



ADVANCING THE COMMON GOOD:
FINANCIAL STABILITY
FOR WORKING FAMILIES

The Self-Sufficiency Standard for South Carolina



2nd Edition



UNITED WAY ASSOCIATION OF SOUTH CAROLINA

United Way Association of South Carolina (UWASC) works to maximize the capacity and effectiveness of local United Ways and provide leadership on issues that impact the quality of life of South Carolina residents in the areas of education, financial stability, and health. Through a network of collective partnerships, UWASC is committed in its efforts to:

- Provide support and enhance capacity of local United Ways;
- Coordinate and champion action on significant public policy issues; and
- Improve effectiveness and coordination of health and human services in South Carolina.

To learn more about United Way Association of South Carolina and our state network United Way organizations, visit www.uwasc.org.



THE CENTER FOR WOMEN'S WELFARE

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

- research and evaluate public policy related to income adequacy;
- create tools, including online calculators, to assess and establish income adequacy and benefit eligibility;
- develop programs and policies that strengthen public investment in low-income women and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at www.selfsufficiencystandard.org.

THE SELF-SUFFICIENCY STANDARD FOR SOUTH CAROLINA 2016

2nd Edition

By Diana M. Pearce, PhD • February 2016

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

PREPARED FOR

United Way Association of South Carolina

PREFACE

This report presents and analyzes *The Self-Sufficiency Standard for South Carolina 2016*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

The Self-Sufficiency Standard for South Carolina 2016 is the first calculation of this data in South Carolina. As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women’s Welfare at the University of Washington. This report, plus tables providing county-specific information for 152 family types, is available online at www.selfsufficiencystandard.org/south-carolina and www.uwasc.org/scstandard.

Note on second edition: the data, calculations, and analysis are the same as in the first edition, however the second edition provides descriptions of applications and examples of uses of the Standard that are more specifically focused on South Carolina and the region.

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

Over the past 20 years the Standard has been calculated in 38 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available at this website.

For further information, contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

ACKNOWLEDGMENTS

The Self-Sufficiency Standard for South Carolina 2016 has been prepared through the cooperative efforts of Lisa Manzer, Lisa Mikesell, and Karen Segar at the University of Washington, Center for Women's Welfare, and the United Way Association of South Carolina.

The Self-Sufficiency Standard for South Carolina 2016 was made possible by funding and support from:

- The Sister of Charity Foundation of South Carolina
- The Riley Institute at Furman University,
- The College of Social Work - University of South Carolina,
- The United Way Association of South Carolina and numerous local United Way organizations including United Way of Greenville County, United Way of the Piedmont, United Way of the Midlands, United Way of Pickens County, United Way of Aiken County, and United Way of Greenwood and Abbeville Counties.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 20 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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

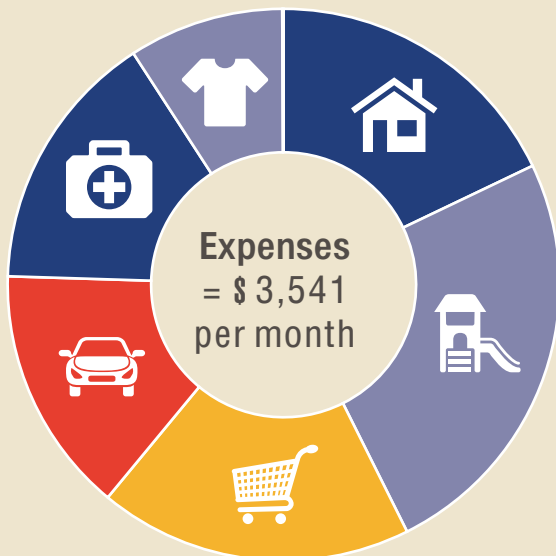
THE SELF-SUFFICIENCY STANDARD AT A GLANCE

HOW MUCH IS ENOUGH IN SOUTH CAROLINA?

THE SELF-SUFFICIENCY STANDARD DEFINED

The **Self-Sufficiency Standard** calculates how much income families of various sizes and compositions need to make ends meet *without public or private assistance*.

HOUSING AND CHILD CARE TYPICALLY ACCOUNT FOR ALMOST **HALF** OF THE FAMILY BUDGET

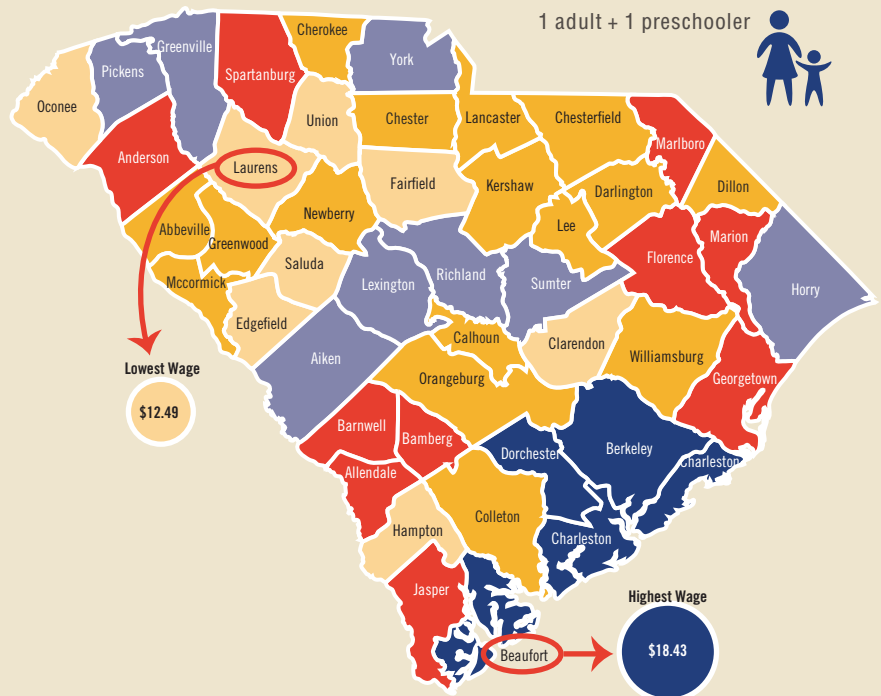


Greenwood County

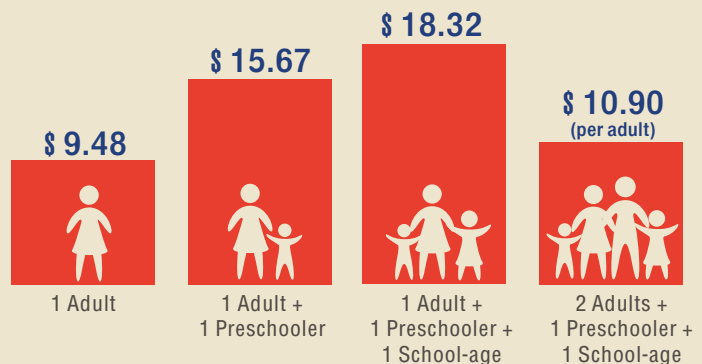
- Housing = \$ 634
- Child Care = \$ 875
- Food = \$ 651
- Transportation = \$ 513
- Health Care = \$ 543
- Miscellaneous = \$ 322
- Taxes-Net = \$ 3

HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY COUNTY

\$12.49 \$18.43



HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY FAMILY TYPE



Greenville County

KEY FINDINGS

The United Way Association of South Carolina is publishing *The Self-Sufficiency Standard for South Carolina 2016* in an effort to ensure the best data and analyses are available to enable South Carolina’s families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool.

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in South Carolina. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

The Self-Sufficiency Standard for South Carolina 2016 defines the minimum income needed to realistically support a family, without public or private assistance. Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries. It doesn’t allot for any takeout or restaurant food, not even a pizza or an ice cream.

The Federal Poverty Level (FPL) is the official measurement used by the federal government to determine poverty status. Families are characterized as “poor” if their income is below the Federal Poverty Level and “not poor” if it is above the FPL. The Federal Poverty Level, developed half a century ago, is now methodologically out of date and no longer accurately measures poverty. Throughout South Carolina, the Self-Sufficiency Standard shows incomes well above the official Federal Poverty Level are nevertheless far below what is necessary to meet families’ basic needs.

SELECTED FINDINGS FROM *THE SELF-SUFFICIENCY STANDARD FOR SOUTH CAROLINA 2016*

- **In South Carolina, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$12.49 per hour (\$26,373 annually) in Laurens County to \$18.43 per hour (\$38,920 annually) in Beaufort County, or from 166% of the Federal Poverty Level (FPL) to 244% of the Federal Poverty Level. *See Figure A on page 11.*

- **The Standard also varies by family type, that is, by how many adults and children are in a family and the age of each child.** One adult living in Greenville County needs an hourly wage of \$9.48 (\$20,027 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure nearly doubles, increasing to \$18.32 per hour (\$38,684 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. *See Table 2 on page 9.*
- **For families with young children, the cost of housing and child care combined typically account for approximately 50% of the family’s budget.** For example, for a family with two adults, one infant, and one preschooler in Greenwood County, child care is 25% of the family’s budget while housing is 18%. Food costs take up 18%, health care is 15%, and transportation is 14% of the family’s budget. *See Figure B on page 12.*
- **The 2016 Self-Sufficiency Standard for Columbia is more expensive than comparably-sized Southern cities.** The Self-Sufficiency Standard for one adult and one preschooler in Columbia (\$16.87 per hour) is slightly more expensive than Savannah, GA (\$16.59 per hour) and Gainesville, FL (\$15.82 per hour). *See Figure C on page 13.*
- **The Federal Poverty Level for three-person families (\$20,090 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty measure is 44% of the Standard for one adult, one preschooler, and one school-age child in Beaufort County (\$21.66 per hour and \$45,737 annually). *See Figure D on page 15.*
- **Although nearly a quarter of South Carolina workers hold one of the top ten most common occupations in South Carolina (measured by the number of workers), only one of these occupations has median wages above the Standard for a family of three in Aiken County.** Only registered nurses have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Aiken County, which is \$17.75 per hour (\$37,494 annually), while the median wages for the other nine occupations are below this family type’s Standard in Aiken County. Indeed, they are below the Self-Sufficiency Standard for this family type in all counties in South Carolina. *See Figure E on page 21.*

THE SELF-SUFFICIENCY STANDARD FOR SELECT SOUTH CAROLINA COUNTIES AND FAMILY TYPES, 2016

	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Aiken	\$19,008	\$31,918	\$37,494	\$39,741
Berkeley	\$23,300	\$38,693	\$45,267	\$46,533
Charleston	\$23,221	\$38,584	\$45,330	\$46,537
Florence	\$17,756	\$31,189	\$36,498	\$39,291
Greenville	\$20,027	\$33,095	\$38,684	\$40,825
Horry	\$20,989	\$34,869	\$41,271	\$43,438
Lexington	\$21,097	\$34,624	\$40,542	\$42,357
Orangeburg	\$18,547	\$29,275	\$33,843	\$37,600
Pickens	\$19,874	\$33,297	\$39,405	\$41,342
Spartanburg	\$18,535	\$30,810	\$36,038	\$38,608
Union	\$17,158	\$27,019	\$31,825	\$35,172
York	\$22,423	\$36,769	\$43,775	\$44,470

.....

THE FEDERAL POVERTY LEVEL FOR THREE-PERSON FAMILIES (\$20,090 ANNUALLY) IS SET AT A LEVEL WELL BELOW WHAT IS MINIMALLY NEEDED TO MEET A FAMILY'S BASIC NEEDS.

.....

- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschool-aged child living in Florence County needs to earn \$2,599 per month to meet her basic needs. She needs to earn an additional \$98 per month to have an emergency saving fund. If she lives in Charleston County she needs \$3,215 per month to be self-sufficient and an additional \$106 per month to save for emergencies. *See Table 6 on page 34.*

Clearly, meeting basic needs is difficult for many South Carolina families, and has only been made worse due to stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in South Carolina depends on where a family lives, how many people are in the family and the number and ages of children.

WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR SOUTH CAROLINA

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

REDUCING COSTS means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require support through transitional work supports and programs, as well as the removal of barriers to help families work towards self-sufficiency over time. The report finds that:

- **Work supports offer stability as families transition from assistance to self-sufficiency.** A single parent in York County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), and transitional Medicaid would be able to meet her family's needs on a wage of \$10.41 per hour. This is significantly less than the full Self-Sufficiency Wage of \$20.73 per hour, though it is well above the minimum wage. *See Table 5 on page 26.*
- **Work supports are crucial for helping families meet their basic needs.** A single parent with one preschooler and one school-age child living in York County and working a full-time minimum wage job, which is \$7.25 in South Carolina, earns only 37% of the income needed to meet her family's basic needs if she is not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet 87% of her family's needs. *See Figure G on page 27.*

RAISING INCOMES means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them. Access to education, training, and jobs is important and provides real potential for skill and career advancement over the long term.

The Self-Sufficiency Standard can be used as a tool to:

- Evaluate proposed policy changes,
- Target resources toward job training for fields that pay self-sufficient wages,
- Evaluate outcomes for clients in employment programs,
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants, and
- Serve as a counseling tool in work training programs.

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

IN SUMMARY...

The report begins with putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy and comparing and contrasting it with federal poverty measures. The report then leads readers through a description of what a self-sufficient wage is for South Carolina families and how it differs depending on family type and geographic area. The report compares South Carolina to other places in the United States and compares the South Carolina Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the South Carolina Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. Note that the data for the full set of 152 family types, for every South Carolina county is available at www.selfsufficiencystandard.org/south-carolina and www.uwasc.org.

GETTING TO SELF-SUFFICIENCY

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

HOW DOES THE STANDARD COMPARE?



Richland County
1 adult + 1 preschooler + 1 school-age

SELF-SUFFICIENCY WAGE \$ 41,861

FULL-TIME MINIMUM WAGE \$ 21,535
Includes tax and tax credits, \$ 7.25/hr

FEDERAL POVERTY LEVEL \$ 20,090
Family of 3

48% The amount of basic needs covered by the Federal Poverty Level

Number of hours a minimum wage worker must work per week to meet basic needs } **109**

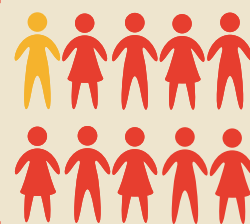
HOW DO SOUTH CAROLINA'S JOBS STACK UP?



Aiken County
1 adult + 1 preschooler + 1 school-age



The ten most common occupations* cover a **quarter** of South Carolina's workforce



Only **ONE** of these occupations has median wages above the Standard for this family in Aiken County

*See Figure E on page 21

HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?



York County
1 adult + 1 preschooler + 1 school-age

This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

- A housing voucher reduces costs from \$ 854 to \$ 475 per month (30% of income).
- Food assistance reduces groceries from \$ 588 to \$ 323 per month.
- Child care voucher reduces this from \$ 867 to just \$ 95 copay per month.
- S-CHIP (Children's Health Insurance Program) reduces health care costs from \$ 447 to \$ 172 per month.

Monthly Expenses = \$ 3,648
Wage needed = \$ 20.73 per hour

WITH NO WORK SUPPORTS



Monthly Expenses = \$ 1,582
Wage needed = \$ 8.99 per hour

WITH WORK SUPPORTS & CHILD SUPPORTS

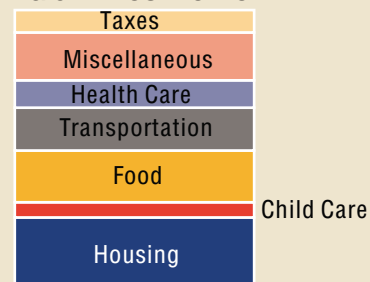




TABLE OF CONTENTS

PART 1 ABOUT THE SELF-SUFFICIENCY STANDARD 1

- Introduction — 3
- How is the Self-Sufficiency Standard Calculated? — 5

PART 2 SELF-SUFFICIENCY STANDARD RESULTS FOR SOUTH CAROLINA 7

- What it Means to Make Ends Meet in South Carolina — 9
- How do Family Budgets Change as Families Grow? — 12
- How Does the Real Cost of Living in South Carolina Cities Compare to Other U.S. Cities? — 13
- How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income? — 15

PART 3 STRATEGIES TO CLOSE THE WAGE GAP 19

- The Wage Gap: Most Common Occupations Fall Short of the Self-Sufficiency Standard — 21
- Closing the Wage Gap: Work Supports Reduce Costs — 23
- Closing the Wage Gap: Raise Incomes — 29

PART 4 BEYOND SELF-SUFFICIENCY 31

- Saving for Emergencies — 33
- How is the Self-Sufficiency standard Used? — 35
- Conclusion — 37
- Endnotes — 39

APPENDIX A: METHODOLOGY, ASSUMPTIONS, & SOURCES 41

APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN SOUTH CAROLINA 51

APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY COMPARED TO SELECT OCCUPATIONS 75

- About the Author — 77



PART 1

ABOUT THE SELF-SUFFICIENCY STANDARD

PART 1

ABOUT THE SELF-SUFFICIENCY STANDARD



INTRODUCTION

This report documents the increasing costs of living in South Carolina in the last decade. Even as South Carolina's economy emerges from the Great Recession, many of the longer-term trends continue, particularly stagnating wages and widening income inequality. As a result, many find that even with full-time jobs, they are unable to stretch their wages to pay for basic necessities. Indeed, in many places in South Carolina, the gap between income and expenses has continued to widen, as the costs of food, housing, transportation, health care, and other essentials have risen—even during the Great Recession—while wages have not.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by so many families today.¹ Moreover, by tracking and calculating the true cost of living facing American families, the Standard allows for comparisons of area geographic differences as well as documentation of historical trends.

The Self-Sufficiency Standard for South Carolina 2016 defines the amount of income necessary to meet the basic needs of South Carolina families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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

This report presents the Standard and what it means for South Carolina families. Below is a summary of the sections included in this report:

- Part 1 explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- Part 2 presents details of the Standard for South Carolina: how much a self-sufficient income is for South Carolina families, how the Standard varies by family type and county, how the South Carolina Standard compares to other places across the United States, and how the Standard compares to other income benchmarks.
- Part 3 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- Part 4 provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources needed to meet basic needs have been secured.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Data Sources* provides a detailed description of the data and sources used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in South Carolina* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each South Carolina county.
- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind **Figure G**.

A REAL-WORLD APPROACH TO MEASURING NEED

The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.² Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”³ Despite the many limitations of the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty level is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the FPL increases by a constant amount for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure. The FPL is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a “stay-at-home” wife no longer reflects the majority of families today. A real-world approach to measuring need is necessary.

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today’s families to make ends meet. The key elements of the Standard that distinguish it from other measures of income adequacy or poverty are the following:

A FOCUS ON MODERN FAMILIES WITH WORKING

ADULTS. Because paid employment is the norm for supporting families today in the United States,⁴ the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

GEOGRAPHIC VARIATION IN COSTS. The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

VARIATION BY FAMILY COMPOSITION. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.

Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter independently. The costs—which include housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level, which is determined whenever possible by using what government sources have determined are minimally adequate for those receiving assistance, e.g., child care subsidy benefit levels.

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET

ITEMS. Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

PERMITS MODELING OF THE IMPACT OF SUBSIDIES.

Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing (or increasing) costs. Likewise, the adequacy of a given wage for a given family, with and without subsidies, can be evaluated using the family’s Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the Federal Poverty Level.

HOW IS THE SELF-SUFFICIENCY STANDARD CALCULATED?





The Self-Sufficiency Standard calculates the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The following criteria guide the selection of data sources in the Self-Sufficiency Standard:

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources, such as the U.S. Census Bureau;
- set at the level that meets a given need at a minimally adequate level, often determined by or for a government aid agency;
- updated regularly (preferably annually or biennially);
- geographically and age specific, as appropriate.

The Self-Sufficiency Standard is calculated for 152 different family types for all South Carolina counties. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers plus larger and multi-generational families.

The data components of the Standard and the assumptions included in the calculations are briefly described below (see *Appendix A: Methodology, Assumptions, and Sources* for more details). These data elements and assumptions are standard for all states unless otherwise noted.

TABLE 1. Overview of the Self-Sufficiency Standard Data Components

	<p>HOUSING. Housing includes the cost of rent and utilities. The Standard is based on the cost of Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD). FMRs include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. HUD calculates one set of FMRs for each metropolitan area. To calculate variation in housing costs by county within a metropolitan area, FMRs are adjusted using median gross rents from the U.S. Census Bureau’s American Community Survey.</p>
	<p>CHILD CARE. Child care includes the expense of full-time care for infants and preschoolers and before and after school care for school-age children. The cost of child care is calculated from market-rate costs (defined as the 75th percentile) by facility type, age, and geographic location. Most states conduct or commission market-rate surveys for setting child care assistance reimbursement rates. Does not include extracurricular activities or after school programs for teenagers nor babysitting when not at work.</p>
	<p>FOOD. Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The Low-Cost Food Plan does not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America’s <i>Map the Meal Gap</i> data based on Nielsen scans of grocery receipts.</p>
	<p>TRANSPORTATION (PUBLIC). Public transportation is assumed if 7% or more of workers use public transportation to get to and from work. In South Carolina, no counties meet this level and private transportation is assumed for all counties.</p>



TRANSPORTATION (PRIVATE). Private transportation costs assume the expense of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Per-mile costs (gas, oil, tires, and maintenance) are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners and varied within-state by using sample premiums from automobile insurance companies with the largest market shares. Fixed costs of car ownership (e.g. license, registration, repairs, monthly payments) are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and day care plus one shopping trip per week. The initial cost of purchasing a car and any non-essential travel (e.g. vacations) is not included.



