226	383	398	536	307	690	622	566
Earned Income Tax Credit (-)	0	-42	-33	0	-148	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.01	\$11.91	\$12.21	\$16.05	\$11.20	\$20.28	\$9.52 per adult	\$8.90 per adult
-Monthly	\$1,234	\$2,096	\$2,148	\$2,825	\$1,972	\$3,569	\$3,351	\$3,134
-Annual	\$14,802	\$25,152	\$25,780	\$33,903	\$23,661	\$42,831	\$40,214	\$37,606

Table 17
The Self-Sufficiency Standard for Peoria-Pekin, IL MSA, 2001
Tazewell County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	437	586	586	586	586	781	586	586
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	91	167	170	223	173	281	263	249
Taxes	223	378	392	532	303	685	618	562
Earned Income								
Tax Credit (-)	0	-45	-37	0	-152	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.93	\$11.78	\$12.08	\$15.96	\$11.09	\$20.15	\$9.47 per adult	\$8.85 per adult
-Monthly	\$1,220	\$2,074	\$2,126	\$2,808	\$1,953	\$3,546	\$3,334	\$3,117
-Annual	\$14,645	\$24,884	\$25,512	\$33,698	\$23,432	\$42,557	\$40,011	\$37,401

Table 18
The Self-Sufficiency Standard for Peoria-Pekin, IL MSA, 2001
Woodford County (Excluding East Peoria)

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	437	586	586	586	586	781	586	586
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	91	167	170	223	173	281	263	249
Taxes	223	379	393	533	304	687	620	563
Earned Income								
Tax Credit (-)	0	-45	-37	0	-152	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.94	\$11.79	\$12.09	\$15.96	\$11.10	\$20.16	\$9.48 per adult	\$8.86 per adult
-Monthly	\$1,221	\$2,075	\$2,127	\$2,810	\$1,954	\$3,548	\$3,336	\$3,118
-Annual	\$14,652	\$24,901	\$25,530	\$33,716	\$23,448	\$42,579	\$40,032	\$37,422

Table 19
The Self-Sufficiency Standard for Peoria-Pekin, IL MSA, 2001
Woodford County - East Peoria

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	424	578	578	578	578	754	578	578
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	89	166	169	222	172	278	262	248
Taxes	218	375	389	530	300	677	617	560
Earned Income Tax Credit (-)	0	-48	-39	0	-155	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-53	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.83	\$11.70	\$12.00	\$15.90	\$11.03	\$19.93	\$9.44 per adult	\$8.83 per adult
-Monthly	\$1,202	\$2,060	\$2,112	\$2,798	\$1,941	\$3,508	\$3,324	\$3,107
-Annual	\$14,420	\$24,716	\$25,345	\$33,573	\$23,290	\$42,097	\$39,889	\$37,279

Table 20
The Self-Sufficiency Standard for Rockford, IL MSA, 2001
Boone County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	536	653	653	653	653	821	653	653
Child Care	0	424	462	886	254	1140	886	716
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	101	175	177	232	181	289	272	258
Taxes	261	420	432	567	339	715	653	597
Earned Income Tax Credit (-)	0	-20	-13	0	-124	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.77	\$12.68	\$12.93	\$16.71	\$11.85	\$20.79	\$9.85 per adult	\$9.24 per adult
-Monthly	\$1,368	\$2,231	\$2,276	\$2,941	\$2,086	\$3,660	\$3,467	\$3,251
-Annual	\$16,414	\$26,771	\$27,307	\$35,288	\$25,032	\$43,914	\$41,601	\$39,009

Table 21
The Self-Sufficiency Standard for Rockford, IL MSA, 2001
Ogle County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	487	594	594	594	594	746	594	594
Child Care	0	407	450	857	224	1081	857	674
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	96	167	170	223	172	275	263	248
Taxes	242	379	393	531	298	661	617	556
Earned Income								
Tax Credit (-)	0	-44	-36	0	-155	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-53	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.35	\$11.82	\$12.13	\$15.96	\$11.01	\$19.65	\$9.47 per adult	\$8.80 per adult
-Monthly	\$1,294	\$2,080	\$2,134	\$2,808	\$1,938	\$3,458	\$3,334	\$3,099
-Annual	\$15,531	\$24,958	\$25,610	\$33,698	\$23,259	\$41,498	\$40,007	\$37,185

Table 22
The Self-Sufficiency Standard for Rockford, IL MSA, 2001
Winnebago County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	487	594	594	594	594	746	594	594
Child Care	0	424	482	906	254	1160	906	736
Food	176	257	266	345	461	464	496	544
Transportation	202	208	208	208	208	208	397	397
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	96	169	173	228	175	283	268	254
Taxes	242	387	411	550	311	691	636	580
Earned Income								
Tax Credit (-)	0	-39	-25	0	-145	0	0	0
Child Care Tax Credit (-)	0	-44	-42	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.35	\$12.00	\$12.49	\$16.37	\$11.29	\$20.32	\$9.68 per adult	\$9.07 per adult
-Monthly	\$1,294	\$2,113	\$2,199	\$2,881	\$1,988	\$3,576	\$3,407	\$3,191
-Annual	\$15,531	\$25,350	\$26,389	\$34,573	\$23,851	\$42,909	\$40,882	\$38,292

Table 23
The Self-Sufficiency Standard for St. Louis, MO-IL MSA, 2001
Clinton County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	445	445
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	98	173	173	227	179	284	269	255
Taxes	249	408	411	543	329	694	639	584
Earned Income Tax Credit (-)	0	-27	-25	0	-131	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.51	\$12.43	\$12.50	\$16.23	\$11.66	\$20.36	\$9.71 <i>per adult</i>	\$9.11 <i>per adult</i>
-Monthly	\$1,322	\$2,188	\$2,200	\$2,857	\$2,053	\$3,584	\$3,419	\$3,206
-Annual	\$15,862	\$26,258	\$26,402	\$34,279	\$24,632	\$43,008	\$41,031	\$38,476

Table 24
The Self-Sufficiency Standard for St. Louis, MO-IL MSA, 2001
Jersey County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	395	513	513	513	513	667	513	513
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	445	445
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	89	152	152	196	168	250	238	234
Taxes	215	297	300	402	280	562	520	504
Earned Income Tax Credit (-)	0	-93	-91	-73	-169	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-73	-43	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.77	\$10.09	\$10.15	\$13.22	\$10.64	\$17.50	\$8.42 <i>per adult</i>	\$8.23 <i>per adult</i>
-Monthly	\$1,192	\$1,776	\$1,786	\$2,327	\$1,873	\$3,080	\$2,962	\$2,898
-Annual	\$14,309	\$21,314	\$21,435	\$27,922	\$22,480	\$36,956	\$35,549	\$34,780

Table 25
The Self-Sufficiency Standard for St. Louis, MO-IL MSA, 2001
Madison County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	530	688	688	688	688	895	688	688
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	445	445
Health Care	87	190	166	214	219	237	274	251
Miscellaneous	102	177	178	231	184	290	274	259
Taxes	264	430	433	559	348	716	654	599
Earned Income								
Tax Credit (-)	0	-13	-11	0	-115	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-83	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.87	\$12.93	\$13.00	\$16.61	\$12.09	\$20.89	\$9.90 per adult	\$9.30 per adult
-Monthly	\$1,385	\$2,276	\$2,288	\$2,924	\$2,128	\$3,677	\$3,486	\$3,273
-Annual	\$16,616	\$27,309	\$27,453	\$35,086	\$25,531	\$44,130	\$41,833	\$39,280

Table 26
The Self-Sufficiency Standard for St. Louis, MO-IL MSA, 2001
Monroe County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	445	445
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	98	173	173	227	179	284	269	255
Taxes	249	408	411	543	329	694	639	584
Earned Income								
Tax Credit (-)	0	-27	-25	0	-131	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.51	\$12.43	\$12.50	\$16.23	\$11.66	\$20.36	\$9.71 per adult	\$9.11 per adult
-Monthly	\$1,322	\$2,188	\$2,200	\$2,857	\$2,053	\$3,584	\$3,419	\$3,206
-Annual	\$15,862	\$26,258	\$26,402	\$34,279	\$24,632	\$43,008	\$41,031	\$38,476

