

THE SELF-SUFFICIENCY STANDARD FOR SOUTH CAROLINA 2020

Prepared for United Way of South Carolina



United Way Association of South Carolina

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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 2020

By **Diana M. Pearce, PhD** • **September 2020**

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

PREPARED FOR

United Way of South Carolina

Acknowledgments

The Self-Sufficiency Standard for South Carolina 2020 has been prepared through the cooperative efforts of Annie Kucklick, Lisa Manzer, Joana Dizon, and Aleksandra Umanskaya at the University of Washington, Center for Women's Welfare, and staff of the United Way of South Carolina.

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 23 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at Wider Opportunities for Women, 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.

Preface

The United Way of South Carolina is publishing *The Self-Sufficiency Standard for South Carolina 2020* in an effort to ensure that 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. This report presents and analyzes *The Self-Sufficiency Standard for South Carolina 2020*. 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 evaluating program effectiveness, and by policymakers and legislators seeking to ensure that basic needs are affordable for South Carolina families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for South Carolina 2020* 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 over 700 family types, is available at <http://selfsufficiencystandard.org/south-carolina>. Or, download the report at <https://www.uwasc.org/scstandard>.

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 23 years the Standard has been calculated for 41 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 Self-Sufficiency Standard), please see www.selfsufficiencystandard.org.

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

Key Findings

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 official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures the ability to provide for oneself and one's family—at best it measures “deprivation.” Throughout South Carolina, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are nevertheless far below what is necessary to meet families' basic needs. Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. For example, the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream.

Selected Findings from The Self-Sufficiency Standard for South Carolina 2020

- **The Standard 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 \$11.34 (\$23,950 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the single adult has a preschooler and a school-age child, the amount necessary to be economically secure nearly doubles, increasing to \$22.65 per hour (\$47,826 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 6*.
- **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 \$13.80 per hour in Orangeburg County to \$22.94 per hour in Charleston County, or from 169% of the federal poverty guidelines to 281% of the federal poverty guidelines for a family of two. See *Figure A on page 7*.

.....

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.

.....

- **For families with young children, the cost of housing and child care combined typically make up the most substantial portion of the family’s budget.** For example, for a family with two adults, one infant, and one preschooler in Greenwood County, child care is 27% of the family’s budget while housing is 17%. See *Figure B on page 8*.
- **The 2020 Self-Sufficiency Standard for Columbia is slightly less expensive than many comparable cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Columbia (\$24.49 per hour) is most comparable to Hampton, VA. See *Figure C on page 10*.
- **The amount needed to meet the costs of basic needs increased between 2016 and 2020 in all South Carolina counties.** For a family with two adults, one preschooler, and one school-age child, the Standard increased on average by 16%, across the state. This contrasts with the median wage, which only increased 8% over this period. See *Figure F on page 13 and Table 2 on page 14*.
- **The federal poverty guidelines for three-person families (\$21,720 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty guideline is just 41% of the Standard for one adult, one preschooler, and one school-age child in Beaufort County (\$53,263 annually). See *Figure H on page 16*.
- **Even working full time, a parent earning the 2020 South Carolina minimum wage (\$7.25 per hour) will fall short of meeting the Standard for a family with children.** If they have one preschooler and one school-age child, and live in Beaufort County, the parent would be able to cover only 41% of the family’s basic needs (with their take-home pay after accounting for taxes). See *Figure H on page 16*.

The Self-Sufficiency Standard for Select South Carolina Places and Family Types, 2020

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Beaufort County	\$27,656	\$45,588	\$53,263	\$62,395
Berkeley County	\$27,520	\$44,941	\$52,106	\$60,809
Charleston County	\$31,047	\$48,459	\$56,029	\$64,978
Greenville County	\$23,950	\$40,207	\$47,826	\$56,157
Greenwood County	\$19,854	\$30,488	\$36,000	\$43,670
Horry County	\$25,455	\$42,848	\$49,791	\$58,027
Kershaw County	\$21,668	\$32,700	\$38,513	\$47,647
Orangeburg County	\$19,685	\$29,145	\$34,468	\$42,007
Sumter County	\$21,815	\$39,106	\$46,804	\$54,842
York County	\$26,221	\$43,696	\$50,746	\$59,128

An Excel file of all 700+ family types for each county can be downloaded at: www.cclponline.org or www.selfsufficiencystandard.org/south-carolina

- **Only one of the top ten most common occupations in South Carolina, has a median wage above the Standard for a three-person family in Sumter County.** Only registered nurses have a median wage above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Sumter County, which is \$22.16 per hour, while the median wages for the other nine most common occupations are below this family type's Standard. See *Figure I on page 21*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Berkeley County needs \$3,745 per month to be self-sufficient and an additional \$120 per month to save for emergencies. See *Table 6 on page 38*.