HEALTH CARE. Health care costs assume the expenses associated with employer-sponsored health insurance which is an integral part of a Self-Sufficiency Wage. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. Premiums are varied by county using rates for the lowest cost 'silver' plan (excluding HSAs) from the U.S. Centers for Medicare & Medicaid Services dataset of states in the Federally-facilitated Marketplace or State Partnership Marketplaces. Out-of-pocket costs are calculated by Census region and varied by age from the Medical Expenditure Panel Survey Insurance Component.



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



TAXES AND TAX CREDITS. Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal, state, and local tax credits. Tax credits calculated in the Standard include: the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC); the federal Earned Income Tax Credit (EITC); the federal Child Tax Credit (CTC); the South Carolina Child Care Tax Credit; and the South Carolina Two Earner Credit. Note that property taxes are assumed to be included in the cost of housing, as are gasoline taxes in the cost of transportation.



EMERGENCY SAVINGS. Emergency savings is the amount needed to cover living expenses when there is job loss net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of a job loss of South Carolina workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes that would be needed for the additional earnings at the Self-Sufficiency Standard level.

Detailed information on the methodology of the Self-Sufficiency Standard and the South Carolina specific data sources are included in *Appendix A: Methodology, Assumptions, and Sources*.



PART 2

SELF-SUFFICIENCY STANDARD RESULTS FOR SOUTH CAROLINA

PART 2

SELF-SUFFICIENCY STANDARD RESULTS FOR SOUTH CAROLINA



WHAT IT MEANS TO MAKE ENDS MEET IN SOUTH CAROLINA

How much income families need to be economically self-sufficient depends on family composition—how many adults and how many children and the children’s ages—and where they live. **Table 2** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Greenville County.

- A single adult needs to earn \$9.48 per hour working full time to be able to meet his or her basic needs, which is over two dollars more than the federal minimum wage (\$7.25 per hour).
- Adding a child greatly increases this amount; one parent caring for one preschool-aged child needs to earn \$15.67 per hour to be self-sufficient.
- Adding a second child further increases the wage: one parent with two children—a preschooler and school-age child—needs \$18.32 per hour to meet their family’s basic needs. This is the equivalent of over two and a half full-time minimum wage jobs in South Carolina.⁵
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of \$10.90 per hour, working full time, to meet their family’s basic needs.

TABLE 2. The Self-Sufficiency Standard for Select Family Types*
Greenville County, SC 2016

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	\$630	\$750	\$750	\$750
Child Care	\$0	\$567	\$867	\$867
Food	\$239	\$362	\$547	\$750
Transportation	\$263	\$271	\$271	\$514
Health Care	\$167	\$405	\$429	\$486
Miscellaneous (clothing & household expenses)	\$130	\$235	\$286	\$337
Taxes	\$240	\$394	\$457	\$468
Earned Income Tax Credit (-)	\$0	(\$80)	(\$101)	(\$69)
Child Care Tax Credit (-)	\$0	(\$63)	(\$115)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE				
Hourly**	\$9.48	\$15.67	\$18.32	\$10.90 per adult
Monthly	\$1,669	\$2,758	\$3,224	\$3,836
Annual	\$20,027	\$33,095	\$38,684	\$46,030
Emergency Savings Fund	\$38	\$100	\$170	\$70

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes payroll, federal and state income taxes.

** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents’ wages combined.

Note: Totals may not add exactly due to rounding.

THE AMOUNT OF MONEY FAMILIES NEED TO BE ECONOMICALLY SELF-SUFFICIENT VARIES DRASTICALLY DEPENDING ON FAMILY SIZE AND THE COUNTY OF RESIDENCE.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across South Carolina for families with one adult and one preschooler. The 2016 annual Self-Sufficiency Standard for a single adult with one preschooler ranges from \$12.49 to \$18.43 per hour depending on the county.

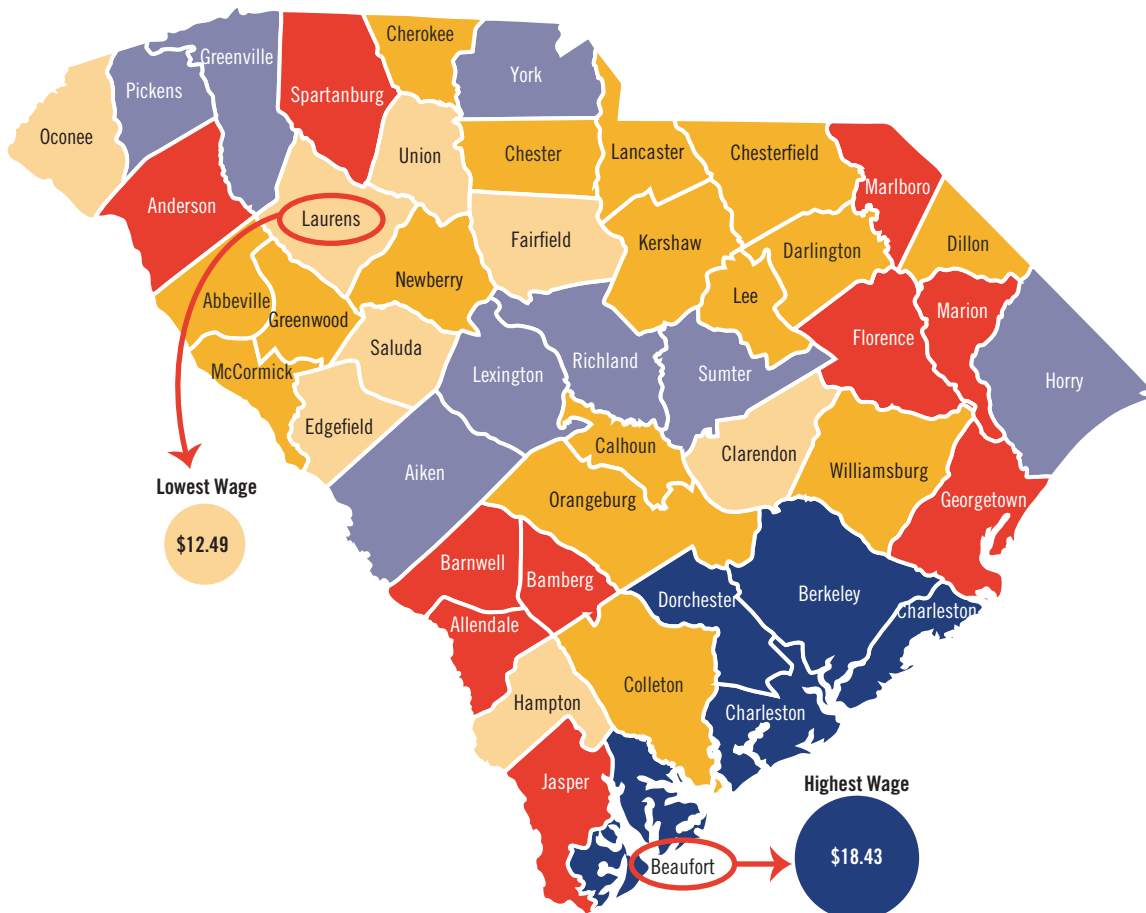
- The most expensive areas in South Carolina surround Charleston County along the coast and include Beaufort, Berkeley, and Dorchester counties. With an hourly Self-Sufficiency Standard wage at \$18.43 per year for this family type, Beaufort County has the highest cost of living in South Carolina and is 244% of the Federal Poverty Level.
- The second highest cost group requires between \$15.11 and \$17.41 per hour full time to meet basic

needs and includes Aiken, Greenville, Pickens, Lexington, Horry, Sumter, Richland, and York counties.

- The middle cost group requires between \$14.37 and \$14.93 per hour full time for a family with one adult and one preschooler and includes Jasper, Georgetown, Marion, Allendale, Spartanburg, Barnwell, Marlboro, Florence, Anderson, and Bamberg counties.
- The most affordable counties in South Carolina require less than \$13.92 per hour full time. Overall, Laurens County is the least expensive place for this family type and requires \$6 less per hour than expensive Beaufort County. Nonetheless, the Self-Sufficiency Standard for one adult and one preschooler in Laurens County is still 166% of the Federal Poverty Level.

FIGURE A. Map of Counties by Level of Hourly Self-Sufficiency Wage
One Adult and One Preschooler, SC 2016

\$12.49 - \$12.94		\$13.00 - \$13.92		\$14.37 - \$14.93		\$15.11 - \$17.41		\$18.01 - \$18.43	
Laurens	\$12.49	Lancaster	\$13.00	Jasper	\$14.37	Aiken	\$15.11	Dorchester	\$18.01
Hampton	\$12.60	Chesterfield	\$13.04	Georgetown	\$14.37	Greenville	\$15.67	Charleston	\$18.27
Edgefield	\$12.69	Williamsburg	\$13.11	Marion	\$14.51	Pickens	\$15.77	Berkeley	\$18.32
Oconee	\$12.69	Lee	\$13.13	Allendale	\$14.53	Lexington	\$16.39	Beaufort	\$18.43
Union	\$12.79	Dillon	\$13.16	Spartanburg	\$14.59	Horry	\$16.51		
Fairfield	\$12.82	Darlington	\$13.18	Barnwell	\$14.62	Sumter	\$16.70		
Saluda	\$12.90	Calhoun	\$13.21	Marlboro	\$14.64	Richland	\$16.87		
Clarendon	\$12.94	Kershaw	\$13.21	Florence	\$14.77	York	\$17.41		
		Chester	\$13.23	Anderson	\$14.81				
		Newberry	\$13.28	Bamberg	\$14.93				
		McCormick	\$13.33						
		Greenwood	\$13.42						
		Abbeville	\$13.45						
		Colleton	\$13.83						
		Orangeburg	\$13.86						
		Cherokee	\$13.92						



HOW DO FAMILY BUDGETS CHANGE AS FAMILIES GROW?

As a family grows and changes composition, the amounts they spend on basic expenses (such as food and shelter) change, and new ones are added, most notably child care. **Figure B** demonstrates how these changes occur, as the family composition changes, for a family in Greenwood County. Each bar shows the percentage of the total budget needed for each expense and how they differ as the family changes composition.

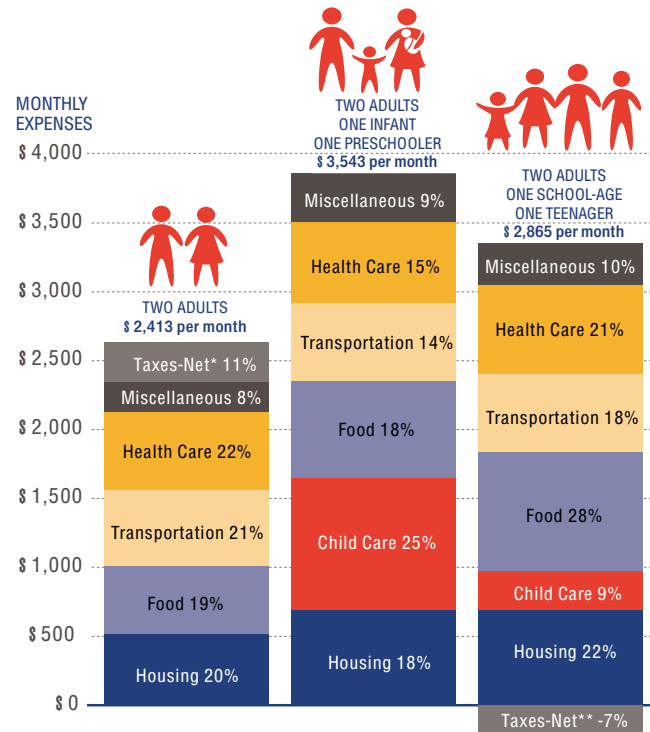
When there are just two adults, they need to earn a total of \$2,413 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Greenwood County, about a fifth of the Self-Sufficiency Standard goes towards housing. The budget categories of food, transportation, and health care each account for 19%-22% of the total household budget. Taxes account for 11% of household expenses, and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget increases substantially to \$3,543 per month, and at the same time, with the addition of child care, the proportions spent on each basic need change. Indeed, child care alone accounts for nearly a quarter of the family's budget; when one adds housing, together these two items are 43% of expenses. This is quite common: across the country, it is usual for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone. Food costs are 18% of total income. This is much lower than the 33% assumed by the methodology of the Federal Poverty Level, and closer to the national average expenditure on food, which is 13%.⁶

Health care accounts for 15% of the family budget, including both the employees' share of the health care premium (\$408 per month) and out-of-pocket costs (\$136 per month).⁷ If neither adult has employer sponsored health insurance, and they got a Silver health care plan through the federal health care marketplace the premium amount would be about \$530 per month. However, at this income level the family would qualify for a tax credit of \$350 per month, so their premium would be lower.⁸

Net taxes for the family now reflect a tax burden that is less than 1%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 11% of total expenses for this family.

FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Greenwood County, SC 2016



* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.

** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 11% for two adults with one infant and one preschooler and 10% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, both families receive money back, and the amount owed in taxes is reduced. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$2,865 per month; the decreased amount for child care for the school-age child accounts for just 9% of this basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger. Without the large amount for child care, the proportions for the other budget items all increase. In addition, the larger proportion of the budget for food, at 28%, is also due in part to increased food costs for the teenager.

Net taxes are shown as -7% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 10% of the total costs for two adults with one school-age child and one teenager.

HOW DOES THE REAL COST OF LIVING IN SOUTH CAROLINA CITIES COMPARE TO OTHER U.S. CITIES?

The cost of living varies not only across the United States, but within South Carolina as well. In **Figure C**, the Self-Sufficiency Standard for families with one parent and one preschooler, in Columbia and Spartanburg, SC are compared to the Standard for several other cities with similar populations to Columbia (around 130,000): Bellevue, WA; Clarksville, TN; Dayton, OH; Elizabeth, NJ; Fort Collins, CO; Gainesville, FL; Hampton, VA. Lafayette, LA; Savannah, GA; Syracuse, NY; and Tempe, AZ.⁹

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from \$12.76 per hour to \$29.77.
- While less expensive than cities in the West or the Northeast, Columbia is more expensive than all other Southern cities on this list except for Hampton, VA. It is closest in cost to Dayton, OH and Savannah, GA.
- Spartanburg is closest in cost to Gainesville, FL, and more expensive than Clarksville, TN or Lafayette, LA.

COLUMBIA IS MORE EXPENSIVE THAN ALL OTHER SOUTHERN CITIES ON THIS LIST EXCEPT FOR HAMPTON, VA.

The differences in the Self-Sufficiency Standard wages reflect the variation in the costs of meeting basic needs in urban areas in the United States. Housing costs in particular vary considerably (e.g. in Bellevue, WA, a two-bedroom unit is \$1,488 per month compared to \$867 per month in Lafayette, LA, according to the 2016 Fair Market Rents).

If the parent in this comparison has just a minimum wage job, she will need to work 93 hours per week to meet her family’s basic needs in Columbia or 80 hours in Spartanburg.

FIGURE C. The Self-Sufficiency Wage for Columbia and Spartanburg Compared to Other U.S. Cities 2016* *One Adult and One Preschooler.*



*Data for each city is the Self-Sufficiency Standard for the county in which the city is located. Wages for cities other than Columbia and Spartanburg are updated using the Consumer Price Index.

**Wage calculated assuming family uses public transportation.



HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO OTHER BENCHMARKS OF INCOME?

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure D** compares the Beaufort County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

- Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL) for a family of three;
- the Federal minimum wage of \$7.25 per hour; and
- the HUD income limits for a family of three in Beaufort County.

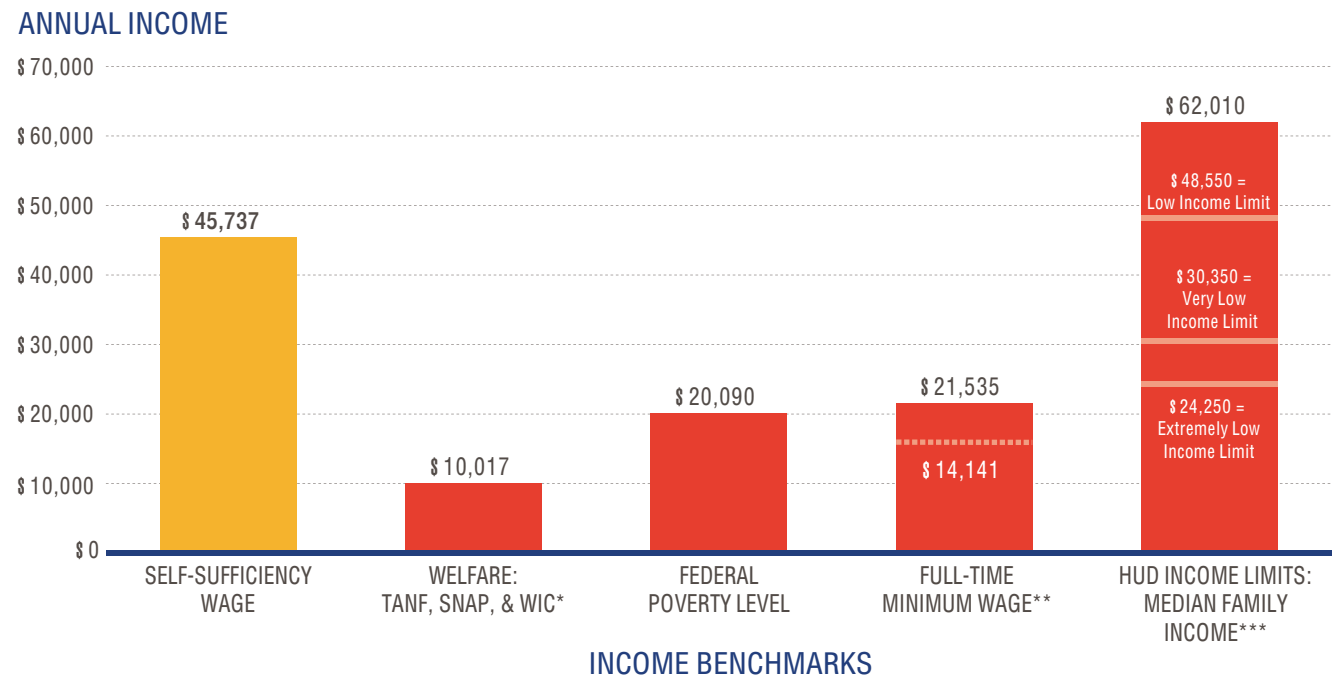
Note that the Standard is more specific in terms of the age as well as number of children and geography than any of these other income benchmarks. Even though

there is a “progression” in the amounts of each of these benchmarks, it should be noted that this comparison is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, this comparison is intended to indicate how the Standard compares to other indicators of poverty or minimum income adequacy.

As indicated in the first bar in **Figure D**, the Self-Sufficiency Wage for this family type in Beaufort County is \$45,737 per year.

TANF, SNAP, AND WIC. The second bar on the left in **Figure D** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$10,017 per year for three-person families in South Carolina, which is just 22% of the Standard for a three-person family in Beaufort County, and 50% of the FPL for a three-person family.

FIGURE D. The Self-Sufficiency Standard Compared to Other Benchmarks
One Adult, One Preschooler, and One School-Age Child Beaufort County, SC 2016



* For FY 2015, the maximum TANF benefit amount is \$3,324 annually, the SNAP benefit amount is \$6,132 annually, and the WIC benefit amount is \$516 annually for a family of three in South Carolina.
 **The 2015 South Carolina minimum wage is the same as the federal minimum wage of \$7.25 per hour. This amounts to \$15,312 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$21,535 as shown. The dashed line shows the annual income received after accounting for taxes (\$14,141) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.
 *** 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. The HUD median family income limits are for FY 2015.

FEDERAL POVERTY LEVEL. A three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$20,090 annually or less, according to the Federal Poverty Level. The FPL for three-person families is just 44% of the Self-Sufficiency Standard for this Beaufort County family.

This comparison is for just one family type. In Beaufort County, the Self-Sufficiency Standard ranges from 156% of the FPL for a household with one adult and two teenagers to 276% of the FPL for a household consisting of one adult with three infants. This comparison is also for just one county. **Table 3** compares the percentage of the FPL needed to meet basic needs for one adult, one preschooler, and one school-age child across South Carolina, and finds that the Self-Sufficiency Standard for this family type ranges from 156% of the FPL in Hampton County to 228% of the FPL in Beaufort County.

OTHER APPROACHES TO POVERTY MEASUREMENT

For a more in-depth look at how the Standard compares to the federal poverty measure please visit www.selfsufficiencystandard.org/measuring-poverty/.

MINIMUM WAGE. The 2015 federal minimum wage is \$7.25 per hour which amounts to \$15,312 per year working full time. Because this is earned income, payroll taxes (Social Security and Medicare) are subtracted and eligible tax credits (EITC and CTC) are added. Altogether a working parent with two children would have a net cash income of \$21,535 per year. This net “take home” amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time minimum wage job in South Carolina provides 47% of the amount needed to be self-sufficient for this

THE FPL FOR THREE-PERSON FAMILIES IS JUST 44% OF THE SELF-SUFFICIENCY STANDARD FOR THIS BEAUFORT COUNTY FAMILY.

family type in Beaufort County. If it is assumed more realistically that the worker pays taxes *monthly* through withholding, but receives tax credits *annually* (as is true of all workers), her take-home income would be \$14,141 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 31% of the Self-Sufficiency Standard for this family type in Beaufort County.

MEDIAN FAMILY INCOME LIMITS. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (i.e., half of families in the area have income above this amount, and half below) to determine families’ needs for housing assistance on the assumption that median income is a rough measure of the local cost of living. The HUD median income for a three-person family in Beaufort County is \$60,660 annually.¹⁰ HUD income limits define three levels: “low income” three-person families in Beaufort County have incomes between 50% and 80% of area median income, or \$30,350 and \$48,550; “very low income” three-person families have incomes between 30% of area median income and 50% of area median income, or \$20,090 and \$30,350; and those with incomes below 30% of area median income are considered “extremely low income.”¹¹ The Self-Sufficiency Standard of \$45,814 for this family type in Beaufort County is in the HUD “low income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Beaufort County. (Note that with limited resources, most federal housing assistance goes to families with incomes that are considered “very low” or “extremely low.”)