Table 27
The Self-Sufficiency Standard for St. Louis, MO-IL MSA, 2001
St. Clair County (Excluding East St. Louis)

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	530	688	688	688	688	895	688	688
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	445	445
Health Care	95	215	191	239	244	262	299	276
Miscellaneous	103	180	180	234	186	293	276	262
Taxes	270	447	451	574	363	732	670	615
Earned Income								
Tax Credit (-)	0	-5	-2	0	-106	0	0	0
Child Care Tax Credit (-)	0	-42	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.95	\$13.23	\$13.32	\$16.85	\$12.35	\$21.14	\$10.03 per adult	\$9.42 per adult
-Monthly	\$1,399	\$2,329	\$2,344	\$2,966	\$2,173	\$3,721	\$3,529	\$3,316
-Annual	\$16,782	\$27,945	\$28,132	\$35,593	\$26,077	\$44,651	\$42,350	\$39,793

Table 28
The Self-Sufficiency Standard for St. Louis, MO-IL MSA, 2001
St. Clair County - East St. Louis

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	625	625	625	625	814	625	625
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	226	231	231	231	231	231	445	445
Health Care	95	215	191	239	244	262	299	276
Miscellaneous	98	174	174	228	180	285	270	256
Taxes	251	414	418	549	335	700	645	590
Earned Income								
Tax Credit (-)	0	-24	-22	0	-128	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.54	\$12.54	\$12.61	\$16.32	\$11.76	\$20.46	\$9.76 per adult	\$9.15 per adult
-Monthly	\$1,327	\$2,208	\$2,220	\$2,872	\$2,069	\$3,600	\$3,435	\$3,222
-Annual	\$15,925	\$26,491	\$26,635	\$34,467	\$24,832	\$43,204	\$41,224	\$38,667

Table 29
The Self-Sufficiency Standard for Springfield, IL MSA, 2001
Menard County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	406	542	542	542	542	721	542	542
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	87	159	161	211	167	266	251	238
Taxes	210	333	348	480	272	623	570	520
Earned Income								
Tax Credit (-)	0	-71	-63	-13	-175	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-39	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$10.86	\$11.16	\$14.85	\$10.48	\$18.84	\$8.96 per adult	\$8.42 per adult
-Monthly	\$1,172	\$1,911	\$1,965	\$2,613	\$1,844	\$3,315	\$3,155	\$2,963
-Annual	\$14,063	\$22,929	\$23,580	\$31,357	\$22,129	\$39,781	\$37,858	\$35,553

Table 30
The Self-Sufficiency Standard for Springfield, IL MSA, 2001
Sangamon County

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	406	542	542	542	542	721	542	542
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	87	159	161	211	167	266	251	238
Taxes	210	333	348	480	272	623	570	520
Earned Income								
Tax Credit (-)	0	-71	-63	-13	-175	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-39	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.66	\$10.86	\$11.16	\$14.85	\$10.48	\$18.84	\$8.96 per adult	\$8.42 per adult
-Monthly	\$1,172	\$1,911	\$1,965	\$2,613	\$1,844	\$3,315	\$3,155	\$2,963
-Annual	\$14,063	\$22,929	\$23,580	\$31,357	\$22,129	\$39,781	\$37,858	\$35,553

Table 31
The Self-Sufficiency Standard for Adams County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	200	205	205	205	205	205	392	392
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	182	154	232	221	217
Taxes	171	234	236	338	216	495	457	443
Earned Income Tax Credit (-)	0	-131	-129	-123	-219	0	0	-2
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-34	-4	-150	-88	-80
Self-Sufficiency Wage								
-Hourly	\$5.81	\$8.74	\$8.79	\$11.87	\$9.30	\$16.03	\$7.74 per adult	\$7.58 per adult
-Monthly	\$1,023	\$1,539	\$1,547	\$2,090	\$1,636	\$2,821	\$2,723	\$2,668
-Annual	\$12,274	\$18,469	\$18,565	\$25,080	\$19,638	\$33,849	\$32,680	\$32,011

Table 32
The Self-Sufficiency Standard for Alexander County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 33
The Self-Sufficiency Standard for Bond County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	147	147	201	153	251	240	226
Taxes	170	272	275	423	213	568	527	473
Earned Income								
Tax Credit (-)	0	-108	-106	-57	-221	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-49	-50	-89	-2	-150	-100	-97
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.56	\$9.61	\$13.67	\$9.24	\$17.62	\$8.49 per adult	\$7.90 per adult
-Monthly	\$1,018	\$1,682	\$1,692	\$2,406	\$1,627	\$3,102	\$2,989	\$2,780
-Annual	\$12,220	\$20,188	\$20,305	\$28,870	\$19,519	\$37,224	\$35,868	\$33,362

Table 34
The Self-Sufficiency Standard for Brown County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	181	154	232	221	216
Taxes	170	233	235	337	215	494	456	441
Earned Income								
Tax Credit (-)	0	-131	-130	-124	-220	0	0	-4
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-33	-3	-150	-87	-79
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.72	\$8.77	\$11.85	\$9.27	\$16.01	\$7.72 per adult	\$7.55 per adult
-Monthly	\$1,019	\$1,535	\$1,543	\$2,086	\$1,632	\$2,817	\$2,716	\$2,658
-Annual	\$12,223	\$18,419	\$18,515	\$25,028	\$19,585	\$33,805	\$32,598	\$31,901

Table 35
The Self-Sufficiency Standard for Bureau County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	380	445	445	445	445	571	445	445
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	84	152	155	209	158	259	248	233
Taxes	198	299	314	465	236	600	557	501
Earned Income								
Tax Credit (-)	0	-92	-83	-25	-203	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-17	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.40	\$10.14	\$10.45	\$14.51	\$9.72	\$18.32	\$8.83 per adult	\$8.21 per adult
-Monthly	\$1,127	\$1,784	\$1,840	\$2,555	\$1,711	\$3,224	\$3,107	\$2,889
-Annual	\$13,524	\$21,407	\$22,077	\$30,655	\$20,526	\$38,688	\$37,279	\$34,671

Table 36
The Self-Sufficiency Standard for Calhoun County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	181	154	232	221	216
Taxes	170	233	235	337	215	493	455	440
Earned Income								
Tax Credit (-)	0	-131	-130	-124	-220	0	0	-4
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-33	-3	-150	-87	-79
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.72	\$8.76	\$11.85	\$9.27	\$16.00	\$7.72 per adult	\$7.55 per adult
-Monthly	\$1,018	\$1,534	\$1,542	\$2,085	\$1,632	\$2,816	\$2,716	\$2,658
-Annual	\$12,220	\$18,414	\$18,510	\$25,020	\$19,578	\$33,796	\$32,590	\$31,891

Table 37
The Self-Sufficiency Standard for Carroll County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	407	450	857	224	1081	857	674
Food	176	257	266	345	461	464	496	544
Transportation	207	212	212	212	212	212	405	405
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	78	148	151	204	153	253	244	228
Taxes	174	277	292	438	212	575	543	483
Earned Income								
Tax Credit (-)	0	-105	-96	-46	-223	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-97	-1	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.87	\$9.65	\$9.96	\$13.97	\$9.19	\$17.77	\$8.67 per adult	\$8.00 per adult
-Monthly	\$1,033	\$1,699	\$1,754	\$2,459	\$1,618	\$3,128	\$3,051	\$2,816
-Annual	\$12,395	\$20,391	\$21,042	\$29,504	\$19,420	\$37,531	\$36,614	\$33,791

Table 38
The Self-Sufficiency Standard for Cass County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	181	154	232	221	216
Taxes	170	233	235	337	215	493	455	440
Earned Income								
Tax Credit (-)	0	-131	-130	-124	-220	0	0	-4
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-33	-3	-150	-87	-79
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.72	\$8.76	\$11.85	\$9.27	\$16.00	\$7.72 per adult	\$7.55 per adult
-Monthly	\$1,018	\$1,534	\$1,542	\$2,085	\$1,632	\$2,816	\$2,716	\$2,658
-Annual	\$12,220	\$18,414	\$18,510	\$25,020	\$19,578	\$33,796	\$32,590	\$31,891

