

## EXISTING SIGNIFICANT COMMUNITY DATA

### SELF-SUFFICIENCY

#### The Self Sufficiency Standard

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

Table 58  
The Self-Sufficiency Standard for Schuylkill County, PA, 2006

Monthly Costs	Family Composition							
	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + preschooler schoolage	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + preschooler schoolage
Housing	427	491	491	491	491	491	613	491
Child Care	0	347	436	783	740	304	1087	740
Food	190	278	288	374	430	496	504	592
Transportation	222	228	228	228	228	228	228	438
Health Care	102	274	273	282	290	319	299	335
Miscellaneous	94	162	172	216	218	184	273	260
Taxes	208	287	320	397	406	218	584	490
Earned Income								
Tax Credit (-)	0	-127	-102	-117	-109	-234	0	-11
Child Care Tax Credit (-)	0	-85	-75	-103	-108	-42	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-167	-137	-250	-167
<b>Self-Sufficiency Wage</b>								
Hourly	\$7.07	\$10.18	\$11.06	\$13.55	\$13.74	\$10.38	\$18.31	\$8.67
Monthly	\$1,244	\$1,792	\$1,947	\$2,384	\$2,419	\$1,827	\$3,223	\$3,052
Annual	\$14,924	\$21,505	\$23,365	\$28,611	\$29,028	\$21,928	\$38,675	\$36,625

The Self-Sufficiency Standard for Pennsylvania 2006

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Source: The Self-Sufficiency Standard for Pennsylvania, 2006 Diana Pearce, Wider Opportunities for Women, and PathwaysPA

#### Comparison of Earnings to Actual Income needed to be Self Sufficient:

- One adult supporting one infant must earn **\$10.18 per hour** in order to be self-sufficient. The current hourly minimum wage in Schuylkill County (and the state of Pennsylvania) is **\$7.15**.

Source: PA Dept. of Labor & Industry.

2007 Community Needs Assessment—Final Report. Report prepared by Schuylkill Community Action. March 2008. Project made possible by **Susquehanna Bancshares** (formerly Community Banks) and Schuylkill Community Action.

Self Sufficiency

- A person working a 40-hour week for every 52 weeks in a year would earn **\$14,872**. The official Census Bureau poverty threshold in 2007 for one person was **\$10,787**. However, the poverty threshold is **\$16,705** for a family of three persons (a family that includes two children and one adult). Source: U.S. Census Bureau, Poverty Thresholds 2007
- An adult that works a full-time job for minimum wage and supports two children would not earn enough money to rise above the poverty threshold. The adult would need to earn a difference of \$1,833 or an hourly wage of \$8.03 to meet the guideline, and must earn a higher wage to surpass the threshold.

Minimum Wage Earner Working 40 Hours per Week, \$7.15 per hour, Annual Employment Earning \$14,872		
Family Size	Family Type	Poverty Threshold
1	Adult	\$10,787
2	1 Adult, 1 Child	\$14,291
3	1 Adult, 2 Children	\$16,705

- According to the Community Action Association of Pennsylvania, “Holding a full-time job does not guarantee families enough money to cover the bills and rent, let alone buy food or ‘extras’ such as clothing. Food servers, discount store clerks, health care workers used to make enough money to sustain a family. Today, these are the faces of the working poor.