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2016
Two Family Types, All South Carolina Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Level	Minimum Wage	Area Median Family Income		Federal Poverty Level	Minimum Wage	Area Median Family Income
Abbeville County	\$33,209	165%	217%	75%	\$40,827	168%	133%	83%
Aiken County	\$37,494	187%	245%	70%	\$44,755	185%	146%	76%
Allendale County	\$36,140	180%	236%	85%	\$44,018	182%	144%	93%
Anderson County	\$36,516	182%	238%	79%	\$43,761	180%	143%	85%
Bamberg County	\$37,164	185%	243%	87%	\$44,624	184%	146%	95%
Barnwell County	\$36,293	181%	237%	81%	\$43,751	180%	143%	88%
Beaufort County	\$45,737	228%	299%	75%	\$53,049	219%	173%	79%
Berkeley County	\$45,267	225%	296%	80%	\$52,438	216%	171%	83%
Calhoun County	\$32,643	162%	213%	59%	\$40,423	167%	132%	66%
Charleston County	\$45,330	226%	296%	80%	\$52,573	217%	172%	84%
Cherokee County	\$34,306	171%	224%	81%	\$41,556	171%	136%	88%
Chester County	\$32,846	163%	215%	77%	\$40,680	168%	133%	86%
Chesterfield County	\$32,272	161%	211%	76%	\$39,973	165%	131%	85%
Clarendon County	\$32,106	160%	210%	76%	\$39,874	164%	130%	84%
Colleton County	\$33,924	169%	222%	80%	\$42,016	173%	137%	89%
Darlington County	\$32,661	163%	213%	77%	\$40,500	167%	132%	85%
Dillon County	\$32,549	162%	213%	77%	\$40,330	166%	132%	85%
Dorchester County	\$44,670	222%	292%	79%	\$51,525	212%	168%	82%
Edgefield County	\$31,836	158%	208%	60%	\$39,709	164%	130%	67%
Fairfield County	\$31,788	158%	208%	57%	\$39,541	163%	129%	64%
Florence County	\$36,498	182%	238%	81%	\$44,133	182%	144%	89%
Georgetown County	\$35,098	175%	229%	67%	\$43,146	178%	141%	75%
Greenville County	\$38,684	193%	253%	74%	\$46,030	190%	150%	79%
Greenwood County	\$32,839	163%	214%	74%	\$40,243	166%	131%	81%

Definitions: Federal Poverty Level for family of three = \$20,090 and for a family of four = \$24,250. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour (assumes both adults work). Area median family income varies by county and is calculated based on HUD's FY2015 Low Income Limit (50% of median family income).

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2016
Two Family Types, All South Carolina Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Level	Minimum Wage	Area Median Family Income		Federal Poverty Level	Minimum Wage	Area Median Family Income
Hampton County	\$31,355	156%	205%	74%	\$39,224	162%	128%	83%
Horry County	\$41,271	205%	270%	90%	\$49,286	203%	161%	97%
Jasper County	\$35,187	175%	230%	83%	\$43,543	180%	142%	92%
Kershaw County	\$32,799	163%	214%	65%	\$40,581	167%	133%	72%
Lancaster County	\$32,171	160%	210%	66%	\$39,861	164%	130%	74%
Laurens County	\$30,801	153%	201%	67%	\$38,054	157%	124%	75%
Lee County	\$32,395	161%	212%	76%	\$40,192	166%	131%	85%
Lexington County	\$40,542	202%	265%	73%	\$48,503	200%	158%	79%
Marion County	\$35,893	179%	234%	84%	\$43,358	179%	142%	92%
Marlboro County	\$36,184	180%	236%	85%	\$43,644	180%	143%	92%
McCormick County	\$32,897	164%	215%	72%	\$40,416	167%	132%	79%
Newberry County	\$32,708	163%	214%	65%	\$40,096	165%	131%	72%
Oconee County	\$31,382	156%	205%	68%	\$38,697	160%	126%	75%
Orangeburg County	\$33,843	168%	221%	80%	\$41,732	172%	136%	88%
Pickens County	\$39,405	196%	257%	75%	\$46,939	194%	153%	81%
Richland County	\$41,861	208%	273%	75%	\$49,447	204%	161%	80%
Saluda County	\$32,003	159%	209%	58%	\$39,652	164%	129%	64%
Spartanburg County	\$36,038	179%	235%	78%	\$43,248	178%	141%	85%
Sumter County	\$41,126	205%	269%	94%	\$48,970	202%	160%	101%
Union County	\$31,825	158%	208%	75%	\$39,436	163%	129%	84%
Williamsburg County	\$32,376	161%	211%	76%	\$40,080	165%	131%	85%
York County	\$43,775	218%	286%	72%	\$50,582	209%	165%	75%

Definitions: Federal Poverty Level for family of three = \$20,090 and for a family of four = \$24,250. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour (assumes both adults work). Area median family income varies by county and is calculated based on HUD's FY2015 Low Income Limit (50% of median family income).



PART 3

STRATEGIES TO CLOSE THE WAGE GAP

PART 3

STRATEGIES TO CLOSE THE WAGE GAP



THE WAGE GAP: MOST COMMON OCCUPATIONS FALL SHORT OF THE SELF-SUFFICIENCY STANDARD

Given the costs in the Self-Sufficiency Standard, the next question is how families can secure the resources necessary to meet their needs. Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.

To answer this question, the wages of the ten most common occupations (by number of employees) in South Carolina are compared to the Standard. For this analysis, the Standard used is that of a one-parent family with a preschooler and school-age child in Aiken County, which is \$17.75 per hour and \$37,494 per year. These

ten occupations, which include 24% of South Carolina workers, and their median wages are listed in **Figure E**.¹²

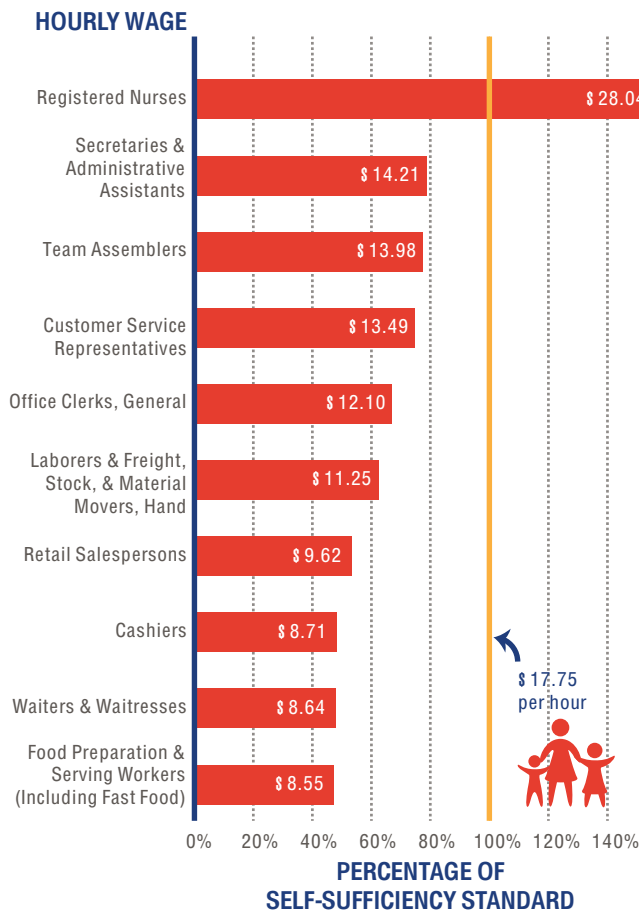
Only one of the state’s ten most common occupations—registered nurses—has median wages that are above the Self-Sufficiency Standard for this family type in Aiken County. Indeed, three of South Carolina’s top ten occupations have median earnings that are less than *half* of the Standard for an Aiken County family with one adult, one preschooler, and one school-age child.

The most common South Carolina occupation is retail salespersons and accounts for 4% of all South Carolina workers. With median hourly earnings of \$9.62 per hour (median annual earnings of \$20,016), the most common occupation in South Carolina provides workers with earnings that are only 54% of the Standard for this family type in Aiken County. In fact, *two adults* working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Aiken County, as the Self-Sufficiency Standard for *two* adults with one preschooler and one school-age child requires *each* adult to earn at least \$10.60 (a total of \$44,755 annually) per hour working full time.

Similarly, the median wages of three more of the top ten occupations—cashiers at \$8.71 per hour, food preparation and serving workers at \$8.55 per hour, and waiters and waitresses at \$8.64 per hour—are such that even working *two* full-time jobs would not yield enough income to meet this single-parent family’s basic needs. The median wages of these occupations are above the federal minimum wage yet less than even the Standard for a single adult with no children in Aiken County.

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage occupations. At the same time, the income gains have been to those at the very top, driving the increased income inequality that underlies South Carolina’s high levels of socioeconomic inequality.¹³ ***Put another way, 91% of workers in the ten most common occupations, many of them in the fast growing but low wage service sector, do not earn wages sufficient to support their families.***

FIGURE E. Hourly Wages of South Carolina’s Ten Largest Occupations Compared to the Self-Sufficiency Standard for Aiken County, SC 2016 One Adult, One Preschooler, & One School-age Child



Source: U.S. Department of Labor, “May 2014 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 12, 2015). Wages adjusted for inflation using the South region Consumer Price Index from the Bureau of Labor Statistics.

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum needed to cover their needs. The analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many of South Carolina's workers does not reflect a lack of work effort, or lack of skills, but simply that wages are too low in many common South Carolina occupations, a situation exacerbated by the unbalanced post-Great Recession recovery.

There are two basic approaches to closing the income gap between low wages and what it really takes to make ends meet: reduce costs or raise incomes. The next two sections will discuss each of these approaches. The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach,

raising incomes, are often broader such as increasing incomes through the refundable Earned Income Tax Credit as well as increasing education levels, incumbent worker programs, and nontraditional job training. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some parents may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

.....

91% OF WORKERS IN THE MOST COMMON OCCUPATIONS, MANY OF THEM IN THE FAST GROWING BUT LOW WAGE SERVICE SECTOR, DO NOT EARN WAGES SUFFICIENT TO SUPPORT THEIR FAMILIES

.....

CLOSING THE WAGE GAP: REDUCE COSTS

As described previously, given the current job situation, many families struggle to meet their families' basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating child care environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet. Work supports include programs such as:

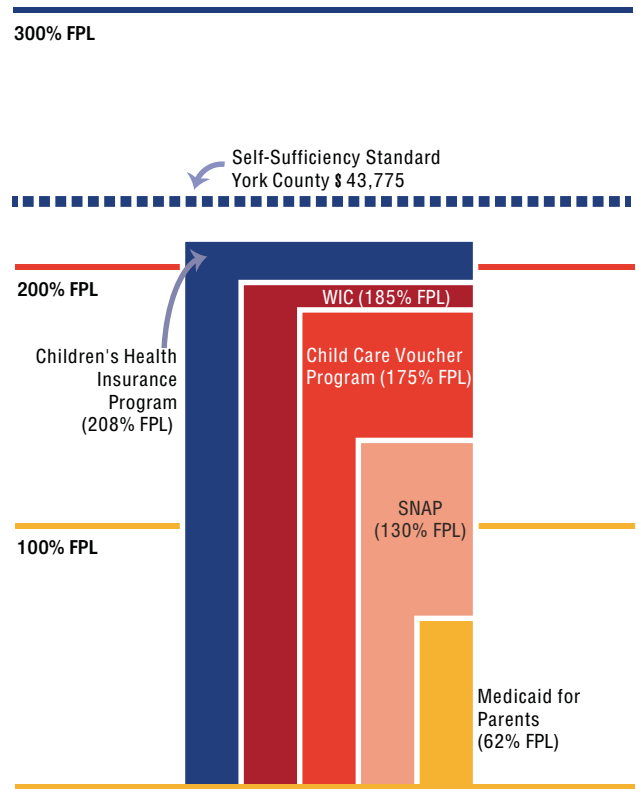
- **Child Care.** South Carolina's Child Care Voucher Program.
- **Health Care.** South Carolina's *Healthy Connections* Medicaid and *Partners for Healthy Children* CHIP program.
- **Food.** Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) and the Women, Infants, and Children (WIC) Program.
- **Housing.** Section 8 vouchers and public housing.

Although not a work support per se, child support is also modeled as it assists families in meeting basic needs.

HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

Our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private, and then we add work supports, one by one. **Table 4** provides a summary of the work supports, child support, and tax

FIGURE F. Eligibility Levels Compared to the South Carolina Self-Sufficiency Standard *One Adult, One Preschooler, and One School-Age Child: York County, SC 2016*



Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2015. The Federal Poverty Level (FPL) for a family of three is \$20,090 (annual income). See <http://aspe.hhs.gov/2015-poverty-guidelines>.

credits modeled in this section, while **Figure F** shows the income eligibility levels for the work supports modeled in this section.

WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE ECONOMIC STABILITY, SO THAT THEY DO NOT NEED TO CHOOSE FROM AMONG THEIR BASIC NEEDS, SUCH AS SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE OR NON-STIMULATING CHILD CARE ENVIRONMENTS.

TABLE 4. Summary of South Carolina’s Work Supports, Child Support, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (South Carolina Voucher Program)	Child care costs are reduced to a weekly participant fee per child which is dependent on income level and family size. Fee levels range from \$6 to \$20 per child per week.	The maximum income upon starting the program is 150% of the FPL. Families are no longer eligible once income exceeds 175% of the FPL.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income (or below the federal poverty guidelines).
MEDICAID	Subsidized health insurance with copays.	Pregnant women whose household income does not exceed 194% FPL, adults with dependent children whose household income does not exceed 62% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (Partners for Healthy Children)	Health care benefits for children ages 18 and under. Health and dental care benefits are fully subsidized.	Children in families with income less than 208% FPL may be eligible.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)	Maximum benefit for a family of three: \$511 per month. Maximum benefit for a family of four: \$649 per month.	Families must earn gross income less than 130% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit is \$47 per participant in South Carolina for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> • 1 child = \$3,305 per year • 2 children = \$5,460 per year • 3+ children = \$6,143 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> • 1 child = \$38,511 one parent, \$43,941 married • 2 children = \$43,756 one parent, \$49,186 married • 3+ children = \$46,997 one parent, \$52,427 married.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CTC)	Non-refundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000.
SOUTH CAROLINA CHILD CARE EXPENSES TAX CREDIT	7% of the eligible federal dependent care expenses. The maximum credit for one child is \$210, for two or more is \$420.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
SOUTH CAROLINA TWO WAGE EARNERS TAX CREDIT	.7% of the lower of two spouses’ incomes, capped at \$210.	No income limit, but both spouses must be wage earners.
OTHER		
CHILD SUPPORT	Average payment from non-custodial parents is \$197 per month in South Carolina.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2015. The Federal Poverty Level (FPL) for a family of three is \$20,090 (annual income). See <http://aspe.hhs.gov/2015-poverty-guidelines>.

Table 5 shows the impact of work supports. The family type used here is a York County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 5** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support, with various combinations of work supports shown in the subsequent columns. In columns #2-#6 of **Table 5**, the work supports modeled are listed in the column headings and monthly costs reduced by these work supports are indicated with shading and bold font in the table.

THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Without any work (or other) supports to reduce costs, to meet the cost of basic needs, this York County family needs \$3,875 per month. This family has monthly child care expenses of \$867 and monthly housing costs of \$854. The adult in this family must earn a Self-Sufficiency Wage of \$3,648 per month, or \$20.73 per hour working full time, to meet the family's basic needs without the help of public or private assistance.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in South Carolina is \$197 per month (see column #2).¹⁴ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,464 per month, or \$19.68 per hour.

CHILD SUPPORT & CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In South Carolina, families must have incomes below 175% of the 2015 federal poverty level to be eligible for the South Carolina Voucher Program, or less than \$35,158 for a three-person family.¹⁵ Adding the impact of child care assistance reduces the monthly wage needed by roughly a quarter, to \$2,672 (\$15.18 per hour).

CHILD SUPPORT, CHILD CARE, FOOD, & MEDICAID (COLUMN #4). For adults transitioning from cash assistance to employment, child care assistance, food assistance, and Medicaid make up the typical package of benefits.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$446 per month to zero in column #4.
- **Food.** SNAP and WIC reduces food costs from \$590 to \$320 per month.¹⁶

- **Child Care.** The Child Care Assistance Program reduces the family's child care copayment to \$122 per month.

Altogether, these work supports reduce the wage required to meet basic needs to \$1,832 per month, less than half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this York County family making the transition from public assistance would be able to meet the family's basic needs at a starting wage of \$10.41 per hour.

CHILD SUPPORT, CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid, but the children would be eligible under South Carolina's CHIP program, *Partners for Healthy Children*, with family income up to 208% of the FPL.

Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP. Assuming the adult pays for her portion of health insurance through her employer, the health care costs for the family go up to \$172 to cover the adult. The additional income needed to cover that expense increases the child care copayment, raising child care costs from \$122 to \$148. At this income level the family no longer receives SNAP benefits, pushing up the monthly food bill from \$320 up to \$541. The minimum monthly wage needed under these circumstances is \$2,286 (\$12.99 hourly).

CHILD SUPPORT, CHILD CARE, FOOD, MEDICAID, & HOUSING (COLUMN #6). Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$854 to \$475 per month.¹⁷ The addition of housing assistance reduces the income needed to meet basic needs, thereby making the family again eligible for SNAP (food stamps), lowering food costs to \$323 per month. With less income required to meet other needs, the family is eligible for increased child care assistance as well, with the copayment now reduced to just \$95 monthly.

With this full benefit package, a parent with one preschooler and one school-age child living in York County can meet basic needs with an income of just \$1,582 per month.

Note however that very few families receive *all* of these benefits. Unfortunately, these supports are not available or accessible to all who need them due to eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge or legal enforcement, or the perceived stigma of receiving assistance. Yet, when families do receive

TABLE 5. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage

One Adult, One Preschooler, and One School-Age Child: York County, SC 2016

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table.

	#1 Self-Sufficiency Standard	#2 Child Support	#3 Child Support & Child Care	#4 Child Support, Child Care, SNAP/ WIC* & Transitional Medicaid	#5 Child Support, Child Care, [SNAP]/ WIC* & CHIP	#6 Child Support, Housing, Child Care, SNAP/ WIC*, & CHIP
MONTHLY EXPENSES:						
Housing	\$854	\$854	\$854	\$854	\$854	\$475
Child Care	\$867	\$867	\$174	\$122	\$148	\$95
Food	\$588	\$588	\$588	\$320	\$540	\$323
Transportation	\$269	\$269	\$269	\$269	\$269	\$269
Health Care	\$447	\$447	\$447	\$0	\$172	\$172
Miscellaneous (clothing & household expenses)	\$302	\$302	\$302	\$302	\$302	\$302
Taxes	\$547	\$533	\$324	\$167	\$248	\$142
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$3,875	\$3,861	\$2,959	\$2,035	\$2,533	\$1,779
ADDITIONAL MONTHLY RESOURCES:						
Earned Income Tax Credit (-)	\$0	**	**	**	**	**
Child Care Tax Credit (-)	(\$100)	(\$105)	(\$45)	(\$6)	(\$41)	\$0
Child Tax Credit (-)	(\$127)	(\$94)	(\$45)	\$0	(\$10)	\$0
Child Support	\$0	(\$197)	(\$197)	(\$197)	(\$197)	(\$197)
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$227)	(\$396)	(\$287)	(\$203)	(\$249)	(\$197)
SELF SUFFICIENCY WAGE: (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	\$20.73	\$19.68	\$15.18	\$10.41	\$12.98	\$8.99
Monthly	\$3,648	\$3,464	\$2,672	\$1,832	\$2,285	\$1,582
Annual	\$43,775	\$41,572	\$32,061	\$21,980	\$27,419	\$18,982
ANNUAL REFUNDABLE TAX CREDITS**:						
Total Federal EITC	\$143	\$607	\$2,610	\$4,733	\$3,588	\$5,364
Total <i>Proposed</i> State EITC (10%)	\$14	\$61	\$261	\$473	\$359	\$536
Total Federal CTC	\$479	\$869	\$1,462	\$2,000	\$1,880	\$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in South Carolina. Assumes average monthly value of WIC benefit \$47 (FY 2014). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table. In the Standard, state tax credits are calculated with state taxes in the 'taxes' row but is shown separately in the modeling table for illustration purposes.

WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE WHICH OF THEIR BASIC NEEDS THEY WILL MEET, AND WHICH THEY WILL DO WITHOUT

them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

REFUNDABLE TAX CREDITS. The Standard shows refundable and nonrefundable tax credits monthly, as with all other costs. However, refundable tax credits are not received monthly, but are instead received annually when taxes are filed the following year. Therefore, to more realistically model the impact of work supports in **Table 5** (columns #2–#6), the annual amounts of the refundable tax credits are shown in the rows at the bottom of the table for columns #2–#6. (This annual total assumes that the adult works full time at these wages throughout the year.)

The amounts vary significantly, depending upon income. When costs are only reduced by child support as in column #2, the family’s income is high enough that they qualify for over \$1,000 in refundable tax credits. In column #6, in which the full work support package is modeled, the parent is eligible for nearly \$8,000 in annual refundable tax credits. This amount includes a proposed South Carolina Earned Income Tax Credit worth 10% of the Federal EITC.