Table 39
The Self-Sufficiency Standard for Christian County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	143	146	196	151	245	236	223
Taxes	170	259	270	404	205	543	510	463
Earned Income Tax Credit (-)	0	-116	-109	-72	-228	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-39	-48	-78	0	-150	-100	-91
Self-Sufficiency Wage -Hourly	\$5.79	\$9.27	\$9.52	\$13.26	\$9.06	\$17.09	\$8.31 per adult	\$7.79 per adult
-Monthly	\$1,018	\$1,632	\$1,675	\$2,333	\$1,595	\$3,008	\$2,924	\$2,743
-Annual	\$12,220	\$19,585	\$20,101	\$28,002	\$19,144	\$36,099	\$35,083	\$32,916

Table 40
The Self-Sufficiency Standard for Clark County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	311	336	647	231	878	647	567
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	182	152	232	221	216
Taxes	170	233	237	340	210	492	458	438
Earned Income Tax Credit (-)	0	-131	-129	-122	-224	0	0	-6
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-27	-35	0	-150	-89	-77
Self-Sufficiency Wage -Hourly	\$5.79	\$8.73	\$8.82	\$11.91	\$9.17	\$15.97	\$7.74 per adult	\$7.53 per adult
-Monthly	\$1,018	\$1,536	\$1,552	\$2,097	\$1,613	\$2,810	\$2,725	\$2,649
-Annual	\$12,220	\$18,432	\$18,619	\$25,159	\$19,361	\$33,724	\$32,694	\$31,792

Table 41
The Self-Sufficiency Standard for Clay County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	307	395	702	519	1221	702	914
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	144	187	181	266	227	251
Taxes	170	231	261	364	338	625	475	567
Earned Income								
Tax Credit (-)	0	-132	-114	-103	-124	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-44	-80	-80	-80
Child Tax Credit (-)	0	-24	-41	-52	-77	-150	-99	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.69	\$9.33	\$12.43	\$11.86	\$18.87	\$7.93 per adult	\$8.93 per adult
-Monthly	\$1,018	\$1,530	\$1,642	\$2,187	\$2,087	\$3,321	\$2,793	\$3,144
-Annual	\$12,220	\$18,359	\$19,699	\$26,244	\$25,047	\$39,848	\$33,512	\$37,724

Table 42
The Self-Sufficiency Standard for Coles County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	344	458	458	458	458	608	458	458
Child Care	0	311	336	647	231	878	647	567
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	81	143	145	188	159	241	228	222
Taxes	184	259	263	368	238	526	478	461
Earned Income								
Tax Credit (-)	0	-116	-113	-100	-202	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-39	-42	-54	-18	-150	-100	-90
Self-Sufficiency Wage								
-Hourly	\$6.10	\$9.27	\$9.36	\$12.50	\$9.76	\$16.72	\$7.96 per adult	\$7.77 per adult
-Monthly	\$1,073	\$1,632	\$1,648	\$2,200	\$1,717	\$2,943	\$2,803	\$2,734
-Annual	\$12,881	\$19,585	\$19,772	\$26,402	\$20,605	\$35,313	\$33,636	\$32,812

Table 43
The Self-Sufficiency Standard for Crawford County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	138	140	185	150	232	225	215
Taxes	170	238	245	353	200	495	468	436
Earned Income Tax Credit (-)	0	-128	-124	-111	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-28	-31	-42	0	-150	-94	-76
Self-Sufficiency Wage -Hourly	\$5.79	\$8.84	\$8.97	\$12.20	\$8.95	\$16.04	\$7.85 per adult	\$7.50 per adult
-Monthly	\$1,018	\$1,556	\$1,579	\$2,148	\$1,576	\$2,822	\$2,763	\$2,641
-Annual	\$12,220	\$18,670	\$18,949	\$25,771	\$18,907	\$33,867	\$33,155	\$31,693

Table 44
The Self-Sufficiency Standard for Cumberland County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	311	336	647	231	878	647	567
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	182	152	232	221	216
Taxes	170	233	237	340	210	492	458	438
Earned Income Tax Credit (-)	0	-131	-129	-122	-224	0	0	-6
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-27	-35	0	-150	-89	-77
Self-Sufficiency Wage -Hourly	\$5.79	\$8.73	\$8.82	\$11.91	\$9.17	\$15.97	\$7.74 per adult	\$7.53 per adult
-Monthly	\$1,018	\$1,536	\$1,552	\$2,097	\$1,613	\$2,810	\$2,725	\$2,649
-Annual	\$12,220	\$18,432	\$18,619	\$25,159	\$19,361	\$33,724	\$32,694	\$31,792

Table 45
The Self-Sufficiency Standard for DeKalb County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	559	708	708	708	708	984	708	708
Child Care	0	407	450	857	224	1081	857	674
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	103	179	181	235	184	299	275	259
Taxes	269	438	453	575	348	753	660	599
Earned Income								
Tax Credit (-)	0	-9	0	0	-116	0	0	0
Child Care Tax Credit (-)	0	-42	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-83	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.95	\$13.07	\$13.40	\$16.91	\$12.07	\$21.65	\$9.94 per adult	\$9.27 per adult
-Monthly	\$1,400	\$2,300	\$2,358	\$2,976	\$2,124	\$3,811	\$3,500	\$3,265
-Annual	\$16,795	\$27,601	\$28,292	\$35,712	\$25,486	\$45,726	\$42,000	\$39,178

Table 46
The Self-Sufficiency Standard for DeWitt County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	410	488	898	271	1169	898	759
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	147	153	207	156	261	247	235
Taxes	170	273	306	456	228	605	551	507
Earned Income								
Tax Credit (-)	0	-107	-88	-32	-210	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-49	-50	-100	-12	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.58	\$10.27	\$14.33	\$9.54	\$18.43	\$8.76 per adult	\$8.28 per adult
-Monthly	\$1,018	\$1,687	\$1,807	\$2,521	\$1,679	\$3,243	\$3,083	\$2,913
-Annual	\$12,220	\$20,243	\$21,689	\$30,256	\$20,151	\$38,920	\$36,993	\$34,956

Table 47
The Self-Sufficiency Standard for Douglas County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	385	426	811	265	1076	811	691
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	145	147	198	156	251	238	228
Taxes	170	263	274	413	225	569	517	481
Earned Income Tax Credit (-)	0	-113	-107	-65	-212	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-50	-83	-11	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.37	\$9.60	\$13.45	\$9.49	\$17.64	\$8.39 per adult	\$7.99 per adult
-Monthly	\$1,018	\$1,649	\$1,689	\$2,366	\$1,669	\$3,105	\$2,953	\$2,812
-Annual	\$12,220	\$19,786	\$20,266	\$28,396	\$20,033	\$37,260	\$35,440	\$33,742

Table 48
The Self-Sufficiency Standard for Edgar County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	276	356	356	356	356	467	356	356
Child Care	0	311	336	647	231	878	647	567
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	74	133	134	178	149	226	218	212
Taxes	158	217	221	322	193	472	445	420
Earned Income Tax Credit (-)	0	-141	-138	-135	-237	0	0	-19
Child Care Tax Credit (-)	0	-52	-52	-88	-41	-80	-80	-80
Child Tax Credit (-)	0	-14	-16	-25	0	-150	-81	-68
Self-Sufficiency Wage								
-Hourly	\$5.52	\$8.39	\$8.48	\$11.55	\$8.80	\$15.53	\$7.60 per adult	\$7.34 per adult
-Monthly	\$972	\$1,477	\$1,492	\$2,032	\$1,549	\$2,733	\$2,676	\$2,585
-Annual	\$11,667	\$17,719	\$17,906	\$24,389	\$18,591	\$32,796	\$32,110	\$31,019