Getting to Self-Sufficiency in South Carolina

Closing the 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 are crucial for helping families meet their basic needs.** A single parent in Charleston 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), Medicaid, and housing assistance would be able to meet the family's needs on earnings of \$2,677 per month. This is significantly less than the full wage needed of \$4,767 per month without work supports. See *Table 5 on page 27*.
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** 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 currently \$7.25 in South Carolina, earns only 32% of the income needed to meet the family's basic needs if they are not receiving any work supports. However, with the help of aid for housing, child care, food, and health care, this parent could meet 84% of the family's basic needs. See *Figure K on page 29*.

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. Key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, that increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term is also important.

Using the Self-Sufficiency Standard

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

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

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, workforce development agencies, and state and local officials, among others, are using the Standard.

The 2020 Report in Brief

The 2020 report begins by 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 official poverty measures. The report then describes 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, examines how costs have increased overtime, and contrasts 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 and a sampling of the various ways the Standard is used.

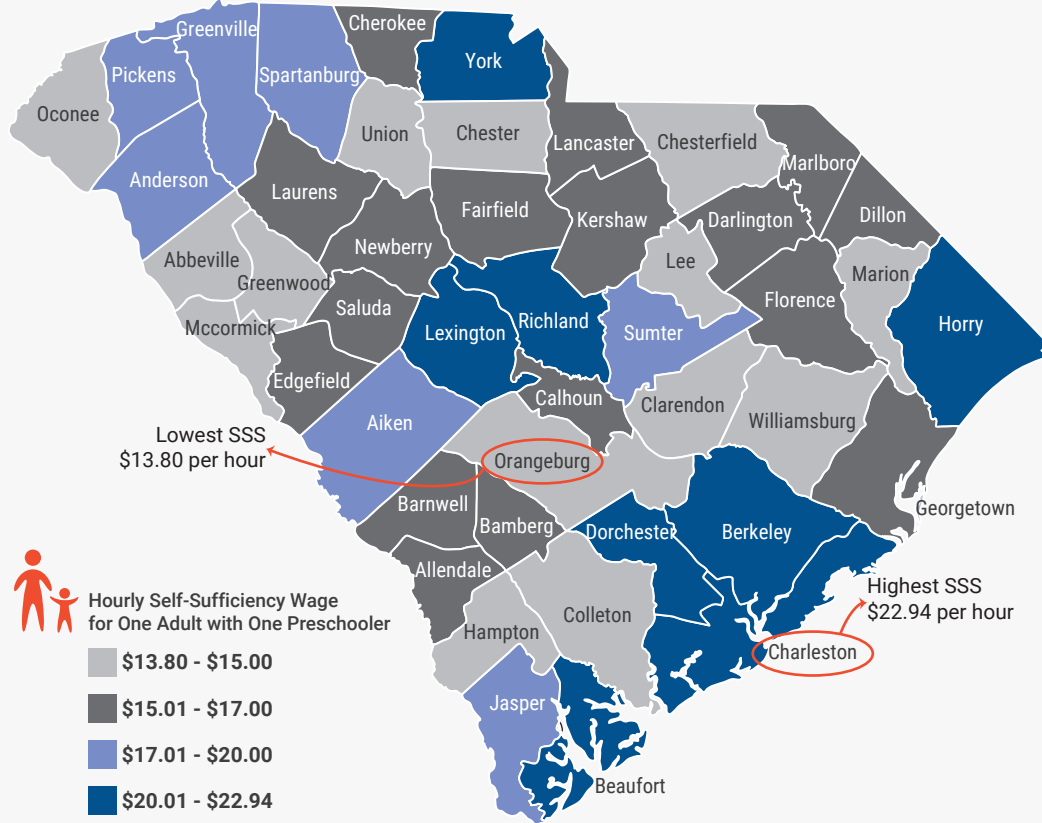
The appendices provide a more detailed explanation of the methodology and data sources used to calculate the South Carolina Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in effect at one point in time, that of the summer of 2020. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those currently in effect at the time of writing.

Note that the Standard is calculated for over 700 family types in South Carolina. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to ten children. Download an Excel file with Self-Sufficiency Standard data for all family types in every South Carolina county at www.selfsufficiencystandard.org/South-Carolina.