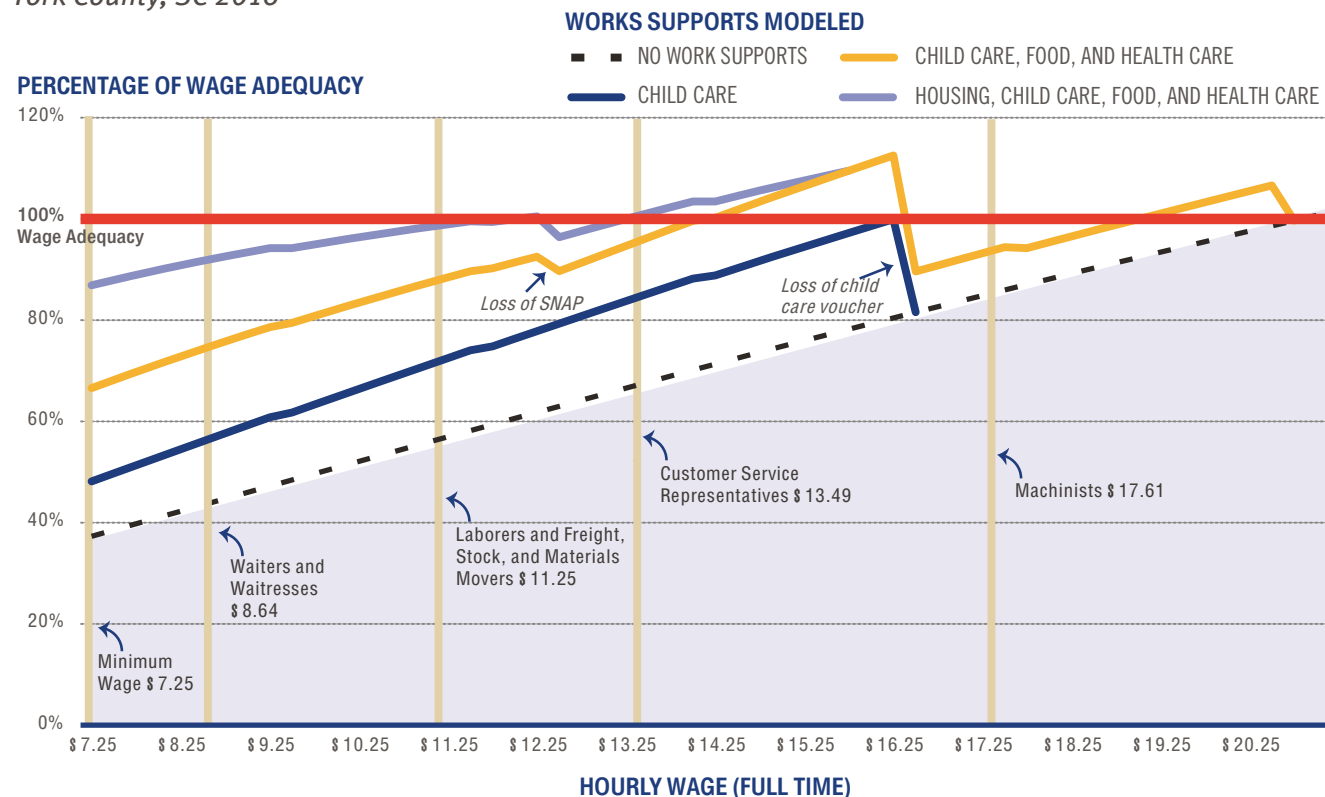
A more detailed explanation of how and why the taxes and tax credits are treated differently when modeling work supports is provided in *Appendix A: Methodology, Assumptions, and Sources*.

HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure G** starts with specific wages and asks: “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?”

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 60%, then the wage (with

FIGURE G. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child
York County, SC 2016



whatever work supports are included, if any) only covers 60% of the cost of meeting that family's basic needs.

Modeling the same family type as in **Table 5** (one parent with one preschooler and one school-age child in York County), **Figure G** shows the impact of work supports on wage adequacy as the parent's income increases, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages **without any work supports**. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure G** highlights the median wage in South Carolina for four high employment occupations. *Appendix C: Modeling the Impact of Work Supports on Wage Adequacy* provides a detailed table of the exact amounts of each work support modeled.

MINIMUM WAGE. With the federal 2015 minimum wage of \$7.25 per hour, a York County parent with two children working full time earns just over a third (only 37%) of the income needed to meet her family's basic needs if they are not receiving any work supports (see the dashed line in **Figure G**).¹⁸

However, if the parent receives help from South Carolina's Child Care Voucher program (the first solid line from the bottom in **Figure G**), the monthly cost of child care decreases from \$867 to just \$95, and wage adequacy increases to 48%—a substantial increase but still not quite covering half of her monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care (CHIP) the cost of food decreases to \$120 per month and health insurance to \$172 per month, increasing wage adequacy to 66% (shown in the second solid line from the top in **Figure G**). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family's income and wage adequacy reaches 87% (top solid line in **Figure G**).

WAITERS AND WAITRESSES. If this parent's wage were \$8.64 per hour, which is the median hourly wage for waiters and waitresses, they would earn enough to cover 44% of their family's basic needs without any assistance.

Receiving assistance with child care costs increases the wage adequacy to 56%. The further addition of food assistance and CHIP health coverage increases the wage adequacy to 75%, and if she also receives housing assistance, wage adequacy reaches 93%.

LABORERS AND FREIGHT, STOCK, AND MATERIALS MOVERS. The median wage of laborers and freight, stock, and materials movers, \$11.25 per hour, is such that this single parent would be able to meet 57% of the income needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 72%. The further addition of food assistance and CHIP health coverage increases the wage adequacy to 88%. Finally, if they receive the full work support package, they will be able to meet 99% of their family's needs.

CUSTOMER SERVICE REPRESENTATIVES. At the median wage of customer service representatives, which is \$13.49 per hour, this single parent would be able to cover 67% of their family's basic needs without any work supports. With child care assistance her wage adequacy would increase to 84%. If the children receive coverage under CHIP, wage adequacy increases to 95%, and with the addition of housing assistance they can meet all of their family's basic needs.

MACHINISTS. Working at the machinist's median wage of \$17.61 per hour, this York County single parent's wage adequacy would be 86% without any assistance. They do not qualify for food, child care, or housing assistance, but if the children receive CHIP coverage to reduce health care costs, wage adequacy increases to 93%.

Appendix C: Modeling the Impact of Work Supports on Wage Adequacy shows the impact of work supports on wage adequacy in a full table format, including detail of the impact on specific monthly expenses.

CLOSING THE WAGE GAP: RAISE INCOMES

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing South Carolina's wage gap will require public policies that make work pay enough to cover basic needs, increase the skills of low-wage workers, and recognize the importance of asset building.

RAISE WAGES

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond a minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.¹⁹ As shown in **Figure H**, the median earnings of male and female workers in South Carolina grow as education levels increase.²⁰ While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for female workers. In South Carolina, women working full time, year round earn 80 cents on the dollar compared to men.²¹

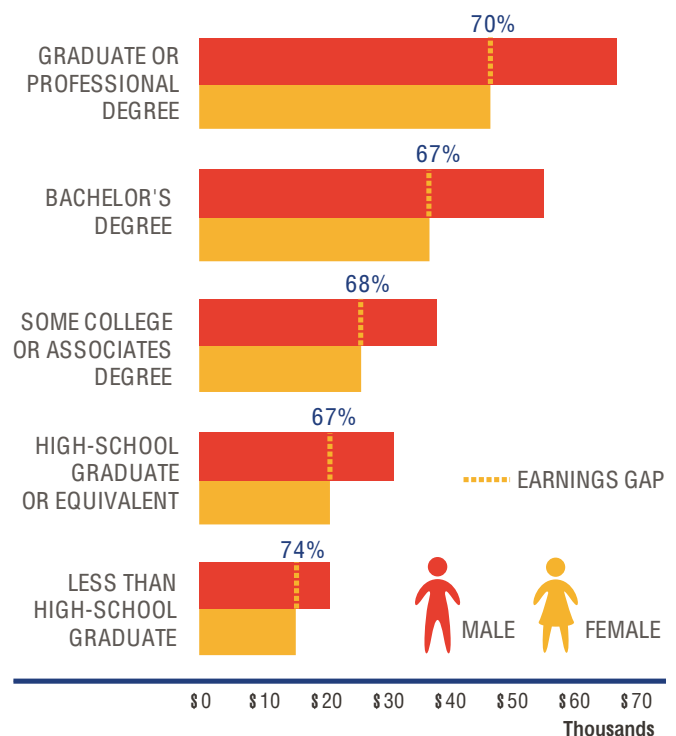
BASIC ADULT EDUCATION. For many workers with inadequate education, language difficulties, or insufficient job skills or experience, basic adult education programs are an important first step. Due to assistance time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

NONTRADITIONAL OCCUPATIONS. For women, many "nontraditional" occupations (NTOs), such as in manufacturing, health care, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the "green economy" is anticipated

and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.²²

INCUMBENT WORKER TRAINING. For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a "win-win" (for both employer and employee) strategy in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

FIGURE H. Impact of Education on Median Earnings by Gender, South Carolina 2016



Source: U.S. Census Bureau, American Factfinder, 2013 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed August 24, 2015). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "South Region All Items, 1982-1984=100-CUUR-0400SA0," <http://data.bls.gov/> (accessed August 24, 2015).

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs.

COUNSELING AND COORDINATED TARGETED SERVICES.

Helping low-wage workers balance work, family, and financial responsibilities requires the provision of a wide range of services that meet specific subsets' of clients particular needs, including career counseling to find the occupations that best fit workers' skills and needs as well as linkage to income and in-kind work supports such as child care, food, and health care assistance.

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds discussed below, Individual Development Account (IDA) programs are one way to enable asset building for low-wage

workers. IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

SELF-EMPLOYMENT

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for many, and small businesses help support and grow the economic base of local communities.²³ However, failure rates are extremely high, with half of businesses no longer in operation after five years.²⁴ Most businesses are launched via the owners' or relatives' personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.²⁵

Average income for individuals in South Carolina employed at their own incorporated firms was \$40,308. For individuals employed at their own unincorporated firms, it was \$20,129.²⁶



PART 4

BEYOND SELF-SUFFICIENCY

PART 4

BEYOND SELF-SUFFICIENCY



SAVING FOR EMERGENCIES

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an emergency savings fund, and choosing the appropriate asset-building Economic Security Pathway(s). The previous sections of this report define the first of these, the cost of basic needs while the third element, asset-building is discussed in the companion report, *On the Road to Economic Security: Exploring Economic Security Pathways for South Carolina*.

This section describes how the Emergency Savings Fund is calculated, and how this amount varies across South Carolina and by family type. Note that in addition to the amount of basic needs necessary for family on a daily basis, the 2016 Self-Sufficiency Standard for South Carolina includes an Emergency Savings Fund for every family type in every county.

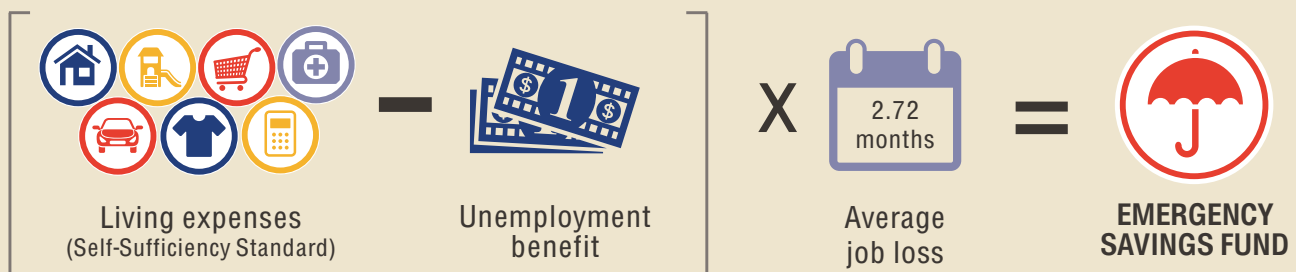
Beyond meeting basic needs the next step towards economic security is saving for emergencies. Emergency savings, enable families to weather economic crises, and are an essential element for achieving economic security. These calculations are for the most common economic crisis—that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the crisis. The estimates use the median amount of time out of work (a little under 3 months in South Carolina), and the median tenure in current employment in South Carolina (five years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies

depending on family composition and the local cost of living. **Table 6** illustrates the emergency savings amounts for Charleston and Florence County for three different family types.

- A single adult needs to earn \$1,480 per month working full time to be able to meet basic needs in Florence County. The single adult needs to earn an additional \$32 per month to meet the emergency savings goal of having enough savings to meet basic living costs, allowing for the receipt of unemployment insurance. In Charleston County a single adult needs to earn \$1,935 per month to be self-sufficient and earn an additional \$42 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$2,599 per month in Florence County or \$3,215 per month in Charleston County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$98 per month in Florence County and an additional \$106 per month in Charleston County. In these regions, the overall emergency savings goal over five years is \$5,862 in Florence County and \$6,392 in Charleston County.
- For families with two adults, a preschooler, and a school-age child, as it is assumed that only one adult is out of work at a given time, the emergency savings goal needs to cover only half of the family's total living expenses for four months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Florence County this household needs an additional \$97 per month in total earnings and in Charleston County the adults need an additional \$59

HOW IS THE EMERGENCY SAVINGS FUND CALCULATED?



per month in earnings in order to save for a period of unemployment.

Note that the emergency saving amount assumes the adults will receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save about twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each. For some, this might be additional savings, to meet immediate costs (such as a car breakdown) or to ensure sufficient resources for the

long-term costs of retirement. For others, paying off debts may be the first priority. For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic neighborhood.

The companion report, *On the Road to Economic Security*, considers three key pathways that adults can take to move closer to long-term economic security (1) postsecondary education, (2) improved housing and/or homeownership, and (3) savings for retirement. To download *On the Road to Economic Security*, visit www.self-sufficiencystandard.org/south-carolina.

TABLE 6. The Self-Sufficiency Standard and Emergency Savings for Select Family Types
Charleston and Florence Counties, SC 2016

	FLORENCE COUNTY			CHARLESTON COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
MONTHLY EXPENSES						
Housing	\$484	\$643	\$643	\$761	\$913	\$913
Child Care	\$0	\$567	\$867	\$0	\$567	\$867
Food	\$235	\$356	\$739	\$266	\$403	\$835
Transportation	\$271	\$279	\$531	\$273	\$281	\$534
Health Care	\$173	\$423	\$505	\$166	\$402	\$483
Miscellaneous (clothing & household expenses)	\$116	\$227	\$328	\$147	\$257	\$363
Taxes & Tax Credits	\$200	\$103	\$65	\$323	\$394	\$386
SELF-SUFFICIENCY WAGE						
Monthly	\$1,480	\$2,599	\$3,678	\$1,935	\$3,215	\$4,381
EMERGENCY SAVINGS FUND						
Living expenses (2.72 months)*	\$3,515	\$6,851	\$4,962	\$4,432	\$7,754	\$5,495
Tax on additional earnings	\$413	\$2,558	\$3,365	\$719	\$2,492	\$1,056
Subtotal	\$3,928	\$9,408	\$8,327	\$5,151	\$10,246	\$6,552
Unemployment Insurance Benefit	-\$2,019	-\$3,546	-\$2,509	-\$2,640	-\$3,855	-\$2,989
Total Savings	\$1,909	\$5,862	\$5,818	\$2,511	\$6,392	\$3,563
Additional Monthly Earnings (Assumes interest accrued)	\$32	\$98	\$97	\$42	\$106	\$59

* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

FOR ALL FAMILIES, HAVING SAVINGS TO MEET UNEXPECTED EMERGENCIES IS AN IMPORTANT STEP TOWARDS ECONOMIC SECURITY

HOW IS THE SELF-SUFFICIENCY STANDARD USED?

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to create and analyze policy, and to help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used.

SOUTHERN STATES

- In Virginia, Voices for Virginia's Children successfully advocated for the state's TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines.
- The Women's Fund of Mississippi revamped their grant-making and advocacy work to focus on the overall goal of economic self-sufficiency for women, using the Self-Sufficiency Standard as the underlying blueprint for these changes.
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.
- The Human Services Coalition of Dade County (now Catalyst Miami) in Florida issued a policy brief, which used the Standard to examine Florida's human services sector from an economic and community perspective.

POLICY ANALYSIS

The Self-Sufficiency Standard is used as a tool to analyze the impact of current and proposed policy changes. The Standard can be used to evaluate the impact of a variety of work supports (such as SNAP/Food Stamp Program or Medicaid) or policy options (such as changes in child care co-payments, tax reform, or tax credits) on family budgets.

- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its report *Housing Colorado: The Challenge for a Growing State*.
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to

reach self-sufficient wages. Pennsylvania also used the Standard for an analysis of the impact of proposed child care co-payments on low-income working parents. This analysis was instrumental in preventing the proposed co-payments.

COUNSELING TOOL

The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool; it is also publically accessible at www.thecalculator.org.
- Counselors in a variety of agencies such as homeless shelters, transitional housing, and substance abuse counseling centers, have used the Standard-based Snohomish Self-Sufficiency Matrix, or adaptations of this tool. It includes 25 dimensions that measure client progress from "striving/in crisis" to "thriving", and is available at www.snohomishcountywa.gov/DocumentCenter/View/7130.
- PathWays PA offers The *Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2012 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to test the ability of various wages to meet a family's self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client's behalf.

EVALUATION TOOL

The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation proposals. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants and more efficient use of limited foundation and government funding.

- The United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women's Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the Federal Poverty Level but lower than the Self-Sufficiency Standard for San Diego.

TARGETED ALLOCATION OF RESOURCES

The Self-Sufficiency Standard has been used to target job training resources on education/training that leads to self-sufficiency waged jobs. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education resources, including training for occupations that are nontraditional for women and people of color.

- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut's Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony.
- In California's Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.

POVERTY AND ECONOMIC INEQUALITY RESEARCH

Because the Standard provides an accurate and specific measure of income adequacy, it is frequently used in research. The Standard provides a means of estimating how poverty differs from place to place and among different family types. 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.

- Rise Together Bay Area and Insight Center for Community Economic Development's report *Promoting Family Economic Security in the San Francisco Bay Area Region* included the Standard as a key benchmark in its economic models.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. These demographic reports have been published by the Center for Women's Welfare for eight states, and the most recent of these reports demonstrates the impact of the Great Recession as measured by the Standard.

COMMUNITY INDICATOR

Community indicators and scorecards help communities to examine the well-being of residents. The Self-Sufficiency Standard provides communities with an indicator of the cost of living at a basic needs level and, in some communities, we have measured how many households are living below the Standard. These are also excellent educational tools for the public and government officials.

- The Dave and Lucille Packard Foundation includes the Self-Sufficiency Standard in Kidsdata.org, a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard.

THE STANDARD IN PRACTICE

For more descriptions of the ways organizations apply the Self-Sufficiency Standard in their work and links to examples, please visit www.selfsufficiencystandard.org/standard-practice.

CONCLUSION

As South Carolina continues to recover from the Great Recession, long-term economic prosperity will require responsible action at the state and community level that puts all South Carolina families on the path to self-sufficiency. *The Self-Sufficiency Standard for South Carolina 2016* defines the income needed to realistically support a family without public or private assistance in South Carolina. For most workers, the Self-Sufficiency Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for South Carolina families. For workers with wages below the Self-Sufficiency Standard, public subsidies for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, South Carolina has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

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

FOR MORE INFORMATION ABOUT THE STANDARD

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

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

For more information on *The Self-Sufficiency Standard for South Carolina 2016*, this publication or the Standard wage tables for South Carolina counties, or to find out more about the programs at United Way Association of South Carolina, contact (803) 929-1000, or visit www.uwasc.org.



ENDNOTES

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)*, San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008.
2. There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “Federal Poverty Level” (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPL only varies by family size, regardless of composition; the 2015 FPL for a family of three is \$20,090. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/>
3. Carmen DeNavas-Walt, Bernadette Proctor, and Jessica C. Smith, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2012,” U.S. Census Bureau, Current Population Reports, Series P60-245, Washington, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2013pubs/p60-245.pdf> (accessed June 24, 2014).
4. According to the U.S. Bureau of Labor Statistics, both parents were employed in 60% of two-parent families with children in 2014. Likewise, 69% of single mothers and 82% of single fathers were employed in 2014. Although about 75% of employed women with children under 18 years of age worked full time in 2014, working part time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, “Employment Characteristics of Families in 2014,” Economic News Releases, Employment and Unemployment, <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed December 2, 2015).
5. South Carolina has no minimum wage law, and in the absence of one, the federal minimum wage of \$7.25 per hour applies. U.S. Department of Labor, “Minimum Wage Laws in the States-January 1, 2015,” <http://www.dol.gov/esa/minwage/america.htm> (accessed May 5, 2015).
6. In 2014 the average consumer expenditure on food was \$6,759 per year or 12.6% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2014,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed December 1, 2015).
7. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Expenditure Panel Survey (MEPS), which is 25.6% of the premium for family coverage and 22.8% of the premium for individual coverage in South Carolina. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of total premiums contributed by employees enrolled in single (family) coverage at private-sector establishments that offer health insurance by firm size and State: South Carolina 2014,” Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=&searchText=&searchMethod=1&Action=Search (accessed October 1, 2015).
8. The lowest cost plan for a family with two adults (age 30) living in ZIP code and earning \$44,096 annually with a one-year-old and a four-year-old is \$201 per month after estimated tax credits. Healthcare.gov, New Customers, “Estimate Your Savings,” <https://www.healthcare.gov/see-plans/29646/?state=SC> (accessed August 28, 2015).
9. The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, “Northeast/Midwest/South/West Regions All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed October 6, 2015).
10. U.S. Department of Housing and Urban Development, “FY 2015 Income Limits Summary, Beaufort County,” Data Sets, Income Limits, FY 2015 Income Limits Documentation System, <http://www.huduser.org/portal/datasets/il/il2015/2015summary.odn> (accessed August 28, 2015).
11. Although these income limits are based on 80%, 50%, and 30% of the median income, the final income limit benchmarks are calculated after various adjustments are accounted for, such as high or low housing cost adjustments. Therefore the final income limits are not necessarily an exact percent of the original median income. Additionally, if 30% of median income is less than the federal poverty level, then the low income limit is set at the federal poverty level. Most housing assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category. U.S. Department of Housing and Urban Development, “FY 2015 Income Limits Summary, Beaufort County,” <http://www.huduser.org/portal/datasets/il/il2015/2015summary.odn> (accessed August 28, 2015).
12. Median wages of South Carolina’s top occupations come from the Bureau of Labor Statistics Occupational Employment Statistics survey and are updated for inflation using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, “May 2014 Occupational Employment and Wage Estimates: South Carolina,” Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 12, 2015). U.S. Department of Labor, Bureau of Labor Statistics, “South region All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed August 28, 2015).
13. National Employment Law Project, “The Low-Wage Recovery: Industry Employment and Wages Four Years into

the Recovery,” Data Brief, April 2014, p. 1, <http://www.nelp.org/page/-/Reports/Low-Wage-Recovery-Industry-Employment-Wages-2014-Report.pdf?nocdn=1> (accessed June 11, 2014).