Table 49
The Self-Sufficiency Standard for Edwards County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	138	140	185	150	232	225	215
Taxes	170	238	245	353	200	495	468	436
Earned Income								
Tax Credit (-)	0	-128	-124	-111	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-28	-31	-42	0	-150	-94	-76
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.84	\$8.97	\$12.20	\$8.95	\$16.04	\$7.85 per adult	\$7.50 per adult
-Monthly	\$1,018	\$1,556	\$1,579	\$2,148	\$1,576	\$2,822	\$2,763	\$2,641
-Annual	\$12,220	\$18,670	\$18,949	\$25,771	\$18,907	\$33,867	\$33,155	\$31,693

Table 50
The Self-Sufficiency Standard for Effingham County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	316	395	395	395	395	519	395	395
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	78	138	140	185	150	232	225	215
Taxes	173	238	245	353	200	495	468	436
Earned Income								
Tax Credit (-)	0	-128	-124	-111	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-28	-31	-42	0	-150	-94	-76
Self-Sufficiency Wage								
-Hourly	\$5.86	\$8.84	\$8.97	\$12.20	\$8.95	\$16.04	\$7.85 per adult	\$7.50 per adult
-Monthly	\$1,032	\$1,556	\$1,579	\$2,148	\$1,576	\$2,822	\$2,763	\$2,641
-Annual	\$12,381	\$18,670	\$18,949	\$25,771	\$18,907	\$33,867	\$33,155	\$31,693

Table 51
The Self-Sufficiency Standard for Fayette County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	138	140	185	150	232	225	215
Taxes	170	238	245	353	200	495	468	436
Earned Income Tax Credit (-)	0	-128	-124	-111	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-28	-31	-42	0	-150	-94	-76
Self-Sufficiency Wage -Hourly	\$5.79	\$8.84	\$8.97	\$12.20	\$8.95	\$16.04	\$7.85 per adult	\$7.50 per adult
-Monthly	\$1,018	\$1,556	\$1,579	\$2,148	\$1,576	\$2,822	\$2,763	\$2,641
-Annual	\$12,220	\$18,670	\$18,949	\$25,771	\$18,907	\$33,867	\$33,155	\$31,693

Table 52
The Self-Sufficiency Standard for Ford County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	366	475	475	475	475	611	475	475
Child Care	0	410	488	898	271	1169	898	759
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	83	155	161	215	164	270	255	243
Taxes	193	315	348	498	263	640	582	538
Earned Income Tax Credit (-)	0	-82	-63	0	-182	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-32	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.28	\$10.47	\$11.16	\$15.25	\$10.29	\$19.21	\$9.10 per adult	\$8.61 per adult
-Monthly	\$1,106	\$1,843	\$1,965	\$2,684	\$1,811	\$3,380	\$3,202	\$3,032
-Annual	\$13,274	\$22,117	\$23,575	\$32,209	\$21,730	\$40,563	\$38,422	\$36,385

Table 53
The Self-Sufficiency Standard for Franklin County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income								
Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 54
The Self-Sufficiency Standard for Fulton County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	347	448	448	448	448	587	448	448
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	81	152	155	209	159	261	248	234
Taxes	185	301	316	466	238	606	558	502
Earned Income								
Tax Credit (-)	0	-91	-82	-24	-202	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-17	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.12	\$10.17	\$10.49	\$14.55	\$9.75	\$18.45	\$8.84 per adult	\$8.22 per adult
-Monthly	\$1,078	\$1,790	\$1,845	\$2,561	\$1,715	\$3,248	\$3,111	\$2,894
-Annual	\$12,934	\$21,476	\$22,146	\$30,729	\$20,585	\$38,974	\$37,332	\$34,724

Table 55
The Self-Sufficiency Standard for Gallatin County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage -Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 56
The Self-Sufficiency Standard for Greene County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	181	154	232	221	216
Taxes	170	233	235	337	215	493	455	440
Earned Income Tax Credit (-)	0	-131	-130	-124	-220	0	0	-4
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-33	-3	-150	-87	-79
Self-Sufficiency Wage -Hourly	\$5.79	\$8.72	\$8.76	\$11.85	\$9.27	\$16.00	\$7.72 per adult	\$7.55 per adult
-Monthly	\$1,018	\$1,534	\$1,542	\$2,085	\$1,632	\$2,816	\$2,716	\$2,658
-Annual	\$12,220	\$18,414	\$18,510	\$25,020	\$19,578	\$33,796	\$32,590	\$31,891

Table 57
The Self-Sufficiency Standard for Grundy County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	486	645	645	645	645	851	645	645
Child Care	0	489	522	1011	328	1339	1011	850
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	95	180	182	244	188	311	284	270
Taxes	241	449	457	610	366	801	695	643
Earned Income								
Tax Credit (-)	0	-3	0	0	-102	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-95	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$7.33	\$13.30	\$13.47	\$17.68	\$12.45	\$22.71	\$10.33 <i>per adult</i>	\$9.75 <i>per adult</i>
-Monthly	\$1,291	\$2,340	\$2,371	\$3,111	\$2,191	\$3,997	\$3,635	\$3,433
-Annual	\$15,491	\$28,084	\$28,452	\$37,337	\$26,295	\$47,958	\$43,625	\$41,195

Table 58
The Self-Sufficiency Standard for Hamilton County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	308	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income								
Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 <i>per adult</i>	\$7.81 <i>per adult</i>
-Monthly	\$1,020	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,238	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 59
The Self-Sufficiency Standard for Hancock County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	181	154	232	221	216
Taxes	170	233	235	337	215	493	455	440
Earned Income Tax Credit (-)	0	-131	-130	-124	-220	0	0	-4
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-33	-3	-150	-87	-79
Self-Sufficiency Wage -Hourly	\$5.79	\$8.72	\$8.76	\$11.85	\$9.27	\$16.00	\$7.72 per adult	\$7.55 per adult
-Monthly	\$1,018	\$1,534	\$1,542	\$2,085	\$1,632	\$2,816	\$2,716	\$2,658
-Annual	\$12,220	\$18,414	\$18,510	\$25,020	\$19,578	\$33,796	\$32,590	\$31,891

Table 60
The Self-Sufficiency Standard for Hardin County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage -Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 61
The Self-Sufficiency Standard for Henderson County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	435	435	435	435	571	435	435
Child Care	0	368	398	766	218	984	766	616
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	147	148	198	155	247	237	225
Taxes	182	273	280	410	222	553	515	469
Earned Income								
Tax Credit (-)	0	-108	-103	-67	-214	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-49	-50	-82	-7	-150	-100	-95
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.57	\$9.72	\$13.40	\$9.42	\$17.30	\$8.37 per adult	\$7.86 per adult
-Monthly	\$1,064	\$1,684	\$1,711	\$2,358	\$1,658	\$3,045	\$2,946	\$2,767
-Annual	\$12,774	\$20,207	\$20,536	\$28,298	\$19,894	\$36,545	\$35,351	\$33,198

Table 62
The Self-Sufficiency Standard for Iroquois County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	385	426	811	265	1076	811	691
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	145	147	198	156	251	238	228
Taxes	170	263	274	413	225	569	517	481
Earned Income								
Tax Credit (-)	0	-113	-107	-65	-212	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-42	-50	-83	-11	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.37	\$9.60	\$13.45	\$9.49	\$17.64	\$8.39 per adult	\$7.99 per adult
-Monthly	\$1,018	\$1,649	\$1,689	\$2,366	\$1,669	\$3,105	\$2,953	\$2,812
-Annual	\$12,220	\$19,786	\$20,266	\$28,396	\$20,033	\$37,260	\$35,440	\$33,742

Table 63
The Self-Sufficiency Standard for Jackson County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	333	421	421	421	421	597	421	421
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	142	145	191	159	249	230	226
Taxes	180	253	264	379	238	561	488	473
Earned Income Tax Credit (-)	0	-119	-113	-91	-202	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-36	-42	-61	-18	-150	-100	-97
Self-Sufficiency Wage								
-Hourly	\$6.01	\$9.16	\$9.38	\$12.74	\$9.76	\$17.47	\$8.07 <i>per adult</i>	\$7.91 <i>per adult</i>
-Monthly	\$1,057	\$1,612	\$1,651	\$2,243	\$1,717	\$3,075	\$2,842	\$2,783
-Annual	\$12,684	\$19,347	\$19,808	\$26,916	\$20,605	\$36,902	\$34,101	\$33,392