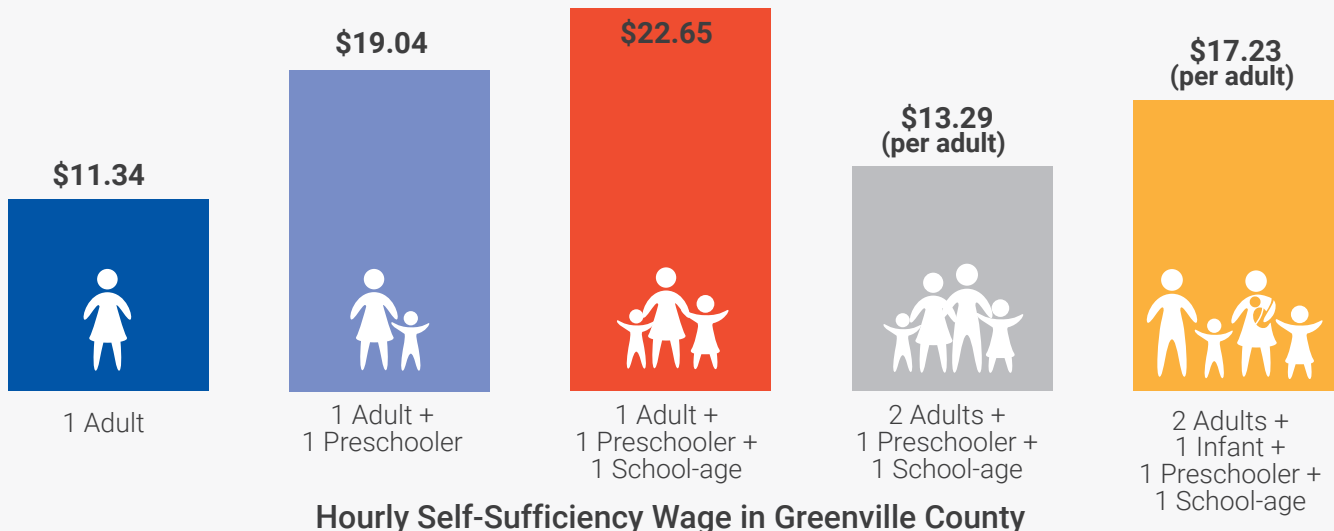
How Much is Enough in South Carolina?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county.

The Self-Sufficiency Standard Varies By County



The Self-Sufficiency Standard Varies By Family Type



To download the full report and data for all 700+ family types visit www.selfsufficiencystandard.org/south-carolina

How Does the Standard Compare?

The Self-Sufficiency Standard calculates the real costs of meeting all basic needs. In contrast, the official poverty measure is based only on the cost of food.

The Standard Calculates the Real Costs of Meeting Each of the Major Budget Items

OFFICIAL POVERTY MEASURE

Food is 1/3 of the budget and all other costs are 2/3 of the budget.

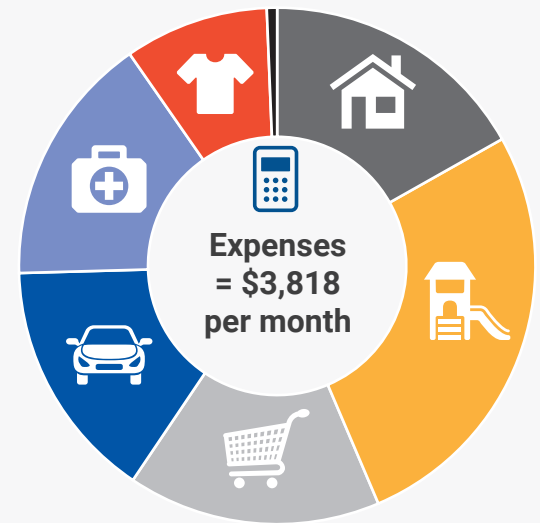


57%

The federal poverty measure only covers 57% of the cost of all basic needs as defined by the Self-Sufficiency Standard

SELF-SUFFICIENCY STANDARD

Housing and child care account for almost half of the family budget in the Standard



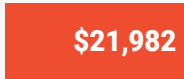
Greenwood County
2 adults + 1 infant + 1 preschooler

A Minimum Wage Job Does Not Cover the Cost of Basic Needs in South Carolina

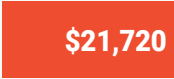
SELF-SUFFICIENCY STANDARD



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



FEDERAL POVERTY GUIDELINE
Family of 3



Number of hours a minimum wage worker must work per week to meet her family's basic needs