14. U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement, “FY 2014 Annual statistical report to Congress,” Tables 4, 14, 15 and 75, <http://www.acf.hhs.gov/programs/css/resource/fy-2014-preliminary-report> (accessed June 4, 2015). Data has been inflated using the Bureau of Labor Statistics Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, “South Region All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 8, 2015).

15. South Carolina Department of Social Services, “SC DSS SC Voucher Program Policy Manual, Appendix B,” <https://dss.sc.gov/content/library/manuals/abc.pdf> (accessed June 4, 2015).

16. U.S. Department of Agriculture, Food and Nutrition Service, Supplemental Nutrition Assistance Program, “Eligibility,” http://www.fns.usda.gov/snap/applicant_recipients/eligibility.htm (accessed June 8, 2014). U.S. Department of Agriculture, Food and Nutrition Service, “WIC Income Eligibility Guidelines 2014-2015,” <http://www.fns.usda.gov/wic/wic-income-eligibility-guidelines> (accessed May 30, 2014).

17. U.S. Department of Housing and Urban Development, “Housing Choice Vouchers Fact Sheet,” Topic Areas, Housing Choice Voucher Program Section 8, http://portal.hud.gov/portal/page/portal/HUD/topics/housing_choice_voucher_program_section_8 (accessed June 10, 2014).

18. South Carolina has no minimum wage law, and in the absence of one, the federal minimum wage of \$7.25 per hour applies. U.S. Department of Labor, Wage and Hour Division, “Minimum Wage Laws in the States - January 1, 2015,” <http://www.dol.gov/esa/minwage/america.htm> (accessed May 5, 2015).

19. Harry Holzer & Robert Lerman, “America’s Forgotten Middle Skill Jobs: Education and Training Requirements in the Next Decade and Beyond,” The Workforce Alliance (2007), Washington, D.C., http://www.urban.org/UploadedPDF/411633_forgottenjobs.pdf (accessed April 22, 2009).

20. U.S. Census Bureau, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” 2013 American Community Survey 1-Yr Estimates, Detailed Tables, <http://factfinder2.census.gov/> (accessed February 26, 2015).

21. Institute for Women’s Policy Research, “The Status of Women In the States: 2015 - Employment and Earnings,” http://www.iwpr.org/publications/pubs/the-status-of-women-in-the-states-2015-2014-employment-and-earnings/at_download/file (accessed August 15, 2015).

22. The U.S. Department of Labor FY 2010 budget included \$500 million (appropriated through the American Recovery and Reinvestment Act) for competitive grants to train workers for green jobs and \$50 million for green jobs employment and training initiatives. U.S. Department of Labor, “Secretary Hilda L. Solis Unveils U.S. Department of Labor’s Budget for Fiscal Year 2010,” News Release Number 09-0489-NAT, <http://www.dol.gov/opa/media/press/oasam/OASAM20090489.htm> (accessed March 23, 2010).

23. Kahliah Laney, Jonathan Bowles, and Tom Hilliard. “Launching Low-Income Entrepreneurs.” Center for an Urban Future, April 2013. <https://nycfuture.org/research/publications/launching-low-income-entrepreneurs> (accessed July 1, 2015).

24. U.S. Small Business Administration, Office of Advocacy, “Frequently Asked Questions.” <https://www.sba.gov/advocacy/frequently-asked-questions-about-small-business> (accessed July 1, 2015).

25. U.S. Small Business Administration, Office of Advocacy, “Frequently Asked Questions about Small Business Finance.” <https://www.sba.gov/category/advocacy-navigation-structure/frequently-asked-questions-about-small-business-finance> (accessed July 1, 2015).

26. U.S. Small Business Administration, Office of Advocacy, “Small Business Profile: South Carolina.” <https://www.sba.gov/sites/default/files/advocacy/SC.pdf> (accessed July 1, 2015).

APPENDIX A: METHODOLOGY, ASSUMPTIONS, & SOURCES

METHODOLOGY AND DATA SOURCES FOR THE SOUTH CAROLINA STANDARD

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

- Collected or calculated using standardized or equivalent methodology nationwide;
- Obtained from scholarly or credible sources such as the U.S. Census Bureau;
- Updated regularly; and
- Geographically and age-specific, as appropriate.

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

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

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months per year to obtain the annual wage.

The components of *The Self-Sufficiency Standard for South Carolina 2016* and the assumptions included in the calculations are described below.

EXTENDED FAMILY TYPES

The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each of the 46 counties in South Carolina are included in Appendix B of this report. Overall, the 2016 edition of the South Carolina Self-Sufficiency Standard is calculated for 152 family types. The first 70 family types include all one- and two-adult families with zero to three children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. The additional types include larger families, including families with three or more adults and four or more children.^a Note that the four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

In order to remain consistent with the Standard's methodology, it is assumed that all adults in one- and two-adult households are working full time. The Self-Sufficiency Standard therefore includes all major costs associated with employment for adult household members (i.e., taxes, transportation, and child care for families with young children) up to two adults per household.

For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.^b The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs such as food, housing, health care, and miscellaneous).

As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children or two adults per bedroom. Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each. The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

The Standard assumes that all non-teenage children are in paid child care, even in larger families. This is consistent with the principle that self-sufficiency means having enough to pay the full cost of each basic need without public or private subsidies. Some families in fact may choose to have older children or other non-employed adults in the family care for younger children; however, that is a form of private subsidy and thus would make these Standards inconsistent in methodology from those calculated for smaller families.

HOUSING

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually. Housing costs in the 2016 South Carolina Self-Sufficiency Standard are calculated using the FY 2016 proposed HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey, and are updated for inflation using the Consumer Price Index. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^c All of South Carolina's FMRs are set at the 40th percentile.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In South Carolina there are four MSAs with more than one county sharing the same FMR: Augusta-Richmond County, GA-SC MSA, Charleston-North Charleston-Summerville, SC MSA, Columbia, SC HUD Metro FMR Area, and Greenville-Mauldin-Easley, SC MSA. Because HUD only calculates one set of FMRs for each of these metropolitan area, we used median gross rents by county from the U.S. Census Bureau's 2009-2013 American Community Survey (ACS).

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

DATA SOURCES

Housing Cost: U.S. Department of Housing and Urban Development, "Schedule B: FY 2016 Proposed Fair Market Rents for Existing Housing," Data Sets, Fair Market Rents, <http://www.huduser.org/portal/datasets/fmr.html> (accessed October 20, 2015).

County-Level Housing Costs: U.S. Census Bureau, American Factfinder, "B25064 Median Gross Rent," 2009-2013 American Community Survey 5-Year Estimates, Detailed Tables, <http://factfinder.census.gov/> (accessed May 28, 2015).

CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.^d Many states, including South Carolina, have continued to conduct or commission the surveys on a regular basis. Data for South Carolina child care costs are from the 2013 child care market rate data from the Institute for Public Service and Policy Research for the Division of Early Care and Education.

Child care rates at the 75th percentile are provided in the 2013 data for both center and family child care for rural and urban counties. Rates were updated for inflation using the South Region Consumer Price Index. For the 2016 South Carolina Standard, infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the "private subsidy" of free or low-cost child care provided by relatives and others is not assumed.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers, family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.^e

DATA SOURCES

Child Care Rates: Institute for Public Service and Policy Research, College of Arts and Sciences, University of South Carolina, “2013 Statewide Child Care Market Rate Survey: Data Collection and Analysis Report,” personal communication with Leigh Bolick, Director of South Carolina State Child Care Administrator, Division of Early Care and Education, South Carolina Department of Social Services, leigh.bolick@dss.sc.gov, June 11, 2015.

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index—All Urban Consumers, South Region Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 11, 2015).

FOOD

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

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 40% of their food budget on food prepared away from home.^g

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The South Carolina Standard for 2016 uses data for June 2015.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages

of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in food costs within South Carolina are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.^h A county index is calculated by comparing the county market basket price to the statewide average cost of food in South Carolina. The county index is applied to Low-Cost Food Plan.

DATA SOURCES

Food Costs: U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2015,” <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2015.pdf> (accessed August 17, 2015).

County Index: Craig Gunderson, Amy Satoh, Adam Dewey, Michael Kato, and Elaine Waxman, Feeding America, “Map the Meal Gap 2015: Food Insecurity and Child Food Insecurity Estimates at the County Level,” received from research@feedingamerica.org (May 29, 2015).

TRANSPORTATION

PUBLIC TRANSPORTATION. If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.ⁱ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public

transportation. For South Carolina, the Standard uses 2009-2013 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. No counties in South Carolina had rates of public transportation use among work commuters that meet the 7% threshold.^j Therefore, the Standard uses private transportation to calculate transportation costs for all South Carolina counties.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The South Carolina statewide average round trip commute to work distance is 26.4 miles.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2012 State Average Expenditures for Auto Insurance. County variation in the cost of auto insurance for the 2016 South Carolina Standard is calculated using rates filed with the South Carolina Department of Insurance, for three top market share companies (State Farm Mutual Automobile Insurance Company, GEICO, and Allstate). Market share information is obtained from the South Carolina State Department of Insurance, *2013 Complete Market Share Report*. We use the rates from the top market share companies to calculate ratios that compare the cost of insurance across counties and vary the statewide premium from the National Association of Insurance Commissioners by county ratio.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2009 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

DATA SOURCES

Public Transportation Use: U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2009-2013 American Community Survey 5-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed May 28, 2015).

Auto Insurance Premium: National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2008-2012,” Insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed August 11, 2015).

Auto Insurance Market Share: South Carolina Department of Insurance, “2013 Complete Market Share Report,” <http://www.doi.sc.gov/DocumentCenter/View/7800>, (accessed April 30 2015).

County Index: South Carolina Department of Insurance, Market Assistance, Price Comparison Guide, “Price Comparison Tool,” <https://online.doi.sc.gov/Eng/Public/HelpInsure/HelpInsure.aspx?LinkId=Auto> (accessed June 8, 2015).

Fixed Auto Costs: Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2013, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed August 11, 2015).

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index—All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed August 11, 2015).

Per-Mile Costs: American Automobile Association, “Your Driving Costs,” Behind the Numbers 2015 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html> (accessed August 11, 2015).

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In South Carolina, 65% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).^k The full-time worker’s employer pays an average of 77% of the insurance premium for the employee and 74% for the family in South Carolina. Nationally, the employer pays 79% of the insurance premium for

the employee and 73% of the insurance premium for the family.^l

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family. In South Carolina the average premium paid by the employee is \$111 for a single adult and \$343 for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In South Carolina, the geographic divisions are county based. To vary the state premium by county in South Carolina, the Standard uses rates for the lowest cost 'silver' plan (excluding HSAs) available through the health insurance marketplace dataset published by the U.S. Centers for Medicare & Medicaid Services for states in the Federally-facilitated Marketplace or State Partnership Marketplaces. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers.

However, as a result of the Patient Protection and Affordable Care Act of 2010, employers will now be required to provide health insurance or pay a fine. Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance.^m Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace, or pay a fine. Individuals who cannot afford health insurance may be eligible for a premium tax credit or cost-sharing reductions.ⁿ

DATA SOURCES

Inflation: U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Price Index – All Urban Consumers, U.S. City Average," Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed August 11, 2015).

Out-of-Pocket Costs: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, "Total Amount Paid by Self/Family, all Types of Service, 2012" MEPSnetHC, http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp (accessed August 5, 2015).

State Premiums: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2014," Medical Expenditure Panel Survey-Insurance Component, http://meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp (accessed August 11, 2015).

County-Level Premium Costs: Healthcare.gov, RESOURCES: For Researchers, 2015 plan data: Health plan data, download (ZIP file) "Individual Market Medical," <https://data.healthcare.gov/download/s8rp-rr6e/application/zip> (accessed June 8, 2015).

MISCELLANEOUS

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

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

TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar

TREATMENT OF TAX CREDITS IN CLOSING THE GAP: RAISING INCOME

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling section.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Until 2010, a family could receive part of their EITC on a monthly basis (called Advance EITC), but many workers preferred to receive it annually as a lump sum. In fact, nearly all families received the EITC as a single payment the following year when they filed their tax returns.* Many families preferred to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.** Therefore, in the modeling section, the total amounts of the refundable federal and state EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full time, for the whole year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

* Some workers may have been unaware of the advance payment option, and others may have had employers who did not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Jennifer Romich and Thomas Weisner, “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134; hereafter cited as *How Families View and Use the EITC*.

** *How Families View and Use the EITC*.

earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. Income tax calculations for the Standard include state and local income tax. South Carolina income tax varies from 0%-7% depending on income.

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. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

South Carolina has a 6% state sales and use tax. Local sales tax varies from 0% to 3%. Local grocery taxes vary from 0% to 2%.

DATA SOURCES

Federal Income Tax: Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed June 8, 2014). Internal Revenue Service,

“Internal Revenue Service. Revenue Procedure 2014-61,” <http://www.irs.gov/pub/irs-drop/rp-14-61.pdf> (accessed June 9, 2015).

State Income Tax: South Carolina Department of Revenue, “2014 SC1040 Individual Income Tax Form and Instructions,” <http://www.sctax.org/forms/individual-income/2014iitpacket-form>, (accessed April 30 2015).

State and Local Sales Tax: South Carolina Department of Revenue, Tax, Sales, Summary, Sales and Use Tax Rates of SC Municipalities, “Sales and Use Tax Rates of South Carolina,” <http://www.sctax.org/sales/tax-rates-st427-doc> (accessed June 12, 2015).

Grocery Tax: South Carolina Department of Revenue, News & Resources, Publications, Tax Manuals, 2015 Sales and Use Tax Manual, South Carolina Sales and Use Tax Manual: 2015 Edition, Chapter 12, p. 18, “Chart 3: County Sales and Use Taxes in Effect May 1, 2015,” <http://www.sctax.org/publications/sales-use-manual-15-doc> (accessed June 12, 2015).

TAX CREDITS

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

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

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2015, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The South Carolina Child and Dependent Care Tax Credit is nonrefundable and 7% of the federal child and dependent care credit.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2015, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

South Carolina also has the Two Wage Earner Credit which allows married couples to take a maximum credit of \$210 if both spouses work.

DATA SOURCES

Federal Child Care Tax Credit: Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed February 24, 2015).

Federal Child Tax Credit: Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed February 24, 2015).

Federal Earned Income Tax Credit: Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed June 8, 2014). Internal Revenue Service, “Revised Procedures 2013-35, Section 3. 2014 Adjusted Items,” <http://www.irs.gov/pub/irs-drop/rp-13-35.pdf> (accessed October 31, 2013).

Federal Tax Credits (General): Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed June 8, 2014).

State Tax Credits: South Carolina Department of Revenue, “2014 SC1040 Individual Income Tax Form and Instructions,” <http://www.sctax.org/forms/individual-income/2014iitpacket-form>, (accessed April 30 2015).

EMERGENCY SAVINGS FUND

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as retirement savings, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The Emergency Savings Fund is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family’s basic living expenses over the job loss period. Since the median length of job tenure among South Carolina workers is five years, it is assumed that workers save for job loss over a course of five years.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family’s Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.^p The adult may not be commuting to work five days a week; however the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Self-Sufficiency Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.^q In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.^r

DATA SOURCES

Job Tenure: U.S. Census Bureau, Current Population Survey, "South Carolina: Median Years of Tenure with Current Employer, all workers" <http://dataferrett.census.gov/> (accessed August 11, 2015).

Unemployment Duration: U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary," <http://www.workforcesecurity.doleta.gov/unemploy/content/data.asp> (accessed August 11, 2015).

Unemployment Insurance: South Carolina Department of Employment and Workforce, "Claimant Handbook," <http://dew.sc.gov/documents/forms/Claimanhandbook.pdf> (accessed May 5, 2015)

Savings Rate: Federal Deposit Insurance Corporation. "Weekly National Rates" <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed August 11, 2015).

ENDNOTES FOR APPENDIX A

a. The Standard was originally designed to provide calculations for 70 family configurations, which includes all one- and two-adult families with zero to three children (in four different age groups). In order to increase the number of family configurations to encompass larger families, that is, those with more than two adults or more than three children, Dr. Pearce examined Census data to determine the most common sizes of larger families, and calculated Standards for these families. Once the addition of a particular family configuration added less than 1% to the number of households covered, Dr. Pearce created a "catchall" Standard to cover these remaining larger but relatively rare family types, e.g., one-adult families with six or more children, or families with four or more adults and three or more children.

b. Diana Pearce and Rachel Cassidy, "Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California," Seattle: University of Washington (2003), <http://www.insightcced.org/uploads/publications/wd/overlookedexecsumm.pdf> (accessed August 17, 2010).

c. U.S. Housing and Urban Development, "Fair Market Rents for the Section 8 Housing Assistance Payments Program," Data Sets, Fair Market Rents: Overview (2007), http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc (accessed June 7, 2014).

d. U.S. Government Printing Office, "Section 9. Child Care," 108th Congress 2004 House Ways and Means Committee Green Book, <http://www.gpo.gov/fdsys/pkg/GPO-CPRT-108WPRT108-6/pdf/GPO-CPRT-108WPRT108-6-2-9.pdf> (accessed June 7, 2014).

e. U.S. Census Bureau, Survey of Income and Program Participation (SIPP), 2008 Panel, Wave 8. "Who's Minding the Kids? Child Care Arrangements: Spring 2011," <http://www.census.gov/hhes/childcare/data/sipp/index.html> (accessed August 25, 2015).

f. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, "Thrifty Food Plan, 2006," <http://www.cnpp.usda.gov/Publications/FoodPlans/MiscPubs/TFP2006Report.pdf> (accessed November 5, 2013).

g. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2013," Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed February 24, 2015).

h. Craig Gunderson, Emily Engelhard, Amy Satoh, and Elaine Waxman. "Map the Meal Gap 2014: Technical Brief," pp. 2 and 11. <http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap/~media/Files/research/map-meal-gap/2014-MMG-web-2014.ashx> (accessed May 28, 2014).

i. Chris Porter and Elizabeth Deakin, *Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest*

U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).

j. U.S. Census Bureau, “Means of Transportation to Work,” 2009-2013 American Community Survey 5-Year Estimates, “Table B08101: Means of Transportation to Work by Age, Universe: Workers 16 Years and Over,” <http://www.factfinder.census.gov/> (accessed June 9, 2015).

k. The Henry J. Kaiser Foundation State Health Facts Online, “South Carolina: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2013),” <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=SC> (accessed August 28, 2015).

l. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2014,” Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed August 27, 2015).

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

n. Center on Budget and Policy Priorities, Health Reform: Beyond the Basics, “Premium Tax Credits: Answers to Frequently Asked Questions,” <http://www.cbpp.org/files/QA-on-Premium-Credits.pdf> (accessed June 9, 2014).

o. Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), <http://www.census.gov/hhes/povmeas/methodology/nas/report.html> (accessed June 7, 2014).

p. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.

q. Patient Protection and Affordable Care Act (ACA). Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, “Affordable Insurance Exchanges: Seamless Access to Affordable Coverage,” <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-Sheets/2011-Fact-Sheets-Items/2011-08-125.html> (accessed July 23, 2014).

r. Children can be enrolled in South Carolina’s Partners for Healthy Children if income is not more than 208% of the federal poverty level (FPL). Parents can be enrolled in The Parent/Caretaker Relatives program if income is below 62% of the FPL. Centers for Medicare & Medicaid Services, “South Carolina,” <http://www.medicaid.gov/medicaid-chip-program-information/by-state/south-carolina.html> (accessed August 28, 2015).