Table 64
The Self-Sufficiency Standard for Jasper County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	309	395	395	395	395	519	395	395
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	138	140	185	150	232	225	215
Taxes	170	238	245	353	200	495	468	436
Earned Income Tax Credit (-)	0	-128	-124	-111	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-28	-31	-42	0	-150	-94	-76
Self-Sufficiency Wage								
-Hourly	\$5.80	\$8.84	\$8.97	\$12.20	\$8.95	\$16.04	\$7.85 <i>per adult</i>	\$7.50 <i>per adult</i>
-Monthly	\$1,021	\$1,556	\$1,579	\$2,148	\$1,576	\$2,822	\$2,763	\$2,641
-Annual	\$12,256	\$18,670	\$18,949	\$25,771	\$18,907	\$33,867	\$33,155	\$31,693

Table 65
The Self-Sufficiency Standard for Jefferson, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	354	443	443	443	443	604	443	443
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	204	209	209	209	209	209	399	399
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	83	144	145	191	156	242	231	221
Taxes	190	261	267	378	224	530	490	458
Earned Income								
Tax Credit (-)	0	-115	-111	-92	-213	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-50	-80	-80	-80
Child Tax Credit (-)	0	-40	-44	-60	-8	-150	-100	-89
Self-Sufficiency Wage								
-Hourly	\$6.24	\$9.31	\$9.44	\$12.71	\$9.46	\$16.81	\$8.09 per adult	\$7.74 per adult
-Monthly	\$1,098	\$1,639	\$1,662	\$2,237	\$1,665	\$2,959	\$2,847	\$2,726
-Annual	\$13,177	\$19,669	\$19,948	\$26,849	\$19,985	\$35,503	\$34,158	\$32,711

Table 66
The Self-Sufficiency Standard for Jo Daviess County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	361	435	435	435	435	571	435	435
Child Care	0	424	462	886	254	1140	886	716
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	83	152	155	210	159	263	249	235
Taxes	191	301	314	471	238	614	562	506
Earned Income								
Tax Credit (-)	0	-91	-83	-20	-202	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-18	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.24	\$10.17	\$10.44	\$14.66	\$9.76	\$18.62	\$8.88 per adult	\$8.26 per adult
-Monthly	\$1,099	\$1,790	\$1,838	\$2,579	\$1,717	\$3,278	\$3,124	\$2,909
-Annual	\$13,184	\$21,476	\$22,054	\$30,953	\$20,605	\$39,331	\$37,493	\$34,903

Table 67
The Self-Sufficiency Standard for Johnson County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 68
The Self-Sufficiency Standard for Kendall County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	660	795	795	795	795	1107	795	795
Child Care	0	489	522	1011	328	1339	1011	850
Food	176	257	266	345	461	464	496	544
Transportation	201	207	207	207	207	207	394	394
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	113	195	197	259	203	337	299	285
Taxes	308	508	515	668	453	900	753	701
Earned Income Tax Credit (-)	0	0	0	0	-36	0	0	0
Child Care Tax Credit (-)	0	-40	-40	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$8.81	\$14.59	\$14.74	\$18.95	\$14.24	\$24.87	\$10.96 per adult	\$10.39 per adult
-Monthly	\$1,550	\$2,567	\$2,594	\$3,335	\$2,506	\$4,377	\$3,859	\$3,656
-Annual	\$18,598	\$30,805	\$31,131	\$40,015	\$30,075	\$52,529	\$46,303	\$43,873

Table 69
The Self-Sufficiency Standard for Knox County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	435	435	435	435	571	435	435
Child Care	0	368	398	766	218	984	766	616
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	147	148	198	155	247	237	225
Taxes	182	273	281	411	223	554	516	470
Earned Income								
Tax Credit (-)	0	-107	-103	-67	-214	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-49	-50	-82	-7	-150	-100	-95
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.57	\$9.73	\$13.40	\$9.42	\$17.31	\$8.37 per adult	\$7.86 per adult
-Monthly	\$1,065	\$1,684	\$1,712	\$2,359	\$1,658	\$3,046	\$2,947	\$2,767
-Annual	\$12,777	\$20,213	\$20,544	\$28,306	\$19,901	\$36,555	\$35,360	\$33,206

Table 70
The Self-Sufficiency Standard for LaSalle County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	389	519	519	519	519	701	519	519
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	85	160	162	216	166	272	256	241
Taxes	202	339	353	503	270	651	587	531
Earned Income								
Tax Credit (-)	0	-68	-60	0	-177	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-35	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.48	\$10.97	\$11.26	\$15.34	\$10.41	\$19.42	\$9.14 per adult	\$8.52 per adult
-Monthly	\$1,141	\$1,930	\$1,983	\$2,700	\$1,833	\$3,418	\$3,218	\$3,000
-Annual	\$13,688	\$23,163	\$23,791	\$32,396	\$21,995	\$41,020	\$38,610	\$36,002

Table 71
The Self-Sufficiency Standard for Lawrence County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	374	354	728	208	936	728	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	143	140	190	150	237	230	215
Taxes	170	259	245	376	200	514	485	436
Earned Income Tax Credit (-)	0	-116	-124	-94	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-84	-44	-80	-80	-80
Child Tax Credit (-)	0	-39	-31	-59	0	-150	-100	-76
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.27	\$8.97	\$12.67	\$8.95	\$16.46	\$8.04 <i>per adult</i>	\$7.50 <i>per adult</i>
-Monthly	\$1,018	\$1,632	\$1,579	\$2,230	\$1,576	\$2,897	\$2,830	\$2,641
-Annual	\$12,220	\$19,585	\$18,949	\$26,758	\$18,907	\$34,760	\$33,958	\$31,693

Table 72
The Self-Sufficiency Standard for Lee County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	388	473	473	473	473	579	473	473
Child Care	0	407	450	857	224	1081	857	674
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	85	155	157	211	160	258	250	234
Taxes	201	313	327	476	242	594	565	505
Earned Income Tax Credit (-)	0	-84	-75	-16	-199	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-20	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.47	\$10.42	\$10.73	\$14.76	\$9.83	\$18.19	\$8.91 <i>per adult</i>	\$8.25 <i>per adult</i>
-Monthly	\$1,139	\$1,833	\$1,888	\$2,598	\$1,730	\$3,202	\$3,138	\$2,903
-Annual	\$13,666	\$22,002	\$22,653	\$31,178	\$20,763	\$38,420	\$37,654	\$34,831

Table 73
The Self-Sufficiency Standard for Livingston County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	371	495	495	495	495	638	495	495
Child Care	0	410	488	898	271	1169	898	759
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	84	157	163	217	166	273	257	245
Taxes	194	326	359	506	272	651	590	546
Earned Income								
Tax Credit (-)	0	-76	-56	0	-175	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-39	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.33	\$10.69	\$11.40	\$15.42	\$10.48	\$19.43	\$9.18 per adult	\$8.70 per adult
-Monthly	\$1,114	\$1,882	\$2,007	\$2,714	\$1,844	\$3,420	\$3,232	\$3,062
-Annual	\$13,363	\$22,578	\$24,078	\$32,566	\$22,125	\$41,045	\$38,779	\$36,742

Table 74
The Self-Sufficiency Standard for Logan County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	359	477	477	477	477	597	477	477
Child Care	0	373	417	790	220	1010	790	637
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	82	152	155	204	160	253	244	231
Taxes	190	296	311	440	242	573	541	492
Earned Income								
Tax Credit (-)	0	-93	-84	-44	-199	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-98	-20	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.23	\$10.07	\$10.39	\$14.02	\$9.83	\$17.74	\$8.65 per adult	\$8.11 per adult
-Monthly	\$1,096	\$1,772	\$1,829	\$2,467	\$1,730	\$3,123	\$3,044	\$2,854
-Annual	\$13,149	\$21,268	\$21,943	\$29,601	\$20,763	\$37,474	\$36,529	\$34,242