97

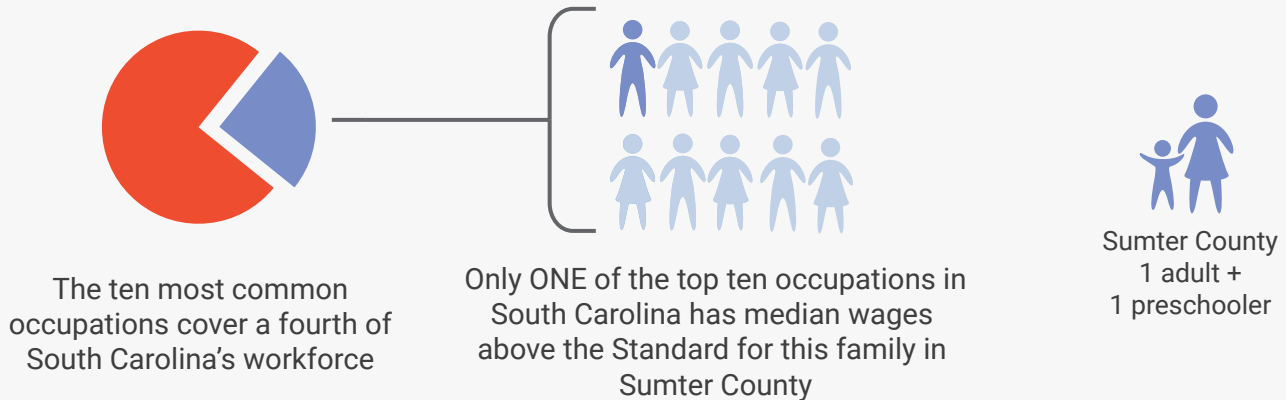


Beaufort County
1 adult + 1 preschooler + 1 school-age

Getting to Self-Sufficiency

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

How do South Carolina's Jobs Stack Up?



How do Work Supports Help Families Meet Basic Needs?

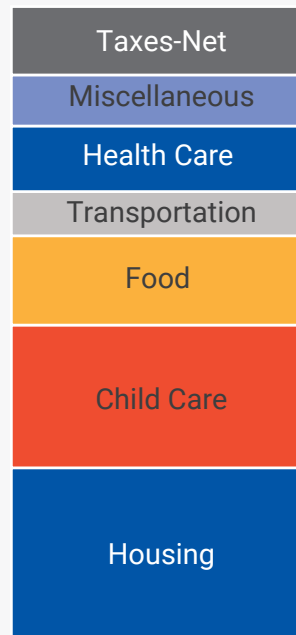


Charleston County
1 adult + 1 preschooler + 1 school-age

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.

- Taxes (net of tax credits) decrease from \$963 to \$415 per month.
- Medicaid reduces health care costs from \$482 to \$161 per month.
- Food assistance reduces groceries from \$659 to \$615 per month.
- Child care assistance reduces child care costs from \$1,051 to just a \$95 copay per month.
- A housing voucher reduces costs from \$1,270 to \$800 per month.

Monthly Expenses = \$5,129
Wage needed = \$27.08 per hour



WITH NO WORK SUPPORTS

Monthly Expenses = \$2,677
Wage needed = \$15.21 per hour



WITH WORK SUPPORTS

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PART 1

ABOUT THE SELF-SUFFICIENCY STANDARD

Introduction

Across America today, many families are struggling to stretch their wages to meet the costs of basic necessities. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living that families face today.

As the Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, it clearly illuminates the economic “crunch” experienced by so many families today.¹ Moreover, the availability of Self-Sufficiency Standard data, going back over two decades and across 41 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long term trend of increasing economic inequality.

At the same time, as this report is being written, these struggling families are now coping with the significant economic effects of the COVID-19 shutdown. Millions of workers find themselves unemployed or underemployed, with health risks and income losses threatening them and their families. This report provides a baseline against which to assess the impact of the pandemic on the population when the economy and society begins to recover. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased, while families experienced plummeting or lost incomes. We expect (and are starting to see) similar trends. Despite lost wages, rent must be paid, food bought, and child care arranged.

The Self-Sufficiency Standard for South Carolina 2020 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).

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 introduces the Self-Sufficiency Standard, explaining its unique features and how it is calculated.
- Part 2 presents the 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, how it has changed overtime, 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 to meet basic needs have been secured.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions 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 K**.