**APPENDIX B:
THE SELF-SUFFICIENCY STANDARD FOR
SELECT FAMILY TYPES IN SOUTH CAROLINA**

TABLE 1. The Self-Sufficiency Standard for Abbeville County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$909	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$246	\$373	\$489	\$563	\$653	\$663	\$702	\$773
Transportation	\$257	\$265	\$265	\$265	\$265	\$265	\$503	\$503
Health Care	\$185	\$460	\$472	\$484	\$518	\$496	\$529	\$541
Miscellaneous	\$115	\$215	\$272	\$262	\$232	\$347	\$323	\$313
Taxes	\$195	\$300	\$360	\$346	\$254	\$634	\$426	\$391
Earned Income Tax Credit (-)	\$0	(\$143)	(\$168)	(\$197)	(\$298)	\$0	(\$120)	(\$161)
Child Care Tax Credit (-)	\$0	(\$70)	(\$116)	(\$100)	(\$52)	(\$100)	(\$100)	(\$102)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.32	\$13.45	\$16.52	\$15.72	\$13.01	\$23.29	\$10.22 per adult	\$9.67 per adult
Monthly	\$1,465	\$2,367	\$2,907	\$2,767	\$2,289	\$4,099	\$3,596	\$3,402
Annual	\$17,580	\$28,408	\$34,884	\$33,209	\$27,467	\$49,186	\$43,150	\$40,827
Emergency Savings (Monthly Contribution)	\$32	\$91	\$131	\$98	\$95	\$156	\$49	\$62

TABLE 2. The Self-Sufficiency Standard for Aiken County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$567	\$681	\$681	\$681	\$681	\$923	\$681	\$681
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$241	\$364	\$478	\$551	\$638	\$648	\$687	\$756
Transportation	\$258	\$266	\$266	\$266	\$266	\$266	\$504	\$504
Health Care	\$173	\$425	\$437	\$449	\$483	\$461	\$494	\$506
Miscellaneous	\$124	\$230	\$306	\$281	\$237	\$379	\$356	\$331
Taxes	\$221	\$371	\$581	\$434	\$266	\$784	\$566	\$442
Earned Income Tax Credit (-)	\$0	(\$96)	(\$7)	(\$122)	(\$283)	\$0	\$0	(\$92)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$59)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.00	\$15.11	\$20.85	\$17.75	\$13.42	\$26.18	\$11.98 per adult	\$10.60 per adult
Monthly	\$1,584	\$2,660	\$3,669	\$3,125	\$2,362	\$4,607	\$4,216	\$3,730
Annual	\$19,008	\$31,918	\$44,027	\$37,494	\$28,340	\$55,289	\$50,591	\$44,755
Emergency Savings (Monthly Contribution)	\$34	\$103	\$127	\$164	\$99	\$179	\$58	\$88

TABLE 3. The Self-Sufficiency Standard for Allendale County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$894	\$624	\$624
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$240	\$363	\$476	\$549	\$636	\$646	\$684	\$753
Transportation	\$275	\$283	\$283	\$283	\$283	\$283	\$538	\$538
Health Care	\$168	\$409	\$421	\$434	\$467	\$445	\$479	\$491
Miscellaneous	\$115	\$225	\$300	\$276	\$231	\$376	\$352	\$327
Taxes	\$198	\$349	\$584	\$413	\$262	\$788	\$548	\$439
Earned Income Tax Credit (-)	\$0	(\$112)	(\$24)	(\$146)	(\$299)	\$0	(\$3)	(\$105)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$52)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.31	\$14.53	\$20.41	\$17.11	\$12.99	\$26.01	\$11.79	\$10.42
							per adult	per adult
Monthly	\$1,463	\$2,557	\$3,593	\$3,012	\$2,286	\$4,578	\$4,150	\$3,668
Annual	\$17,553	\$30,687	\$43,114	\$36,140	\$27,436	\$54,936	\$49,801	\$44,018
Emergency Savings (Monthly Contribution)	\$32	\$102	\$123	\$157	\$95	\$178	\$80	\$98

TABLE 4. The Self-Sufficiency Standard for Anderson County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$525	\$655	\$655	\$655	\$655	\$883	\$655	\$655
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$234	\$355	\$466	\$536	\$622	\$632	\$669	\$736
Transportation	\$260	\$268	\$268	\$268	\$268	\$268	\$508	\$508
Health Care	\$176	\$433	\$445	\$457	\$491	\$469	\$502	\$514
Miscellaneous	\$120	\$228	\$303	\$278	\$234	\$375	\$353	\$328
Taxes	\$205	\$354	\$574	\$408	\$251	\$757	\$546	\$414
Earned Income Tax Credit (-)	\$0	(\$105)	(\$18)	(\$139)	(\$295)	\$0	(\$1)	(\$109)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$120)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.64	\$14.81	\$20.57	\$17.29	\$13.10	\$25.72	\$11.82	\$10.36
							per adult	per adult
Monthly	\$1,520	\$2,606	\$3,620	\$3,043	\$2,305	\$4,527	\$4,160	\$3,647
Annual	\$18,240	\$31,271	\$43,440	\$36,516	\$27,660	\$54,326	\$49,918	\$43,761
Emergency Savings (Monthly Contribution)	\$32	\$98	\$125	\$159	\$95	\$176	\$59	\$102

TABLE 5. The Self-Sufficiency Standard for Bamberg County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$504	\$674	\$674	\$674	\$674	\$836	\$674	\$674
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$243	\$369	\$483	\$557	\$645	\$656	\$694	\$764
Transportation	\$262	\$269	\$269	\$269	\$269	\$269	\$511	\$511
Health Care	\$167	\$404	\$416	\$428	\$462	\$440	\$473	\$486
Miscellaneous	\$118	\$228	\$304	\$280	\$235	\$370	\$355	\$330
Taxes	\$204	\$366	\$584	\$431	\$268	\$748	\$570	\$447
Earned Income Tax Credit (-)	\$0	(\$101)	(\$12)	(\$128)	(\$286)	\$0	\$0	(\$94)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$57)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.51	\$14.93	\$20.72	\$17.60	\$13.32	\$25.36	\$11.95 per adult	\$10.56 per adult
Monthly	\$1,497	\$2,628	\$3,647	\$3,097	\$2,344	\$4,464	\$4,206	\$3,719
Annual	\$17,965	\$31,534	\$43,763	\$37,164	\$28,129	\$53,563	\$50,474	\$44,624
Emergency Savings (Monthly Contribution)	\$32	\$98	\$126	\$163	\$95	\$173	\$58	\$90

TABLE 6. The Self-Sufficiency Standard for Barnwell County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$473	\$633	\$633	\$633	\$633	\$835	\$633	\$633
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$240	\$363	\$476	\$549	\$636	\$646	\$684	\$753
Transportation	\$262	\$269	\$269	\$269	\$269	\$269	\$511	\$511
Health Care	\$174	\$427	\$439	\$451	\$485	\$463	\$496	\$509
Miscellaneous	\$115	\$226	\$301	\$277	\$232	\$371	\$352	\$327
Taxes	\$194	\$348	\$577	\$408	\$255	\$748	\$552	\$421
Earned Income Tax Credit (-)	\$0	(\$110)	(\$21)	(\$143)	(\$297)	\$0	(\$2)	(\$109)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$52)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.28	\$14.62	\$20.47	\$17.18	\$13.04	\$25.44	\$11.81 per adult	\$10.36 per adult
Monthly	\$1,457	\$2,573	\$3,603	\$3,024	\$2,295	\$4,478	\$4,156	\$3,646
Annual	\$17,486	\$30,877	\$43,234	\$36,293	\$27,545	\$53,730	\$49,870	\$43,751
Emergency Savings (Monthly Contribution)	\$31	\$102	\$124	\$158	\$96	\$174	\$59	\$102

TABLE 7. The Self-Sufficiency Standard for Beaufort County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$810	\$938	\$938	\$938	\$938	\$1,230	\$938	\$938
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$281	\$426	\$558	\$643	\$745	\$757	\$802	\$883
Transportation	\$268	\$276	\$276	\$276	\$276	\$276	\$524	\$524
Health Care	\$160	\$384	\$395	\$408	\$442	\$420	\$453	\$465
Miscellaneous	\$152	\$259	\$336	\$313	\$270	\$418	\$391	\$368
Taxes	\$337	\$538	\$710	\$633	\$423	\$955	\$721	\$643
Earned Income Tax Credit (-)	\$0	(\$3)	\$0	\$0	(\$143)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.41	\$18.43	\$23.53	\$21.66	\$17.18	\$29.55	\$13.52 per adult	\$12.56 per adult
Monthly	\$2,008	\$3,243	\$4,142	\$3,811	\$3,024	\$5,200	\$4,757	\$4,421
Annual	\$24,093	\$38,920	\$49,701	\$45,737	\$36,283	\$62,405	\$57,089	\$53,049
Emergency Savings (Monthly Contribution)	\$43	\$101	\$148	\$132	\$150	\$206	\$62	\$60

TABLE 8. The Self-Sufficiency Standard for Berkeley County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$769	\$923	\$923	\$923	\$923	\$1,208	\$923	\$923
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$255	\$386	\$507	\$584	\$676	\$687	\$728	\$801
Transportation	\$278	\$286	\$286	\$286	\$286	\$286	\$544	\$544
Health Care	\$168	\$408	\$419	\$432	\$466	\$444	\$477	\$489
Miscellaneous	\$147	\$257	\$333	\$309	\$265	\$412	\$387	\$362
Taxes	\$325	\$545	\$718	\$639	\$419	\$959	\$731	\$651
Earned Income Tax Credit (-)	\$0	(\$6)	\$0	\$0	(\$159)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.03	\$18.32	\$23.37	\$21.43	\$16.76	\$29.20	\$13.40 per adult	\$12.41 per adult
Monthly	\$1,942	\$3,224	\$4,113	\$3,772	\$2,949	\$5,140	\$4,717	\$4,370
Annual	\$23,300	\$38,693	\$49,361	\$45,267	\$35,389	\$61,675	\$56,602	\$52,438
Emergency Savings (Monthly Contribution)	\$42	\$105	\$147	\$130	\$140	\$203	\$62	\$59

TABLE 9. The Self-Sufficiency Standard for Calhoun County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$559	\$653	\$653	\$653	\$653	\$862	\$653	\$653
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$240	\$363	\$476	\$549	\$636	\$646	\$684	\$753
Transportation	\$270	\$278	\$278	\$278	\$278	\$278	\$528	\$528
Health Care	\$166	\$403	\$415	\$427	\$461	\$439	\$472	\$485
Miscellaneous	\$124	\$212	\$270	\$259	\$229	\$336	\$321	\$311
Taxes	\$221	\$291	\$351	\$335	\$245	\$593	\$418	\$385
Earned Income Tax Credit (-)	\$0	(\$150)	(\$177)	(\$207)	(\$308)	(\$11)	(\$129)	(\$168)
Child Care Tax Credit (-)	\$0	(\$70)	(\$110)	(\$95)	(\$47)	(\$100)	(\$105)	(\$99)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.97	\$13.21	\$16.28	\$15.46	\$12.73	\$22.32	\$10.09 per adult	\$9.57 per adult
Monthly	\$1,580	\$2,325	\$2,866	\$2,720	\$2,241	\$3,929	\$3,551	\$3,369
Annual	\$18,955	\$27,896	\$34,392	\$32,643	\$26,889	\$47,146	\$42,614	\$40,423
Emergency Savings (Monthly Contribution)	\$34	\$90	\$112	\$98	\$92	\$149	\$50	\$58

TABLE 10. The Self-Sufficiency Standard for Charleston County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$761	\$913	\$913	\$913	\$913	\$1,195	\$913	\$913
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$266	\$403	\$528	\$608	\$705	\$716	\$758	\$835
Transportation	\$273	\$281	\$281	\$281	\$281	\$281	\$534	\$534
Health Care	\$166	\$402	\$413	\$426	\$459	\$437	\$471	\$483
Miscellaneous	\$147	\$257	\$333	\$309	\$266	\$412	\$387	\$363
Taxes	\$323	\$542	\$717	\$640	\$422	\$960	\$732	\$652
Earned Income Tax Credit (-)	\$0	(\$7)	\$0	\$0	(\$156)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.99	\$18.27	\$23.38	\$21.46	\$16.84	\$29.25	\$13.42 per adult	\$12.45 per adult
Monthly	\$1,935	\$3,215	\$4,114	\$3,777	\$2,964	\$5,147	\$4,724	\$4,381
Annual	\$23,221	\$38,584	\$49,369	\$45,330	\$35,565	\$61,766	\$56,686	\$52,573
Emergency Savings (Monthly Contribution)	\$42	\$106	\$147	\$130	\$147	\$204	\$62	\$59

TABLE 11. The Self-Sufficiency Standard for Cherokee County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$510	\$624	\$624	\$624	\$624	\$847	\$624	\$624
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$212	\$321	\$421	\$485	\$562	\$571	\$605	\$666
Transportation	\$264	\$271	\$271	\$271	\$271	\$271	\$515	\$515
Health Care	\$168	\$408	\$420	\$432	\$466	\$444	\$477	\$490
Miscellaneous	\$115	\$219	\$293	\$268	\$222	\$363	\$342	\$316
Taxes	\$196	\$320	\$489	\$365	\$228	\$714	\$541	\$405
Earned Income Tax Credit (-)	\$0	(\$130)	(\$71)	(\$178)	(\$329)	\$0	(\$35)	(\$148)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$109)	(\$37)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.33	\$13.92	\$19.12	\$16.24	\$12.16	\$24.75	\$11.35 per adult	\$9.84 per adult
Monthly	\$1,465	\$2,450	\$3,365	\$2,859	\$2,141	\$4,356	\$3,997	\$3,463
Annual	\$17,584	\$29,405	\$40,385	\$34,306	\$25,688	\$52,268	\$47,960	\$41,556
Emergency Savings (Monthly Contribution)	\$32	\$89	\$231	\$113	\$90	\$168	\$20	\$66

TABLE 12. The Self-Sufficiency Standard for Chester County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$815	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$248	\$375	\$492	\$567	\$657	\$668	\$707	\$778
Transportation	\$264	\$272	\$272	\$272	\$272	\$272	\$516	\$516
Health Care	\$173	\$423	\$435	\$447	\$481	\$459	\$492	\$504
Miscellaneous	\$115	\$212	\$270	\$260	\$229	\$335	\$321	\$311
Taxes	\$199	\$297	\$362	\$348	\$257	\$603	\$432	\$400
Earned Income Tax Credit (-)	\$0	(\$149)	(\$174)	(\$204)	(\$304)	(\$11)	(\$125)	(\$163)
Child Care Tax Credit (-)	\$0	(\$70)	(\$111)	(\$97)	(\$49)	(\$100)	(\$105)	(\$101)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.32	\$13.23	\$16.35	\$15.55	\$12.84	\$22.30	\$10.14 per adult	\$9.63 per adult
Monthly	\$1,465	\$2,328	\$2,877	\$2,737	\$2,260	\$3,925	\$3,571	\$3,390
Annual	\$17,578	\$27,936	\$34,528	\$32,846	\$27,125	\$47,103	\$42,851	\$40,680
Emergency Savings (Monthly Contribution)	\$32	\$90	\$117	\$98	\$95	\$149	\$58	\$59

TABLE 13. The Self-Sufficiency Standard for Chesterfield County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$539	\$624	\$624	\$624	\$624	\$791	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$239	\$362	\$474	\$547	\$633	\$644	\$682	\$750
Transportation	\$264	\$271	\$271	\$271	\$271	\$271	\$515	\$515
Health Care	\$172	\$422	\$434	\$446	\$480	\$458	\$491	\$503
Miscellaneous	\$121	\$211	\$268	\$257	\$227	\$330	\$319	\$308
Taxes	\$216	\$286	\$354	\$329	\$242	\$588	\$413	\$381
Earned Income Tax Credit (-)	\$0	(\$154)	(\$181)	(\$214)	(\$314)	(\$30)	(\$138)	(\$176)
Child Care Tax Credit (-)	\$0	(\$70)	(\$107)	(\$92)	(\$44)	(\$100)	(\$105)	(\$95)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.81	\$13.04	\$16.17	\$15.28	\$12.57	\$21.80	\$9.97 per adult	\$9.46 per adult
Monthly	\$1,551	\$2,294	\$2,846	\$2,689	\$2,212	\$3,837	\$3,508	\$3,331
Annual	\$18,609	\$27,532	\$34,146	\$32,272	\$26,547	\$46,043	\$42,101	\$39,973
Emergency Savings (Monthly Contribution)	\$33	\$86	\$96	\$102	\$91	\$145	\$66	\$58

TABLE 14. The Self-Sufficiency Standard for Clarendon County, SC 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$808	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$238	\$360	\$473	\$545	\$631	\$641	\$679	\$747
Transportation	\$265	\$273	\$273	\$273	\$273	\$273	\$519	\$519
Health Care	\$168	\$409	\$421	\$433	\$467	\$445	\$478	\$490
Miscellaneous	\$114	\$209	\$267	\$256	\$226	\$330	\$317	\$307
Taxes	\$195	\$286	\$358	\$331	\$246	\$596	\$418	\$387
Earned Income Tax Credit (-)	\$0	(\$157)	(\$183)	(\$217)	(\$317)	(\$27)	(\$140)	(\$177)
Child Care Tax Credit (-)	\$0	(\$70)	(\$106)	(\$90)	(\$43)	(\$100)	(\$105)	(\$94)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.22	\$12.94	\$16.10	\$15.20	\$12.50	\$21.88	\$9.94 per adult	\$9.44 per adult
Monthly	\$1,446	\$2,278	\$2,833	\$2,676	\$2,200	\$3,852	\$3,498	\$3,323
Annual	\$17,351	\$27,338	\$34,000	\$32,106	\$26,400	\$46,220	\$41,978	\$39,874
Emergency Savings (Monthly Contribution)	\$31	\$86	\$91	\$103	\$90	\$145	\$66	\$58

TABLE 15. The Self-Sufficiency Standard for Colleton County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$563	\$688	\$688	\$688	\$688	\$854	\$688	\$688
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$250	\$378	\$496	\$571	\$662	\$673	\$712	\$784
Transportation	\$273	\$280	\$280	\$280	\$280	\$280	\$533	\$533
Health Care	\$168	\$408	\$420	\$432	\$466	\$444	\$477	\$490
Miscellaneous	\$125	\$218	\$276	\$266	\$236	\$339	\$329	\$318
Taxes	\$228	\$317	\$383	\$359	\$271	\$601	\$407	\$413
Earned Income Tax Credit (-)	\$0	(\$132)	(\$153)	(\$185)	(\$285)	(\$1)	(\$109)	(\$140)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$106)	(\$58)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.13	\$13.83	\$16.92	\$16.06	\$13.37	\$22.59	\$10.36 per adult	\$9.95 per adult
Monthly	\$1,607	\$2,434	\$2,978	\$2,827	\$2,353	\$3,975	\$3,646	\$3,501
Annual	\$19,282	\$29,202	\$35,738	\$33,924	\$28,239	\$47,701	\$43,748	\$42,016
Emergency Savings (Monthly Contribution)	\$35	\$88	\$152	\$101	\$97	\$151	\$124	\$90

TABLE 16. The Self-Sufficiency Standard for Darlington County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$539	\$624	\$624	\$624	\$624	\$853	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$244	\$370	\$485	\$559	\$648	\$658	\$697	\$767
Transportation	\$269	\$277	\$277	\$277	\$277	\$277	\$526	\$526
Health Care	\$172	\$422	\$434	\$446	\$480	\$458	\$491	\$503
Miscellaneous	\$122	\$212	\$269	\$259	\$229	\$338	\$321	\$311
Taxes	\$219	\$291	\$357	\$339	\$249	\$600	\$422	\$389
Earned Income Tax Credit (-)	\$0	(\$150)	(\$176)	(\$207)	(\$307)	(\$3)	(\$128)	(\$166)
Child Care Tax Credit (-)	\$0	(\$70)	(\$110)	(\$95)	(\$47)	(\$100)	(\$105)	(\$99)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.90	\$13.18	\$16.30	\$15.46	\$12.75	\$22.54	\$10.10 per adult	\$9.59 per adult
Monthly	\$1,566	\$2,319	\$2,869	\$2,722	\$2,244	\$3,967	\$3,557	\$3,375
Annual	\$18,794	\$27,828	\$34,428	\$32,661	\$26,933	\$47,598	\$42,678	\$40,500
Emergency Savings (Monthly Contribution)	\$26	\$60	\$80	\$78	\$74	\$109	\$48	\$48

TABLE 17. The Self-Sufficiency Standard for Dillon County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$852	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$241	\$364	\$478	\$551	\$638	\$648	\$687	\$756
Transportation	\$267	\$275	\$275	\$275	\$275	\$275	\$522	\$522
Health Care	\$174	\$428	\$440	\$453	\$486	\$464	\$497	\$510
Miscellaneous	\$115	\$212	\$269	\$259	\$228	\$337	\$320	\$310
Taxes	\$195	\$291	\$357	\$334	\$247	\$599	\$419	\$386
Earned Income Tax Credit (-)	\$0	(\$151)	(\$177)	(\$209)	(\$309)	(\$5)	(\$131)	(\$169)
Child Care Tax Credit (-)	\$0	(\$70)	(\$109)	(\$94)	(\$47)	(\$100)	(\$105)	(\$98)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.28	\$13.16	\$16.28	\$15.41	\$12.70	\$22.48	\$10.06 per adult	\$9.55 per adult
Monthly	\$1,458	\$2,317	\$2,865	\$2,712	\$2,236	\$3,956	\$3,542	\$3,361
Annual	\$17,495	\$27,803	\$34,379	\$32,549	\$26,831	\$47,477	\$42,503	\$40,330
Emergency Savings (Monthly Contribution)	\$31	\$87	\$106	\$102	\$92	\$150	\$50	\$58

TABLE 18. The Self-Sufficiency Standard for Dorchester County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$766	\$920	\$920	\$920	\$920	\$1,204	\$920	\$920
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$251	\$381	\$499	\$575	\$667	\$677	\$717	\$790
Transportation	\$267	\$274	\$274	\$274	\$274	\$274	\$521	\$521
Health Care	\$167	\$406	\$418	\$430	\$464	\$442	\$475	\$488
Miscellaneous	\$145	\$255	\$331	\$307	\$263	\$409	\$383	\$359
Taxes	\$312	\$522	\$695	\$615	\$387	\$931	\$698	\$616
Earned Income Tax Credit (-)	\$0	(\$14)	\$0	\$0	(\$176)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.85	\$18.01	\$23.10	\$21.15	\$16.31	\$28.88	\$13.19 per adult	\$12.20 per adult
Monthly	\$1,909	\$3,170	\$4,066	\$3,722	\$2,871	\$5,083	\$4,643	\$4,294
Annual	\$22,905	\$38,044	\$48,793	\$44,670	\$34,447	\$60,998	\$55,717	\$51,525
Emergency Savings (Monthly Contribution)	\$41	\$115	\$145	\$128	\$140	\$201	\$62	\$59