Table 75
The Self-Sufficiency Standard for McDonough County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	312	395	395	395	395	519	395	395
Child Care	0	368	398	766	218	984	766	616
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	78	143	144	194	151	242	233	221
Taxes	172	257	264	394	205	535	501	458
Earned Income Tax Credit (-)	0	-117	-113	-80	-228	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-47	-80	-80	-80
Child Tax Credit (-)	0	-38	-41	-68	0	-150	-100	-88
Self-Sufficiency Wage								
-Hourly	\$5.83	\$9.23	\$9.36	\$13.03	\$9.05	\$16.87	\$8.20 <i>per adult</i>	\$7.72 <i>per adult</i>
-Monthly	\$1,026	\$1,624	\$1,647	\$2,294	\$1,593	\$2,970	\$2,888	\$2,718
-Annual	\$12,316	\$19,487	\$19,765	\$27,525	\$19,118	\$35,636	\$34,655	\$32,619

Table 76
The Self-Sufficiency Standard for Macoupin County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	143	146	196	151	245	236	223
Taxes	170	259	270	404	205	543	510	463
Earned Income Tax Credit (-)	0	-116	-109	-72	-228	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-39	-48	-78	0	-150	-100	-91
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.27	\$9.52	\$13.26	\$9.06	\$17.09	\$8.31 <i>per adult</i>	\$7.79 <i>per adult</i>
-Monthly	\$1,018	\$1,632	\$1,675	\$2,333	\$1,595	\$3,008	\$2,924	\$2,743
-Annual	\$12,220	\$19,585	\$20,101	\$28,002	\$19,144	\$36,099	\$35,083	\$32,916

Table 77
The Self-Sufficiency Standard for Marion County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	147	150	204	153	254	243	228
Taxes	170	274	288	436	214	580	538	482
Earned Income								
Tax Credit (-)	0	-107	-99	-47	-221	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-96	-2	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.59	\$9.89	\$13.94	\$9.25	\$17.88	\$8.61 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,019	\$1,688	\$1,740	\$2,454	\$1,628	\$3,147	\$3,032	\$2,815
-Annual	\$12,223	\$20,261	\$20,882	\$29,443	\$19,539	\$37,759	\$36,386	\$33,778

Table 78
The Self-Sufficiency Standard for Marshall County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	147	150	204	153	254	243	228
Taxes	170	274	288	436	214	580	538	482
Earned Income								
Tax Credit (-)	0	-107	-99	-47	-221	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-96	-2	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.59	\$9.89	\$13.94	\$9.25	\$17.88	\$8.61 <i>per adult</i>	\$8.00 <i>per adult</i>
-Monthly	\$1,018	\$1,688	\$1,740	\$2,454	\$1,628	\$3,147	\$3,032	\$2,815
-Annual	\$12,220	\$20,261	\$20,882	\$29,443	\$19,539	\$37,759	\$36,386	\$33,778

Table 79
The Self-Sufficiency Standard for Mason County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	435	435	435	435	571	435	435
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	147	150	200	155	250	240	227
Taxes	196	298	313	451	262	601	565	519
Earned Income Tax Credit (-)	0	-102	-93	-52	-205	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-93	-15	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.13	\$9.77	\$10.09	\$13.81	\$9.67	\$17.74	\$8.59 per adult	\$8.05 per adult
-Monthly	\$1,079	\$1,720	\$1,776	\$2,430	\$1,702	\$3,123	\$3,023	\$2,835
-Annual	\$12,944	\$20,644	\$21,307	\$29,161	\$20,427	\$37,477	\$36,277	\$34,019

Table 80
The Self-Sufficiency Standard for Massac County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 81
The Self-Sufficiency Standard for Mercer County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	368	398	766	218	984	766	616
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	143	144	194	151	242	233	221
Taxes	170	256	263	393	204	533	500	456
Earned Income								
Tax Credit (-)	0	-117	-114	-81	-228	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-47	-80	-80	-80
Child Tax Credit (-)	0	-38	-41	-68	0	-150	-100	-88
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.22	\$9.35	\$13.02	\$9.05	\$16.86	\$8.20 per adult	\$7.72 per adult
-Monthly	\$1,018	\$1,623	\$1,646	\$2,292	\$1,592	\$2,968	\$2,886	\$2,717
-Annual	\$12,220	\$19,475	\$19,754	\$27,508	\$19,105	\$35,617	\$34,636	\$32,604

Table 82
The Self-Sufficiency Standard for Montgomery County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	435	435	435	435	571	435	435
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	147	150	200	155	250	240	227
Taxes	182	275	290	422	223	564	525	476
Earned Income								
Tax Credit (-)	0	-106	-97	-58	-214	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-88	-7	-150	-100	-99
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.62	\$9.93	\$13.63	\$9.44	\$17.53	\$8.47 per adult	\$7.93 per adult
-Monthly	\$1,064	\$1,694	\$1,748	\$2,399	\$1,661	\$3,086	\$2,983	\$2,793
-Annual	\$12,774	\$20,323	\$20,974	\$28,791	\$19,934	\$37,027	\$35,797	\$33,510

Table 83
The Self-Sufficiency Standard for Morgan County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	347	461	461	461	461	615	461	461
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	81	150	153	203	158	255	242	229
Taxes	185	289	303	433	234	581	535	486
Earned Income Tax Credit (-)	0	-98	-89	-49	-205	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-94	-16	-150	-100	-100
Self-Sufficiency Wage -Hourly	\$6.12	\$9.91	\$10.21	\$13.88	\$9.68	\$17.90	\$8.58 per adult	\$8.04 per adult
-Monthly	\$1,078	\$1,744	\$1,798	\$2,442	\$1,704	\$3,151	\$3,022	\$2,830
-Annual	\$12,934	\$20,923	\$21,574	\$29,305	\$20,447	\$37,813	\$36,261	\$33,957

Table 84
The Self-Sufficiency Standard for Moultrie County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	533	395	395
Child Care	0	311	336	647	231	878	647	567
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	182	152	233	221	216
Taxes	170	233	237	340	210	497	458	438
Earned Income Tax Credit (-)	0	-131	-129	-122	-224	0	0	-6
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-27	-35	0	-150	-89	-77
Self-Sufficiency Wage -Hourly	\$5.79	\$8.73	\$8.82	\$11.91	\$9.17	\$16.09	\$7.74 per adult	\$7.53 per adult
-Monthly	\$1,018	\$1,536	\$1,552	\$2,097	\$1,613	\$2,831	\$2,725	\$2,649
-Annual	\$12,220	\$18,432	\$18,619	\$25,159	\$19,361	\$33,974	\$32,694	\$31,792

Table 85
The Self-Sufficiency Standard for Perry County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income								
Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 86
The Self-Sufficiency Standard for Piatt County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	333	433	433	433	433	590	433	433
Child Care	0	385	426	811	265	1076	811	691
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	148	151	202	160	259	242	232
Taxes	180	280	293	430	242	596	532	496
Earned Income								
Tax Credit (-)	0	-103	-95	-52	-199	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-92	-20	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.01	\$9.72	\$10.01	\$13.80	\$9.84	\$18.24	\$8.55 per adult	\$8.15 per adult
-Monthly	\$1,057	\$1,711	\$1,761	\$2,429	\$1,732	\$3,211	\$3,010	\$2,868
-Annual	\$12,684	\$20,531	\$21,136	\$29,147	\$20,783	\$38,527	\$36,118	\$34,421

Table 87
The Self-Sufficiency Standard for Pike County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	181	154	232	221	216
Taxes	170	233	235	337	215	494	456	441
Earned Income Tax Credit (-)	0	-131	-130	-124	-220	0	0	-4
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-33	-3	-150	-87	-79
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.72	\$8.77	\$11.85	\$9.27	\$16.01	\$7.72 per adult	\$7.55 per adult
-Monthly	\$1,019	\$1,535	\$1,543	\$2,086	\$1,632	\$2,817	\$2,716	\$2,658
-Annual	\$12,223	\$18,419	\$18,515	\$25,028	\$19,585	\$33,805	\$32,598	\$31,901