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.

How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all South Carolina counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for South Carolina, see the *Appendix A: Methodology, Assumptions, and Data Sources*.



HOUSING. Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs). 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. FMRs within a multi-county metropolitan area are adjusted using Small Area FMRs. Sub-county areas are adjusted using American Community Survey data.



CHILD CARE. Child care includes the expense of full-time care for infants and preschoolers and part-time—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, taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities or babysitting when not at work.



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 food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's *Map the Meal Gap* data based on Nielsen scans of grocery receipts.



TRANSPORTATION. Public transportation is assumed if 7% or more of workers use public transportation to get to and from work. Private transportation costs assume the expense of owning and operating a car. Per-mile costs 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 indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership 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 daycare plus one shopping trip per week.



HEALTH CARE. Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. A county index is calculated from rates for the second-lowest cost Silver plan via the insurance marketplace. Out-of-pocket costs are 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.



TAXES AND TAX CREDITS. Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit (EITC), Child and Dependent Care Tax Credit (CCTC), and the Child Tax Credit (CTC).



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 unemployment 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.

A Real-World Approach to Measuring Need

The official poverty measure (OPM) 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 OPM, it still defines the federal poverty guidelines, which are used to set the eligibility guidelines for numerous poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

The most significant shortcoming of the OPM is that for most families, in most places, the threshold 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 OPM 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 level of the OPM, or using a multiple of it, cannot solve the structural problems inherent in the official poverty measure. The OPM 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” mom 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:

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 defined as 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 specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various 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 official poverty measure.

Other Approaches to Poverty Measurement

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPG) and the Supplemental Poverty Measure (SPM) please visit www.selfsufficiencystandard.org/measuring-poverty

PART 2

SELF-SUFFICIENCY STANDARD RESULTS FOR SOUTH CAROLINA

What it Takes to Make Ends Meet in South Carolina

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children’s ages—and where they live. **Table 1** 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 \$11.34 per hour working full time to be able to meet his or her basic needs, which is over \$4 per hour more than the South Carolina minimum wage rate (\$7.25 per hour in 2020).
- Adding a child nearly doubles this requirement: one parent caring for one preschool-aged child needs to earn \$19.04 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$22.65 per hour to meet their family’s basic needs. This is the equivalent of more than three 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 \$13.29 per hour, nearly twice the minimum wage, to meet their family’s basic needs.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic

Table 1. The Self-Sufficiency Standard for Select Family Types*
Greenville County, SC 2020

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
MONTHLY COSTS				
Housing	\$753	\$857	\$857	\$857
Child Care	\$0	\$652	\$1,051	\$1,051
Food	\$248	\$377	\$568	\$763
Transportation	\$311	\$319	\$319	\$609
Health Care	\$176	\$521	\$539	\$592
Miscellaneous	\$149	\$273	\$333	\$387
Taxes	\$358	\$595	\$752	\$853
Earned Income Tax Credit (-)	\$0	(\$21)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE				
Hourly**	\$11.34	\$19.04	\$22.65	\$13.29 (per adult)
Monthly	\$1,996	\$3,351	\$3,986	\$4,680
Annual	\$23,950	\$40,207	\$47,826	\$56,157
Emergency Savings Fund	\$42	\$104	\$147	\$63

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

variation in the cost of meeting basic needs across South Carolina for families with one adult and one preschooler. The 2020 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$13.80 to \$22.94 per hour, depending on the county, or 169% of the federal poverty guidelines to 281% of the federal poverty guidelines for a family of two.