TABLE 19. The Self-Sufficiency Standard for Edgefield County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$576	\$576	\$576	\$576	\$782	\$576	\$576
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$253	\$383	\$503	\$579	\$672	\$682	\$723	\$795
Transportation	\$259	\$267	\$267	\$267	\$267	\$267	\$507	\$507
Health Care	\$172	\$421	\$433	\$445	\$479	\$457	\$490	\$502
Miscellaneous	\$117	\$207	\$265	\$255	\$225	\$332	\$317	\$307
Taxes	\$199	\$270	\$347	\$319	\$235	\$589	\$404	\$374
Earned Income Tax Credit (-)	\$0	(\$164)	(\$189)	(\$221)	(\$320)	(\$23)	(\$145)	(\$180)
Child Care Tax Credit (-)	\$0	(\$73)	(\$104)	(\$88)	(\$42)	(\$100)	(\$105)	(\$93)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.41	\$12.69	\$15.95	\$15.07	\$12.42	\$22.00	\$9.87	\$9.40
							per adult	per adult
Monthly	\$1,480	\$2,233	\$2,808	\$2,653	\$2,186	\$3,871	\$3,475	\$3,309
Annual	\$17,765	\$26,791	\$33,694	\$31,836	\$26,233	\$46,457	\$41,702	\$39,709
Emergency Savings (Monthly Contribution)	\$32	\$90	\$88	\$104	\$90	\$146	\$66	\$58

TABLE 20. The Self-Sufficiency Standard for Fairfield County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$525	\$614	\$614	\$614	\$614	\$810	\$614	\$614
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$236	\$358	\$469	\$540	\$626	\$636	\$674	\$742
Transportation	\$268	\$275	\$275	\$275	\$275	\$275	\$523	\$523
Health Care	\$169	\$412	\$424	\$436	\$470	\$448	\$481	\$494
Miscellaneous	\$120	\$209	\$266	\$255	\$225	\$330	\$317	\$306
Taxes	\$209	\$275	\$348	\$318	\$232	\$585	\$403	\$371
Earned Income Tax Credit (-)	\$0	(\$161)	(\$188)	(\$222)	(\$323)	(\$29)	(\$147)	(\$183)
Child Care Tax Credit (-)	\$0	(\$70)	(\$104)	(\$88)	(\$40)	(\$100)	(\$105)	(\$91)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.68	\$12.82	\$15.98	\$15.05	\$12.34	\$21.83	\$9.85	\$9.36
							per adult	per adult
Monthly	\$1,527	\$2,256	\$2,812	\$2,649	\$2,172	\$3,841	\$3,468	\$3,295
Annual	\$18,323	\$27,067	\$33,742	\$31,788	\$26,067	\$46,094	\$41,614	\$39,541
Emergency Savings (Monthly Contribution)	\$33	\$86	\$88	\$104	\$89	\$145	\$66	\$58

TABLE 21. The Self-Sufficiency Standard for Florence County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$484	\$643	\$643	\$643	\$643	\$811	\$643	\$643
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$235	\$356	\$467	\$538	\$624	\$634	\$671	\$739
Transportation	\$271	\$279	\$279	\$279	\$279	\$279	\$531	\$531
Health Care	\$173	\$423	\$435	\$447	\$481	\$459	\$492	\$505
Miscellaneous	\$116	\$227	\$302	\$277	\$233	\$368	\$353	\$328
Taxes	\$200	\$357	\$581	\$415	\$260	\$739	\$543	\$434
Earned Income Tax Credit (-)	\$0	(\$106)	(\$18)	(\$140)	(\$295)	\$0	(\$1)	(\$102)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$120)	(\$53)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.41	\$14.77	\$20.56	\$17.28	\$13.10	\$25.20	\$11.82 per adult	\$10.45 per adult
Monthly	\$1,480	\$2,599	\$3,618	\$3,041	\$2,305	\$4,435	\$4,162	\$3,678
Annual	\$17,756	\$31,189	\$43,414	\$36,498	\$27,660	\$53,218	\$49,942	\$44,133
Emergency Savings (Monthly Contribution)	\$32	\$98	\$124	\$159	\$95	\$172	\$78	\$97

TABLE 22. The Self-Sufficiency Standard for Georgetown County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$544	\$728	\$728	\$728	\$728	\$982	\$728	\$728
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$262	\$397	\$521	\$600	\$695	\$707	\$748	\$824
Transportation	\$269	\$277	\$277	\$277	\$277	\$277	\$526	\$526
Health Care	\$169	\$411	\$423	\$436	\$469	\$447	\$481	\$493
Miscellaneous	\$124	\$224	\$282	\$273	\$243	\$355	\$336	\$326
Taxes	\$221	\$332	\$410	\$374	\$285	\$663	\$437	\$399
Earned Income Tax Credit (-)	\$0	(\$117)	(\$125)	(\$164)	(\$262)	\$0	(\$80)	(\$120)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$118)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.03	\$14.37	\$17.67	\$16.62	\$13.99	\$23.95	\$10.75 per adult	\$10.21 per adult
Monthly	\$1,589	\$2,529	\$3,110	\$2,925	\$2,462	\$4,215	\$3,784	\$3,595
Annual	\$19,072	\$30,345	\$37,318	\$35,098	\$29,543	\$50,579	\$45,404	\$43,146
Emergency Savings (Monthly Contribution)	\$34	\$101	\$160	\$139	\$121	\$162	\$101	\$111

TABLE 23. The Self-Sufficiency Standard for Greenville County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$630	\$750	\$750	\$750	\$750	\$991	\$750	\$750
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$239	\$362	\$474	\$547	\$633	\$644	\$682	\$750
Transportation	\$263	\$271	\$271	\$271	\$271	\$271	\$514	\$514
Health Care	\$167	\$405	\$417	\$429	\$463	\$441	\$474	\$486
Miscellaneous	\$130	\$235	\$311	\$286	\$242	\$384	\$361	\$337
Taxes	\$240	\$394	\$589	\$457	\$276	\$796	\$581	\$468
Earned Income Tax Credit (-)	\$0	(\$80)	\$0	(\$101)	(\$267)	\$0	\$0	(\$69)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$115)	(\$66)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.48	\$15.67	\$21.25	\$18.32	\$13.83	\$26.55	\$12.19 per adult	\$10.90 per adult
Monthly	\$1,669	\$2,758	\$3,740	\$3,224	\$2,435	\$4,672	\$4,290	\$3,836
Annual	\$20,027	\$33,095	\$44,879	\$38,684	\$29,215	\$56,065	\$51,479	\$46,030
Emergency Savings (Monthly Contribution)	\$38	\$100	\$130	\$170	\$115	\$182	\$59	\$70

TABLE 24. The Self-Sufficiency Standard for Greenwood County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$474	\$634	\$634	\$634	\$634	\$857	\$634	\$634
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$228	\$345	\$453	\$522	\$605	\$615	\$651	\$716
Transportation	\$263	\$270	\$270	\$270	\$270	\$270	\$513	\$513
Health Care	\$189	\$474	\$486	\$498	\$532	\$510	\$543	\$556
Miscellaneous	\$115	\$215	\$272	\$261	\$230	\$339	\$322	\$311
Taxes	\$191	\$293	\$348	\$331	\$239	\$586	\$406	\$371
Earned Income Tax Credit (-)	\$0	(\$144)	(\$172)	(\$204)	(\$306)	(\$5)	(\$131)	(\$171)
Child Care Tax Credit (-)	\$0	(\$70)	(\$113)	(\$97)	(\$48)	(\$100)	(\$105)	(\$97)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.30	\$13.42	\$16.40	\$15.55	\$12.78	\$22.49	\$10.06 per adult	\$9.53 per adult
Monthly	\$1,460	\$2,362	\$2,887	\$2,737	\$2,249	\$3,957	\$3,541	\$3,354
Annual	\$17,524	\$28,347	\$34,646	\$32,839	\$26,990	\$47,490	\$42,490	\$40,243
Emergency Savings (Monthly Contribution)	\$31	\$91	\$123	\$98	\$92	\$150	\$50	\$58

TABLE 25. The Self-Sufficiency Standard for Hampton County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$806	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$233	\$352	\$462	\$532	\$617	\$627	\$664	\$731
Transportation	\$275	\$283	\$283	\$283	\$283	\$283	\$538	\$538
Health Care	\$158	\$378	\$390	\$402	\$436	\$414	\$447	\$460
Miscellaneous	\$113	\$206	\$263	\$253	\$222	\$326	\$315	\$304
Taxes	\$190	\$269	\$346	\$312	\$227	\$522	\$400	\$369
Earned Income Tax Credit (-)	\$0	(\$167)	(\$194)	(\$230)	(\$330)	(\$58)	(\$153)	(\$189)
Child Care Tax Credit (-)	\$0	(\$73)	(\$101)	(\$84)	(\$36)	(\$100)	(\$105)	(\$89)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.15	\$12.60	\$15.80	\$14.85	\$12.14	\$21.06	\$9.77 per adult	\$9.29 per adult
Monthly	\$1,435	\$2,217	\$2,782	\$2,613	\$2,136	\$3,706	\$3,439	\$3,269
Annual	\$17,222	\$26,607	\$33,380	\$31,355	\$25,630	\$44,470	\$41,268	\$39,224
Emergency Savings (Monthly Contribution)	\$31	\$89	\$86	\$101	\$90	\$220	\$66	\$58

TABLE 26. The Self-Sufficiency Standard for Horry County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$657	\$788	\$788	\$788	\$788	\$1,032	\$788	\$788
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$256	\$388	\$508	\$586	\$679	\$690	\$730	\$804
Transportation	\$270	\$278	\$278	\$278	\$278	\$278	\$529	\$529
Health Care	\$167	\$405	\$417	\$430	\$463	\$441	\$475	\$487
Miscellaneous	\$135	\$243	\$319	\$295	\$251	\$394	\$372	\$347
Taxes	\$264	\$440	\$631	\$524	\$322	\$846	\$634	\$564
Earned Income Tax Credit (-)	\$0	(\$57)	\$0	(\$56)	(\$228)	\$0	\$0	(\$12)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.94	\$16.51	\$21.99	\$19.54	\$14.89	\$27.42	\$12.66 per adult	\$11.67 per adult
Monthly	\$1,749	\$2,906	\$3,870	\$3,439	\$2,621	\$4,826	\$4,456	\$4,107
Annual	\$20,989	\$34,869	\$46,438	\$41,271	\$31,449	\$57,914	\$53,466	\$49,286
Emergency Savings (Monthly Contribution)	\$39	\$109	\$136	\$207	\$122	\$189	\$61	\$23

TABLE 27. The Self-Sufficiency Standard for Jasper County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$604	\$749	\$749	\$749	\$749	\$976	\$749	\$749
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$265	\$401	\$526	\$606	\$703	\$714	\$756	\$832
Transportation	\$275	\$282	\$282	\$282	\$282	\$282	\$537	\$537
Health Care	\$157	\$375	\$387	\$399	\$433	\$411	\$444	\$456
Miscellaneous	\$130	\$223	\$282	\$272	\$243	\$352	\$336	\$326
Taxes	\$248	\$338	\$420	\$385	\$297	\$664	\$456	\$420
Earned Income Tax Credit (-)	\$0	(\$117)	(\$124)	(\$163)	(\$259)	\$0	(\$74)	(\$113)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$119)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.54	\$14.37	\$17.70	\$16.66	\$14.05	\$23.77	\$10.83 per adult	\$10.31 per adult
Monthly	\$1,679	\$2,528	\$3,116	\$2,932	\$2,473	\$4,183	\$3,813	\$3,629
Annual	\$20,144	\$30,341	\$37,388	\$35,187	\$29,678	\$50,202	\$45,758	\$43,543
Emergency Savings (Monthly Contribution)	\$38	\$101	\$161	\$142	\$121	\$160	\$97	\$105

TABLE 28. The Self-Sufficiency Standard for Kershaw County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$508	\$635	\$635	\$635	\$635	\$808	\$635	\$635
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$250	\$378	\$496	\$571	\$662	\$673	\$712	\$784
Transportation	\$262	\$270	\$270	\$270	\$270	\$270	\$512	\$512
Health Care	\$170	\$415	\$427	\$439	\$473	\$451	\$484	\$496
Miscellaneous	\$119	\$212	\$270	\$260	\$230	\$334	\$322	\$311
Taxes	\$207	\$291	\$353	\$339	\$247	\$590	\$420	\$387
Earned Income Tax Credit (-)	\$0	(\$150)	(\$175)	(\$205)	(\$305)	(\$18)	(\$127)	(\$165)
Child Care Tax Credit (-)	\$0	(\$70)	(\$111)	(\$96)	(\$49)	(\$100)	(\$105)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.61	\$13.21	\$16.33	\$15.53	\$12.82	\$22.11	\$10.12 per adult	\$9.61 per adult
Monthly	\$1,516	\$2,325	\$2,874	\$2,733	\$2,257	\$3,892	\$3,561	\$3,382
Annual	\$18,186	\$27,901	\$34,484	\$32,799	\$27,081	\$46,702	\$42,736	\$40,581
Emergency Savings (Monthly Contribution)	\$32	\$90	\$116	\$98	\$95	\$147	\$50	\$58

TABLE 29. The Self-Sufficiency Standard for Lancaster County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$489	\$624	\$624	\$624	\$624	\$845	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$235	\$356	\$467	\$538	\$624	\$634	\$671	\$739
Transportation	\$264	\$271	\$271	\$271	\$271	\$271	\$515	\$515
Health Care	\$172	\$420	\$432	\$444	\$478	\$456	\$489	\$502
Miscellaneous	\$116	\$210	\$267	\$257	\$226	\$334	\$317	\$307
Taxes	\$202	\$288	\$358	\$333	\$246	\$602	\$418	\$386
Earned Income Tax Credit (-)	\$0	(\$155)	(\$182)	(\$216)	(\$316)	(\$14)	(\$140)	(\$177)
Child Care Tax Credit (-)	\$0	(\$70)	(\$107)	(\$91)	(\$43)	(\$100)	(\$105)	(\$94)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.39	\$13.00	\$16.13	\$15.23	\$12.52	\$22.23	\$9.94 per adult	\$9.44 per adult
Monthly	\$1,477	\$2,288	\$2,839	\$2,681	\$2,204	\$3,913	\$3,498	\$3,322
Annual	\$17,729	\$27,453	\$34,070	\$32,171	\$26,443	\$46,960	\$41,980	\$39,861
Emergency Savings (Monthly Contribution)	\$32	\$86	\$93	\$103	\$91	\$148	\$66	\$58

TABLE 30. The Self-Sufficiency Standard for Laurens County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$474	\$635	\$635	\$635	\$635	\$793	\$635	\$635
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$211	\$320	\$419	\$483	\$560	\$569	\$602	\$663
Transportation	\$260	\$267	\$267	\$267	\$267	\$267	\$507	\$507
Health Care	\$167	\$407	\$418	\$431	\$464	\$442	\$476	\$488
Miscellaneous	\$111	\$206	\$261	\$250	\$219	\$321	\$309	\$298
Taxes	\$182	\$262	\$336	\$300	\$214	\$478	\$384	\$348
Earned Income Tax Credit (-)	\$0	(\$170)	(\$202)	(\$240)	(\$342)	(\$88)	(\$171)	(\$209)
Child Care Tax Credit (-)	\$0	(\$73)	(\$98)	(\$80)	(\$31)	(\$105)	(\$97)	(\$79)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$7.98	\$12.49	\$15.60	\$14.58	\$11.82	\$20.24	\$9.53 per adult	\$9.01 per adult
Monthly	\$1,405	\$2,198	\$2,746	\$2,567	\$2,080	\$3,562	\$3,353	\$3,171
Annual	\$16,862	\$26,373	\$32,956	\$30,801	\$24,956	\$42,741	\$40,242	\$38,054
Emergency Savings (Monthly Contribution)	\$31	\$89	\$93	\$99	\$88	\$262	\$53	\$57

TABLE 31. The Self-Sufficiency Standard for Lee County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$539	\$624	\$624	\$624	\$624	\$905	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$235	\$356	\$467	\$538	\$624	\$634	\$671	\$739
Transportation	\$272	\$280	\$280	\$280	\$280	\$280	\$532	\$532
Health Care	\$174	\$428	\$440	\$452	\$486	\$464	\$497	\$509
Miscellaneous	\$122	\$211	\$269	\$258	\$227	\$342	\$320	\$309
Taxes	\$218	\$289	\$356	\$332	\$243	\$615	\$417	\$384
Earned Income Tax Credit (-)	\$0	(\$152)	(\$179)	(\$212)	(\$313)	\$0	(\$133)	(\$172)
Child Care Tax Credit (-)	\$0	(\$70)	(\$109)	(\$93)	(\$45)	(\$100)	(\$105)	(\$97)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.87	\$13.13	\$16.23	\$15.34	\$12.61	\$22.86	\$10.03 per adult	\$9.52 per adult
Monthly	\$1,560	\$2,310	\$2,856	\$2,700	\$2,220	\$4,024	\$3,531	\$3,349
Annual	\$18,725	\$27,725	\$34,272	\$32,395	\$26,642	\$48,288	\$42,377	\$40,192
Emergency Savings (Monthly Contribution)	\$33	\$87	\$102	\$102	\$91	\$153	\$66	\$58

TABLE 32. The Self-Sufficiency Standard for Lexington County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$680	\$795	\$795	\$795	\$795	\$1,049	\$795	\$795
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$240	\$363	\$476	\$549	\$636	\$646	\$684	\$753
Transportation	\$265	\$273	\$273	\$273	\$273	\$273	\$518	\$518
Health Care	\$171	\$418	\$430	\$442	\$476	\$454	\$487	\$499
Miscellaneous	\$136	\$242	\$317	\$293	\$248	\$392	\$368	\$343
Taxes	\$266	\$433	\$623	\$506	\$308	\$837	\$617	\$558
Earned Income Tax Credit (-)	\$0	(\$60)	\$0	(\$69)	(\$241)	\$0	\$0	(\$26)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.99	\$16.39	\$21.83	\$19.20	\$14.55	\$27.25	\$12.49 per adult	\$11.48 per adult
Monthly	\$1,758	\$2,885	\$3,842	\$3,378	\$2,560	\$4,796	\$4,398	\$4,042
Annual	\$21,097	\$34,624	\$46,104	\$40,542	\$30,725	\$57,547	\$52,770	\$48,503
Emergency Savings (Monthly Contribution)	\$39	\$108	\$135	\$230	\$122	\$188	\$60	\$9

TABLE 33. The Self-Sufficiency Standard for Marion County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$539	\$624	\$624	\$624	\$624	\$874	\$624	\$624
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$233	\$352	\$462	\$532	\$617	\$627	\$664	\$731
Transportation	\$268	\$276	\$276	\$276	\$276	\$276	\$524	\$524
Health Care	\$174	\$428	\$440	\$453	\$486	\$464	\$497	\$510
Miscellaneous	\$121	\$225	\$300	\$275	\$230	\$374	\$350	\$326
Taxes	\$216	\$345	\$535	\$401	\$251	\$766	\$554	\$415
Earned Income Tax Credit (-)	\$0	(\$113)	(\$38)	(\$150)	(\$303)	\$0	(\$6)	(\$116)
Child Care Tax Credit (-)	\$0	(\$68)	(\$105)	(\$120)	(\$49)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.82	\$14.51	\$20.01	\$16.99	\$12.87	\$25.71	\$11.75 per adult	\$10.26 per adult
Monthly	\$1,552	\$2,553	\$3,522	\$2,991	\$2,265	\$4,526	\$4,137	\$3,613
Annual	\$18,618	\$30,635	\$42,261	\$35,893	\$27,182	\$54,306	\$49,638	\$43,358
Emergency Savings (Monthly Contribution)	\$33	\$102	\$183	\$156	\$95	\$176	\$59	\$108

TABLE 34. The Self-Sufficiency Standard for Marlboro County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$474	\$635	\$635	\$635	\$635	\$791	\$635	\$635
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$232	\$351	\$460	\$530	\$614	\$624	\$661	\$728
Transportation	\$269	\$276	\$276	\$276	\$276	\$276	\$525	\$525
Health Care	\$175	\$431	\$442	\$455	\$488	\$466	\$500	\$512
Miscellaneous	\$115	\$226	\$301	\$276	\$231	\$365	\$352	\$327
Taxes	\$195	\$351	\$579	\$408	\$255	\$726	\$556	\$422
Earned Income Tax Credit (-)	\$0	(\$109)	(\$22)	(\$145)	(\$299)	\$0	(\$2)	(\$111)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$51)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.29	\$14.64	\$20.46	\$17.13	\$12.97	\$24.97	\$11.80 per adult	\$10.33 per adult
Monthly	\$1,460	\$2,576	\$3,600	\$3,015	\$2,283	\$4,395	\$4,154	\$3,637
Annual	\$17,514	\$30,916	\$43,205	\$36,184	\$27,396	\$52,735	\$49,843	\$43,644
Emergency Savings (Monthly Contribution)	\$31	\$102	\$124	\$157	\$95	\$170	\$59	\$104