Table 88
The Self-Sufficiency Standard for Pope County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 89
The Self-Sufficiency Standard for Pulaski County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income								
Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 90
The Self-Sufficiency Standard for Putnam County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	147	150	204	153	254	243	228
Taxes	170	274	288	436	214	580	538	482
Earned Income								
Tax Credit (-)	0	-107	-99	-47	-221	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-96	-2	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.59	\$9.89	\$13.94	\$9.25	\$17.88	\$8.61 per adult	\$8.00 per adult
-Monthly	\$1,018	\$1,688	\$1,740	\$2,454	\$1,628	\$3,147	\$3,032	\$2,815
-Annual	\$12,220	\$20,261	\$20,882	\$29,443	\$19,539	\$37,759	\$36,386	\$33,778

Table 91
The Self-Sufficiency Standard for Randolph County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	147	147	201	153	251	240	226
Taxes	170	272	275	423	213	568	527	473
Earned Income Tax Credit (-)	0	-108	-106	-57	-221	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-49	-50	-89	-2	-150	-100	-97
Self-Sufficiency Wage -Hourly	\$5.79	\$9.56	\$9.61	\$13.67	\$9.24	\$17.62	\$8.49 per adult	\$7.90 per adult
-Monthly	\$1,018	\$1,682	\$1,692	\$2,406	\$1,627	\$3,102	\$2,989	\$2,780
-Annual	\$12,220	\$20,188	\$20,305	\$28,870	\$19,519	\$37,224	\$35,868	\$33,362

Table 92
The Self-Sufficiency Standard for Richland County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	435	435	435	435	571	435	435
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	142	144	189	154	238	229	219
Taxes	182	256	262	373	219	517	483	453
Earned Income Tax Credit (-)	0	-118	-114	-97	-218	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-50	-80	-80	-80
Child Tax Credit (-)	0	-37	-41	-56	-5	-150	-100	-85
Self-Sufficiency Wage -Hourly	\$6.05	\$9.19	\$9.32	\$12.58	\$9.33	\$16.48	\$8.00 per adult	\$7.67 per adult
-Monthly	\$1,065	\$1,618	\$1,641	\$2,215	\$1,643	\$2,901	\$2,816	\$2,701
-Annual	\$12,780	\$19,413	\$19,692	\$26,577	\$19,711	\$34,815	\$33,798	\$32,411

Table 93
The Self-Sufficiency Standard for Saline County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income								
Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 94
The Self-Sufficiency Standard for Schuyler County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	310	330	640	242	882	640	572
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	181	154	232	221	216
Taxes	170	233	235	337	215	493	455	440
Earned Income								
Tax Credit (-)	0	-131	-130	-124	-220	0	0	-4
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-26	-33	-3	-150	-87	-79
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.72	\$8.76	\$11.85	\$9.27	\$16.00	\$7.72 per adult	\$7.55 per adult
-Monthly	\$1,018	\$1,534	\$1,542	\$2,085	\$1,632	\$2,816	\$2,716	\$2,658
-Annual	\$12,220	\$18,414	\$18,510	\$25,020	\$19,578	\$33,796	\$32,590	\$31,891

Table 95
The Self-Sufficiency Standard for Scott County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	374	417	791	220	1011	791	637
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	143	146	196	151	245	236	223
Taxes	170	259	270	404	205	543	510	463
Earned Income Tax Credit (-)	0	-116	-109	-72	-228	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-80	-47	-80	-80	-80
Child Tax Credit (-)	0	-39	-48	-78	0	-150	-100	-91
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.27	\$9.52	\$13.26	\$9.06	\$17.09	\$8.31 <i>per adult</i>	\$7.79 <i>per adult</i>
-Monthly	\$1,018	\$1,632	\$1,675	\$2,333	\$1,595	\$3,008	\$2,924	\$2,743
-Annual	\$12,220	\$19,585	\$20,101	\$28,002	\$19,144	\$36,099	\$35,083	\$32,916

Table 96
The Self-Sufficiency Standard for Shelby County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage preschooler	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	311	336	647	231	878	647	567
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	137	138	182	152	232	221	216
Taxes	170	233	237	340	210	492	458	438
Earned Income Tax Credit (-)	0	-131	-129	-122	-224	0	0	-6
Child Care Tax Credit (-)	0	-50	-50	-88	-50	-80	-80	-80
Child Tax Credit (-)	0	-25	-27	-35	0	-150	-89	-77
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.73	\$8.82	\$11.91	\$9.17	\$15.97	\$7.74 <i>per adult</i>	\$7.53 <i>per adult</i>
-Monthly	\$1,018	\$1,536	\$1,552	\$2,097	\$1,613	\$2,810	\$2,725	\$2,649
-Annual	\$12,220	\$18,432	\$18,619	\$25,159	\$19,361	\$33,724	\$32,694	\$31,792

Table 97
The Self-Sufficiency Standard for Stark County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	411	453	864	240	1104	864	693
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	147	150	204	153	254	243	228
Taxes	170	274	288	436	214	580	538	482
Earned Income								
Tax Credit (-)	0	-107	-99	-47	-221	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-96	-2	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.79	\$9.59	\$9.89	\$13.94	\$9.25	\$17.88	\$8.61 per adult	\$8.00 per adult
-Monthly	\$1,018	\$1,688	\$1,740	\$2,454	\$1,628	\$3,147	\$3,032	\$2,815
-Annual	\$12,220	\$20,261	\$20,882	\$29,443	\$19,539	\$37,759	\$36,386	\$33,778

Table 98
The Self-Sufficiency Standard for Stephenson County, IL, 2000

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	331	419	419	419	419	523	419	419
Child Care	0	424	462	886	254	1140	886	716
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	151	153	208	157	258	248	233
Taxes	180	293	305	463	231	595	556	500
Earned Income								
Tax Credit (-)	0	-96	-88	-27	-207	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-14	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.99	\$9.99	\$10.25	\$14.47	\$9.61	\$18.22	\$8.81 per adult	\$8.20 per adult
-Monthly	\$1,055	\$1,759	\$1,804	\$2,546	\$1,691	\$3,206	\$3,101	\$2,885
-Annual	\$12,655	\$21,107	\$21,643	\$30,555	\$20,289	\$38,474	\$37,207	\$34,617

Table 99
The Self-Sufficiency Standard for Union County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 100
The Self-Sufficiency Standard for Vermilion County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	384	480	480	480	480	600	480	480
Child Care	0	385	426	811	265	1076	811	691
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	85	153	156	207	164	260	246	237
Taxes	200	305	319	456	264	601	551	515
Earned Income Tax Credit (-)	0	-89	-80	-33	-182	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-32	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.44	\$10.24	\$10.54	\$14.31	\$10.28	\$18.33	\$8.75 per adult	\$8.35 per adult
-Monthly	\$1,133	\$1,802	\$1,856	\$2,518	\$1,810	\$3,226	\$3,081	\$2,939
-Annual	\$13,598	\$21,622	\$22,269	\$30,218	\$21,718	\$38,716	\$36,967	\$35,269

Table 101
The Self-Sufficiency Standard for Wabash County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	138	140	185	150	232	225	215
Taxes	170	238	245	353	200	495	468	436
Earned Income								
Tax Credit (-)	0	-128	-124	-111	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-28	-31	-42	0	-150	-94	-76
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.84	\$8.97	\$12.20	\$8.95	\$16.04	\$7.85 per adult	\$7.50 per adult
-Monthly	\$1,018	\$1,556	\$1,579	\$2,148	\$1,576	\$2,822	\$2,763	\$2,641
-Annual	\$12,220	\$18,670	\$18,949	\$25,771	\$18,907	\$33,867	\$33,155	\$31,693

Table 102
The Self-Sufficiency Standard for Warren County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	338	435	435	435	435	571	435	435
Child Care	0	368	398	766	218	984	766	616
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	80	147	148	198	155	247	237	225
Taxes	182	273	280	410	222	553	515	469
Earned Income								
Tax Credit (-)	0	-108	-103	-67	-214	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-50	-80	-80	-80
Child Tax Credit (-)	0	-49	-50	-82	-7	-150	-100	-95
Self-Sufficiency Wage								
-Hourly	\$6.05	\$9.57	\$9.72	\$13.40	\$9.42	\$17.30	\$8.37 per adult	\$7.86 per adult
-Monthly	\$1,064	\$1,684	\$1,711	\$2,358	\$1,658	\$3,045	\$2,946	\$2,767
-Annual	\$12,774	\$20,207	\$20,536	\$28,298	\$19,894	\$36,545	\$35,351	\$33,198

Table 103
The Self-Sufficiency Standard for Washington County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	328	437	437	437	437	547	437	437
Child Care	0	407	428	835	239	1074	835	667
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	79	151	152	205	157	254	244	230
Taxes	178	293	297	442	232	579	543	488
Earned Income Tax Credit (-)	0	-95	-93	-42	-206	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-99	-14	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$5.96	\$10.00	\$10.07	\$14.06	\$9.63	\$17.86	\$8.67 per adult	\$8.06 per adult
-Monthly	\$1,050	\$1,761	\$1,773	\$2,475	\$1,696	\$3,144	\$3,052	\$2,839
-Annual	\$12,595	\$21,130	\$21,274	\$29,699	\$20,348	\$37,724	\$36,618	\$34,064

Table 104
The Self-Sufficiency Standard for Wayne County, IL, 2001

Monthly Costs	Adult	Adult +						
		Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	324	354	678	208	886	678	562
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	138	140	185	150	232	225	215
Taxes	170	238	245	353	200	495	468	436
Earned Income Tax Credit (-)	0	-128	-124	-111	-232	0	0	-7
Child Care Tax Credit (-)	0	-50	-50	-88	-44	-80	-80	-80
Child Tax Credit (-)	0	-28	-31	-42	0	-150	-94	-76
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.84	\$8.97	\$12.20	\$8.95	\$16.04	\$7.85 per adult	\$7.50 per adult
-Monthly	\$1,018	\$1,556	\$1,579	\$2,148	\$1,576	\$2,822	\$2,763	\$2,641
-Annual	\$12,220	\$18,670	\$18,949	\$25,771	\$18,907	\$33,867	\$33,155	\$31,693

Table 105
The Self-Sufficiency Standard for White County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	307	395	395	395	395	519	395	395
Child Care	0	335	375	710	268	978	710	643
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	77	140	142	188	156	242	228	223
Taxes	170	243	253	368	226	531	478	465
Earned Income								
Tax Credit (-)	0	-125	-119	-100	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-30	-36	-54	-11	-150	-100	-93
Self-Sufficiency Wage								
-Hourly	\$5.79	\$8.94	\$9.15	\$12.50	\$9.51	\$16.81	\$7.96 per adult	\$7.81 per adult
-Monthly	\$1,018	\$1,573	\$1,611	\$2,200	\$1,674	\$2,959	\$2,803	\$2,750
-Annual	\$12,220	\$18,871	\$19,333	\$26,402	\$20,092	\$35,510	\$33,636	\$33,005

Table 106
The Self-Sufficiency Standard for Whiteside County, IL, 2001

Monthly Costs	Adult +							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	362	482	482	482	482	603	482	482
Child Care	0	407	450	857	224	1081	857	674
Food	176	257	266	345	461	464	496	544
Transportation	197	202	202	202	202	202	386	386
Health Care	92	207	183	230	236	253	291	267
Miscellaneous	83	155	158	212	160	260	251	235
Taxes	191	317	332	481	246	603	569	508
Earned Income								
Tax Credit (-)	0	-81	-72	-12	-196	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-22	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	\$6.25	\$10.52	\$10.82	\$14.87	\$9.92	\$18.39	\$8.95 per adult	\$8.28 per adult
-Monthly	\$1,100	\$1,851	\$1,905	\$2,617	\$1,745	\$3,237	\$3,151	\$2,916
-Annual	\$13,202	\$22,209	\$22,861	\$31,402	\$20,941	\$38,849	\$37,815	\$34,992

Table 107
The Self-Sufficiency Standard for Williamson County, IL, 2001

<i>Monthly Costs</i>	<i>Adult +</i>							
	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + schoolage teenager</i>	<i>Adult + infant preschooler schoolage</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler schoolage</i>
<i>Housing</i>	307	397	397	397	397	552	397	397
<i>Child Care</i>	0	335	375	710	268	978	710	643
<i>Food</i>	176	257	266	345	461	464	496	544
<i>Transportation</i>	197	202	202	202	202	202	386	386
<i>Health Care</i>	92	207	183	230	236	253	291	267
<i>Miscellaneous</i>	77	140	142	188	156	245	228	224
<i>Taxes</i>	170	244	254	369	228	544	480	466
<i>Earned Income</i>								
<i>Tax Credit (-)</i>	0	-125	-119	-99	-210	0	0	0
<i>Child Care Tax Credit (-)</i>	0	-50	-50	-84	-48	-80	-80	-80
<i>Child Tax Credit (-)</i>	0	-31	-37	-55	-12	-150	-100	-93
<i>Self-Sufficiency Wage</i>								
<i>-Hourly</i>	\$5.79	\$8.96	\$9.17	\$12.52	\$9.54	\$17.10	\$7.97 <i>per adult</i>	\$7.82 <i>per adult</i>
<i>-Monthly</i>	\$1,019	\$1,576	\$1,615	\$2,204	\$1,678	\$3,009	\$2,807	\$2,754
<i>-Annual</i>	\$12,223	\$18,914	\$19,375	\$26,450	\$20,138	\$36,109	\$33,681	\$33,042

**List of Suburbs and/or Neighborhoods Included in
Chicago, IL MSA, Cook County
Tables 3, 4 and 5 of the Appendix**

Chicago, IL MSA, Cook County - Northern Suburbs

(Table 3)

Arlington Heights	Glencoe	Morton Grove	Roselle
Barrington	Glenview	Mt. Prospect	Rolling Meadows
Barrington Hills	Golf	Niles	Schaumburg
Bartlett	Hanover Park	Northbrook	Skokie
Buffalo Grove	Hoffman Estates	Northfield	South Barrington
Des Plaines	Inverness	Palatine	Streamwood
Elk Grove Village	Kenilworth	Park Ridge	Wheeling
Evanston	Lincolnwood	Prospect Heights	Wilmette
			Winnetka

Chicago, IL MSA, Cook County - Chicago: Downtown and Selected Northside Areas (High Cost)

(Table 4)

Edison Park	Lakeview	The Loop	Norwood Park
Forest Glen	Lincoln Park	Near North	O'Hare

Chicago, IL MSA, Cook County - Chicago (Excluding Downtown and Northside Areas), Including South and West Suburbs

(Table 5)

South Suburbs

Alsip	Markham	Worth	Hinsdale	Riverside
Blue Island	Matteson	West Suburbs	Hodgkins	Schiller Park
Burnham	Midlothian	Bedford Park	Hometown	Stickney
Calumet City	Merrionette Park	Bellwood	Justice	Stone Park
Calumet Park	Oak Forest	Berkeley	LaGrange	Summit
Chicago Heights	Olympia Fields	Berwyn	LaGrange Highlands	
Country Club Hills	Orland Fields	Bridgeview	LaGrange Park	Western Springs
Crestwood	Palos Park	Broadview	Lyons	Willow Springs
Dixmoor	Phoenix	Brookfield	Maywood	
Dolton	Posen	Chicago Ridge	McCook	
East Hazelcrest	Richton Park	Countryside	Melrose Park	
Flossmoor	Riverdale	Elmwood Park	Norridge	
Ford Heights	Robbins	Evergreen Park	Northlake	
Glenwood	Sauk Village	Forest Park	North Riverside	
Harvey	S. Chicago Heights	Forest View	Oak Lawn	
Homewood	S. Holland	Franklin Park	Oak Park	
Lansing	Steger	Harwood Heights	Palos Hills	
Lemont	Thorton	Hickory Hills	River Forest	