TABLE 35. The Self-Sufficiency Standard for McCormick County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$774	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$241	\$364	\$478	\$551	\$638	\$648	\$687	\$756
Transportation	\$256	\$264	\$264	\$264	\$264	\$264	\$500	\$500
Health Care	\$184	\$458	\$470	\$482	\$516	\$494	\$527	\$539
Miscellaneous	\$115	\$214	\$271	\$261	\$230	\$331	\$321	\$311
Taxes	\$193	\$295	\$355	\$340	\$248	\$587	\$418	\$385
Earned Income Tax Credit (-)	\$0	(\$146)	(\$173)	(\$203)	(\$304)	(\$26)	(\$129)	(\$168)
Child Care Tax Credit (-)	\$0	(\$70)	(\$112)	(\$97)	(\$49)	(\$100)	(\$105)	(\$98)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.26	\$13.33	\$16.39	\$15.58	\$12.84	\$21.92	\$10.09 per adult	\$9.57 per adult
Monthly	\$1,454	\$2,346	\$2,885	\$2,741	\$2,260	\$3,858	\$3,550	\$3,368
Annual	\$17,452	\$28,158	\$34,620	\$32,897	\$27,115	\$46,293	\$42,600	\$40,416
Emergency Savings (Monthly Contribution)	\$31	\$91	\$122	\$98	\$95	\$145	\$50	\$58

TABLE 36. The Self-Sufficiency Standard for Newberry County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$501	\$671	\$671	\$671	\$671	\$833	\$671	\$671
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$234	\$355	\$466	\$536	\$622	\$632	\$669	\$736
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$496	\$496
Health Care	\$171	\$418	\$430	\$442	\$476	\$454	\$487	\$499
Miscellaneous	\$116	\$213	\$270	\$260	\$229	\$331	\$320	\$309
Taxes	\$197	\$293	\$353	\$337	\$246	\$587	\$412	\$379
Earned Income Tax Credit (-)	\$0	(\$147)	(\$175)	(\$206)	(\$308)	(\$26)	(\$135)	(\$173)
Child Care Tax Credit (-)	\$0	(\$70)	(\$111)	(\$95)	(\$47)	(\$100)	(\$105)	(\$96)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.37	\$13.28	\$16.33	\$15.49	\$12.74	\$21.92	\$10.01 per adult	\$9.49 per adult
Monthly	\$1,474	\$2,338	\$2,874	\$2,726	\$2,243	\$3,857	\$3,522	\$3,341
Annual	\$17,683	\$28,056	\$34,484	\$32,708	\$26,914	\$46,288	\$42,269	\$40,096
Emergency Savings (Monthly Contribution)	\$32	\$91	\$116	\$98	\$92	\$145	\$66	\$58

TABLE 37. The Self-Sufficiency Standard for Oconee County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$510	\$624	\$624	\$624	\$624	\$783	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$225	\$341	\$448	\$516	\$598	\$607	\$643	\$708
Transportation	\$254	\$262	\$262	\$262	\$262	\$262	\$496	\$496
Health Care	\$174	\$426	\$438	\$451	\$484	\$462	\$496	\$508
Miscellaneous	\$116	\$208	\$265	\$254	\$223	\$325	\$313	\$302
Taxes	\$194	\$265	\$337	\$302	\$216	\$492	\$382	\$348
Earned Income Tax Credit (-)	\$0	(\$164)	(\$193)	(\$229)	(\$331)	(\$70)	(\$161)	(\$198)
Child Care Tax Credit (-)	\$0	(\$73)	(\$102)	(\$84)	(\$36)	(\$100)	(\$102)	(\$84)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.37	\$12.69	\$15.84	\$14.86	\$12.12	\$20.72	\$9.66 per adult	\$9.16 per adult
Monthly	\$1,474	\$2,234	\$2,788	\$2,615	\$2,134	\$3,646	\$3,400	\$3,225
Annual	\$17,684	\$26,803	\$33,452	\$31,382	\$25,603	\$43,758	\$40,806	\$38,697
Emergency Savings (Monthly Contribution)	\$32	\$90	\$86	\$104	\$90	\$235	\$57	\$57

TABLE 38. The Self-Sufficiency Standard for Orangeburg County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$532	\$712	\$712	\$712	\$712	\$908	\$712	\$712
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$242	\$367	\$482	\$555	\$643	\$653	\$692	\$762
Transportation	\$272	\$280	\$280	\$280	\$280	\$280	\$532	\$532
Health Care	\$167	\$404	\$416	\$428	\$462	\$440	\$473	\$486
Miscellaneous	\$121	\$219	\$276	\$266	\$236	\$342	\$328	\$318
Taxes	\$211	\$312	\$374	\$350	\$259	\$600	\$396	\$398
Earned Income Tax Credit (-)	\$0	(\$131)	(\$154)	(\$186)	(\$287)	\$0	(\$113)	(\$145)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$105)	(\$57)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.78	\$13.86	\$16.90	\$16.02	\$13.30	\$22.78	\$10.31 per adult	\$9.88 per adult
Monthly	\$1,546	\$2,440	\$2,975	\$2,820	\$2,341	\$4,008	\$3,630	\$3,478
Annual	\$18,547	\$29,275	\$35,698	\$33,843	\$28,092	\$48,101	\$43,562	\$41,732
Emergency Savings (Monthly Contribution)	\$33	\$88	\$152	\$101	\$95	\$152	\$120	\$66

TABLE 39. The Self-Sufficiency Standard for Pickens County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$602	\$716	\$716	\$716	\$716	\$946	\$716	\$716
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$254	\$385	\$505	\$582	\$674	\$685	\$725	\$798
Transportation	\$259	\$266	\$266	\$266	\$266	\$266	\$505	\$505
Health Care	\$173	\$423	\$435	\$447	\$481	\$459	\$492	\$504
Miscellaneous	\$129	\$236	\$312	\$288	\$244	\$385	\$363	\$339
Taxes	\$240	\$405	\$605	\$483	\$298	\$816	\$605	\$502
Earned Income Tax Credit (-)	\$0	(\$78)	\$0	(\$89)	(\$256)	\$0	\$0	(\$53)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.41	\$15.77	\$21.41	\$18.66	\$14.14	\$26.72	\$12.32 per adult	\$11.11 per adult
Monthly	\$1,656	\$2,775	\$3,767	\$3,284	\$2,489	\$4,703	\$4,335	\$3,912
Annual	\$19,874	\$33,297	\$45,208	\$39,405	\$29,865	\$56,434	\$52,025	\$46,939
Emergency Savings (Monthly Contribution)	\$37	\$100	\$131	\$173	\$122	\$184	\$60	\$66

TABLE 40. The Self-Sufficiency Standard for Richland County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$704	\$823	\$823	\$823	\$823	\$1,086	\$823	\$823
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$241	\$364	\$478	\$551	\$638	\$648	\$687	\$756
Transportation	\$266	\$274	\$274	\$274	\$274	\$274	\$520	\$520
Health Care	\$171	\$418	\$430	\$442	\$476	\$454	\$487	\$500
Miscellaneous	\$138	\$245	\$320	\$296	\$251	\$396	\$371	\$347
Taxes	\$286	\$468	\$656	\$553	\$345	\$881	\$657	\$584
Earned Income Tax Credit (-)	\$0	(\$47)	\$0	(\$46)	(\$221)	\$0	\$0	(\$9)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.26	\$16.87	\$22.21	\$19.82	\$15.08	\$27.75	\$12.71 per adult	\$11.71 per adult
Monthly	\$1,807	\$2,970	\$3,909	\$3,488	\$2,655	\$4,884	\$4,474	\$4,121
Annual	\$21,678	\$35,636	\$46,911	\$41,861	\$31,859	\$58,607	\$53,691	\$49,447
Emergency Savings (Monthly Contribution)	\$40	\$109	\$138	\$193	\$123	\$192	\$61	\$25

TABLE 41. The Self-Sufficiency Standard for Saluda County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$489	\$571	\$571	\$571	\$571	\$753	\$571	\$571
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$240	\$363	\$476	\$549	\$636	\$646	\$684	\$753
Transportation	\$259	\$267	\$267	\$267	\$267	\$267	\$507	\$507
Health Care	\$187	\$466	\$478	\$490	\$524	\$502	\$535	\$547
Miscellaneous	\$117	\$209	\$267	\$256	\$226	\$330	\$317	\$306
Taxes	\$202	\$278	\$349	\$322	\$236	\$585	\$404	\$373
Earned Income Tax Credit (-)	\$0	(\$158)	(\$185)	(\$219)	(\$319)	(\$29)	(\$145)	(\$181)
Child Care Tax Credit (-)	\$0	(\$70)	(\$106)	(\$90)	(\$42)	(\$100)	(\$105)	(\$92)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.49	\$12.90	\$16.06	\$15.15	\$12.45	\$21.81	\$9.88 per adult	\$9.39 per adult
Monthly	\$1,494	\$2,270	\$2,826	\$2,667	\$2,192	\$3,839	\$3,477	\$3,304
Annual	\$17,922	\$27,241	\$33,911	\$32,003	\$26,302	\$46,072	\$41,720	\$39,652
Emergency Savings (Monthly Contribution)	\$32	\$86	\$90	\$104	\$90	\$145	\$66	\$58

TABLE 42. The Self-Sufficiency Standard for Spartanburg County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$553	\$669	\$669	\$669	\$669	\$895	\$669	\$669
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$234	\$354	\$464	\$534	\$619	\$629	\$666	\$733
Transportation	\$261	\$268	\$268	\$268	\$268	\$268	\$509	\$509
Health Care	\$167	\$404	\$416	\$429	\$462	\$440	\$474	\$486
Miscellaneous	\$121	\$226	\$301	\$277	\$232	\$373	\$351	\$326
Taxes	\$209	\$341	\$568	\$394	\$242	\$743	\$540	\$398
Earned Income Tax Credit (-)	\$0	(\$111)	(\$24)	(\$148)	(\$301)	\$0	(\$7)	(\$118)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.78	\$14.59	\$20.40	\$17.06	\$12.93	\$25.53	\$11.73 per adult	\$10.24 per adult
Monthly	\$1,545	\$2,568	\$3,591	\$3,003	\$2,275	\$4,493	\$4,130	\$3,604
Annual	\$18,535	\$30,810	\$43,092	\$36,038	\$27,299	\$53,916	\$49,559	\$43,248
Emergency Savings (Monthly Contribution)	\$33	\$102	\$123	\$157	\$95	\$174	\$59	\$109

TABLE 43. The Self-Sufficiency Standard for Sumter County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$639	\$811	\$811	\$811	\$811	\$1,033	\$811	\$811
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$232	\$351	\$460	\$530	\$614	\$624	\$661	\$728
Transportation	\$271	\$279	\$279	\$279	\$279	\$279	\$530	\$530
Health Care	\$173	\$424	\$436	\$448	\$482	\$460	\$493	\$505
Miscellaneous	\$132	\$243	\$318	\$294	\$249	\$389	\$369	\$344
Taxes	\$257	\$459	\$646	\$529	\$332	\$848	\$646	\$580
Earned Income Tax Credit (-)	\$0	(\$51)	\$0	(\$58)	(\$232)	\$0	\$0	(\$18)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.68	\$16.70	\$22.04	\$19.47	\$14.79	\$27.15	\$12.61 per adult	\$11.59 per adult
Monthly	\$1,703	\$2,939	\$3,878	\$3,427	\$2,604	\$4,779	\$4,439	\$4,081
Annual	\$20,437	\$35,268	\$46,540	\$41,126	\$31,247	\$57,344	\$53,263	\$48,970
Emergency Savings (Monthly Contribution)	\$38	\$106	\$136	\$217	\$118	\$187	\$60	\$17

TABLE 44. The Self-Sufficiency Standard for Union County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$466	\$624	\$624	\$624	\$624	\$803	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$244	\$370	\$485	\$559	\$648	\$658	\$697	\$767
Transportation	\$255	\$263	\$263	\$263	\$263	\$263	\$499	\$499
Health Care	\$167	\$405	\$417	\$429	\$463	\$441	\$474	\$486
Miscellaneous	\$113	\$209	\$266	\$256	\$226	\$330	\$317	\$306
Taxes	\$184	\$269	\$340	\$310	\$225	\$574	\$390	\$359
Earned Income Tax Credit (-)	\$0	(\$161)	(\$188)	(\$222)	(\$321)	(\$33)	(\$150)	(\$185)
Child Care Tax Credit (-)	\$0	(\$70)	(\$104)	(\$88)	(\$41)	(\$100)	(\$105)	(\$90)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.12	\$12.79	\$15.98	\$15.07	\$12.38	\$21.71	\$9.81 per adult	\$9.34 per adult
Monthly	\$1,430	\$2,252	\$2,812	\$2,652	\$2,179	\$3,820	\$3,454	\$3,286
Annual	\$17,158	\$27,019	\$33,742	\$31,825	\$26,149	\$45,845	\$41,452	\$39,436
Emergency Savings (Monthly Contribution)	\$31	\$86	\$88	\$104	\$90	\$144	\$66	\$58

TABLE 45. The Self-Sufficiency Standard for Williamsburg County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$539	\$624	\$624	\$624	\$624	\$898	\$624	\$624
Child Care	\$0	\$427	\$875	\$687	\$260	\$1,135	\$875	\$687
Food	\$237	\$359	\$471	\$542	\$629	\$639	\$676	\$745
Transportation	\$266	\$274	\$274	\$274	\$274	\$274	\$520	\$520
Health Care	\$175	\$431	\$443	\$455	\$489	\$467	\$500	\$513
Miscellaneous	\$122	\$211	\$269	\$258	\$228	\$341	\$320	\$309
Taxes	\$215	\$286	\$353	\$329	\$241	\$608	\$412	\$379
Earned Income Tax Credit (-)	\$0	(\$152)	(\$179)	(\$212)	(\$313)	\$0	(\$136)	(\$174)
Child Care Tax Credit (-)	\$0	(\$70)	(\$108)	(\$93)	(\$45)	(\$100)	(\$105)	(\$96)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.83	\$13.11	\$16.21	\$15.33	\$12.61	\$22.79	\$10.00 per adult	\$9.49 per adult
Monthly	\$1,554	\$2,307	\$2,854	\$2,698	\$2,220	\$4,011	\$3,519	\$3,340
Annual	\$18,652	\$27,684	\$34,245	\$32,376	\$26,642	\$48,137	\$42,234	\$40,080
Emergency Savings (Monthly Contribution)	\$33	\$87	\$101	\$102	\$91	\$152	\$66	\$58

TABLE 46. The Self-Sufficiency Standard for York County, SC 2016

MONTHLY COSTS	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$737	\$854	\$854	\$854	\$854	\$1,159	\$854	\$854
Child Care	\$0	\$567	\$1,195	\$867	\$300	\$1,495	\$1,195	\$867
Food	\$257	\$389	\$510	\$588	\$681	\$692	\$733	\$807
Transportation	\$262	\$269	\$269	\$269	\$269	\$269	\$511	\$511
Health Care	\$173	\$423	\$435	\$447	\$481	\$459	\$492	\$504
Miscellaneous	\$143	\$250	\$326	\$302	\$259	\$407	\$378	\$354
Taxes	\$298	\$486	\$667	\$599	\$358	\$912	\$666	\$585
Earned Income Tax Credit (-)	\$0	(\$31)	\$0	(\$12)	(\$195)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.62	\$17.41	\$22.67	\$20.73	\$15.78	\$28.66	\$12.96 per adult	\$11.98 per adult
Monthly	\$1,869	\$3,064	\$3,990	\$3,648	\$2,778	\$5,043	\$4,563	\$4,215
Annual	\$22,423	\$36,769	\$47,881	\$43,775	\$33,332	\$60,521	\$54,757	\$50,582
Emergency Savings (Monthly Contribution)	\$41	\$118	\$141	\$124	\$123	\$199	\$61	\$58

APPENDIX C. Impact of Work Supports on Wage Adequacy Compared to Select Occupations
One Adult, One Preschooler, and One School-Age Child: York County, SC 2016

	#1	#2	#3	#4	#5
	FEDERAL MINIMUM WAGE	MEDIAN WAGE OF SELECT OCCUPATIONS			
		Waiters and Waitresses	Laborers and Freight, Stock, and Material Movers, Hand	Customer Service Representatives	Machinists
HOURLY WAGE:	\$7.25	\$8.64	\$11.25	\$13.49	\$17.61
TOTAL MONTHLY INCOME:	\$1,276	\$1,520	\$1,980	\$2,374	\$3,099
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	\$854	\$854	\$854	\$854	\$854
Child Care	\$867	\$867	\$867	\$867	\$867
Food	\$588	\$588	\$588	\$588	\$588
Transportation	\$269	\$269	\$269	\$269	\$269
Health Care	\$447	\$447	\$447	\$447	\$447
Miscellaneous	\$302	\$302	\$302	\$302	\$302
Taxes	\$119	\$137	\$193	\$263	\$426
Tax Credits (-) *	\$0	\$0	(\$21)	(\$60)	(\$144)
TOTAL MONTHLY EXPENSES	\$3,446	\$3,465	\$3,500	\$3,530	\$3,610
SHORTFALL (-) or SURPLUS	(\$2,170)	(\$1,945)	(\$1,520)	(\$1,156)	(\$511)
WAGE ADEQUACY Total Income/Total Expenses	37%	44%	57%	67%	86%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	\$854	\$854	\$854	\$854	\$854
Child Care	\$95	\$95	\$122	\$148	\$867
Food	\$588	\$588	\$588	\$588	\$588
Transportation	\$269	\$269	\$269	\$269	\$269
Health Care	\$447	\$447	\$447	\$447	\$447
Miscellaneous	\$302	\$302	\$302	\$302	\$302
Taxes	\$119	\$137	\$193	\$263	\$426
Tax Credits (-) *	\$0	\$0	(\$21)	(\$60)	(\$144)
TOTAL MONTHLY EXPENSES	\$2,675	\$2,693	\$2,755	\$2,811	\$3,610
SHORTFALL (-) or SURPLUS	(\$1,399)	(\$1,173)	(\$775)	(\$437)	(\$511)
WAGE ADEQUACY Total Income/Total Expenses	48%	56%	72%	84%	86%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,548	\$5,520	\$4,359	\$3,363	\$1,531
Annual <i>Proposed</i> State EITC (10% of Federal)	\$555	\$552	\$436	\$336	\$153
Annual Federal CTC	\$1,847	\$2,000	\$2,000	\$2,000	\$1,647

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

TABLE C-1 CONTINUED. Impact of Work Supports on Wage Adequacy Compared to Select Occupations One Adult, One Preschooler, and One School-Age Child: York County, SC 2016

	#1	#2	#4	#3	#5
	FEDERAL MINIMUM WAGE	Median Wage of Select Occupations			
		Waiters and Waitresses	Laborers and Freight, Stock, and Material Movers, Hand	Customer Service Representatives	Machinists
HOURLY WAGE:	\$7.25	\$8.64	\$11.25	\$13.49	\$17.61
TOTAL MONTHLY INCOME:	\$1,276	\$1,520	\$1,980	\$2,374	\$3,099
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$854	\$854	\$854	\$854	\$854
Child Care	\$95	\$95	\$122	\$148	\$867
Food	\$120	\$208	\$362	\$541	\$588
Transportation	\$269	\$269	\$269	\$269	\$269
Health Care	\$172	\$172	\$172	\$172	\$172
Miscellaneous	\$302	\$302	\$302	\$302	\$302
Taxes	\$119	\$137	\$193	\$263	\$426
Tax Credits (-) *	\$0	\$0	(\$21)	(\$60)	(\$144)
TOTAL MONTHLY EXPENSES	\$1,933	\$2,039	\$2,254	\$2,489	\$3,335
SHORTFALL (-) or SURPLUS	(\$657)	(\$519)	(\$275)	(\$116)	(\$236)
WAGE ADEQUACY Total Income/Total Expenses	66%	75%	88%	95%	93%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$383	\$456	\$594	\$712	\$854
Child Care	\$95	\$95	\$122	\$148	\$867
Food	\$120	\$208	\$362	\$541	\$588
Transportation	\$269	\$269	\$269	\$269	\$269
Health Care	\$172	\$172	\$172	\$172	\$172
Miscellaneous	\$302	\$302	\$302	\$302	\$302
Taxes	\$119	\$137	\$193	\$263	\$426
Tax Credits (-) *	\$0	\$0	(\$21)	(\$60)	(\$144)
TOTAL MONTHLY EXPENSES	\$1,462	\$1,642	\$1,994	\$2,348	\$3,335
SHORTFALL (-) or SURPLUS	(\$186)	(\$121)	(\$14)	\$26	(\$236)
WAGE ADEQUACY Total Income/Total Expenses	87%	93%	99%	101%	93%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,548	\$5,520	\$4,359	\$3,363	\$1,531
Annual <i>Proposed</i> State EITC (10% of Federal)	\$555	\$552	\$436	\$336	\$153
Annual Federal CTC	\$1,847	\$2,000	\$2,000	\$2,000	\$1,647

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

ABOUT THE AUTHOR

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

Supporting Organizations

The following organizations have committed their support for *The Self-Sufficiency Standard for South Carolina*.



UNIVERSITY OF
SOUTH CAROLINA
College of Social Work

LIVE UNITED



United Way of
Greenville County



United Way
of the Midlands

LIVE UNITED



United Way of
the Piedmont

LIVE UNITED



United Way
of Aiken County, Inc.



United Way of Greenwood
and Abbeville Counties

LIVE UNITED



United Way
of Pickens County

LIVE UNITED



United Way Association of
South Carolina

United Way of Anderson County
Barnwell County United Way
Black River United Way
United Way of Chester County
United Way of Chesterfield County
United Way of Darlington
Dillon County United Way
United Way of Edgefield County
United Way of Florence County
United Way of Hartsville

United Way of Horry County
United Way of Kershaw County
United Way of Lancaster County
United Way of Laurens County
United Way of the Lowcountry, Inc.
United Way of Oconee County
United Way of Sumter, Clarendon and Lee Counties
Trident United Way
United Way of York County