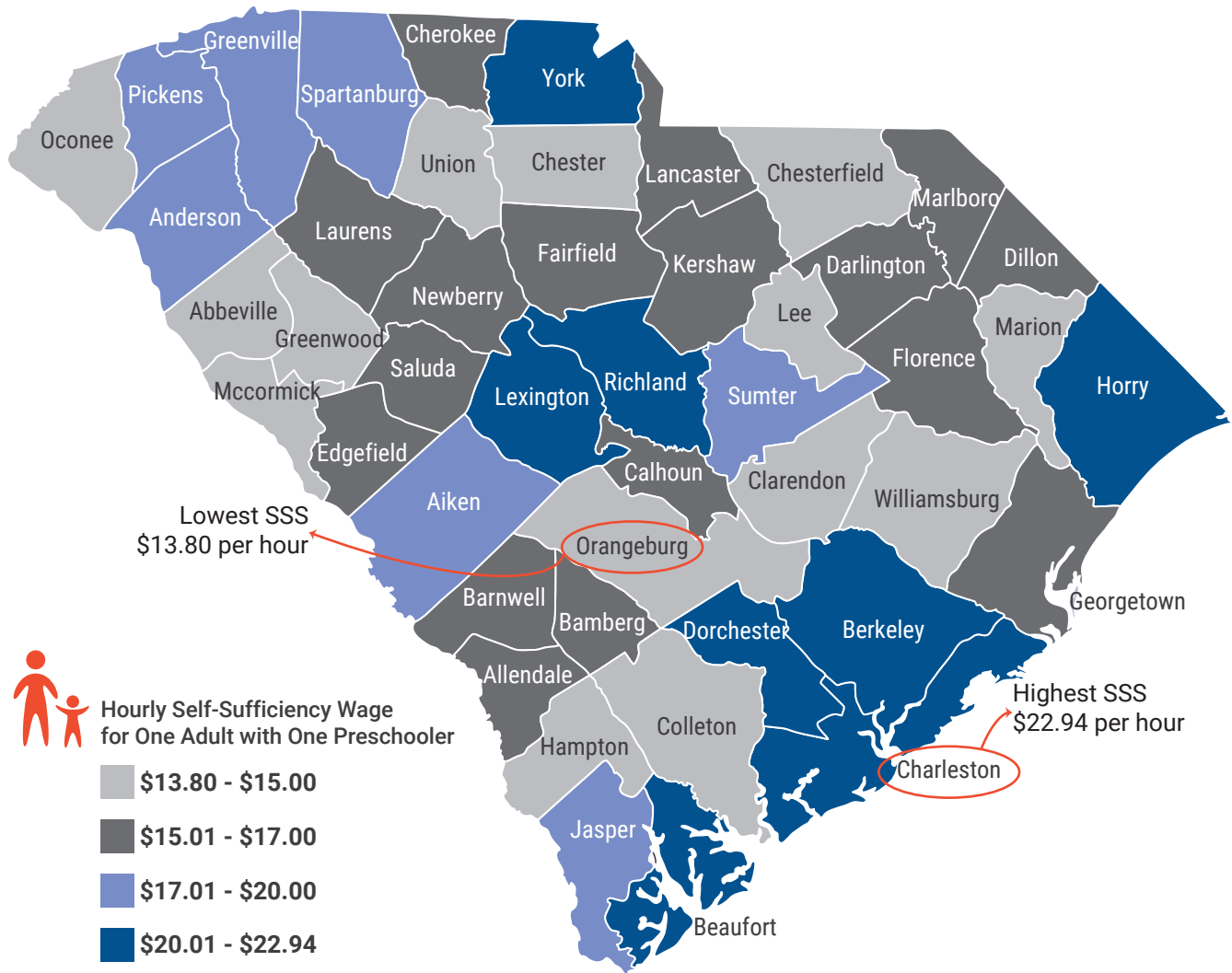
- The most affordable areas in South Carolina are dispersed throughout the rural central and western parts of the state. These counties require between \$13.80 and \$15.00 per hour at a full-time job for a family with one adult and one preschooler.
- The second-lowest cost group requires between \$15.01 and \$17.00 per hour for a family with one adult and one preschooler. This group includes less populated counties throughout the state. In this group are Bamberg and Calhoun counties, which at

\$15.90 and \$15.92 per hour, respectively, represent the median Self-Sufficiency Wage for this family type in South Carolina.

- The second-highest cost group requires wages between \$17.01 and \$20.00 per hour, working full time, to meet basic needs. These include counties adjacent to larger metropolitan regions in the central and western part of the state.
- The most expensive counties include metropolitan areas such as York, Richland, and Lexington counties as well as those in coastal areas such as Berkeley, Dorchester, Charleston, and Beaufort counties. They require wages between \$20.01 and \$22.94 hourly for this single parent to make ends meet.

Figure A. Map of Counties by Level of Hourly Self-Sufficiency

One Adult and One Preschooler, SC 2020



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 costs are added, most notably child care. **Figure B** demonstrates these changes for a family in Greenwood County. Each bar shows the percentage of the total budget needed for each expense and how it differs as the family changes composition. The height of the bar indicates the total size of the budget.

When there are just two adults, they need to earn a total of \$2,801 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:

- Housing is a fifth of the Self-Sufficiency Standard budget.
- Food takes up 15% of the budget.

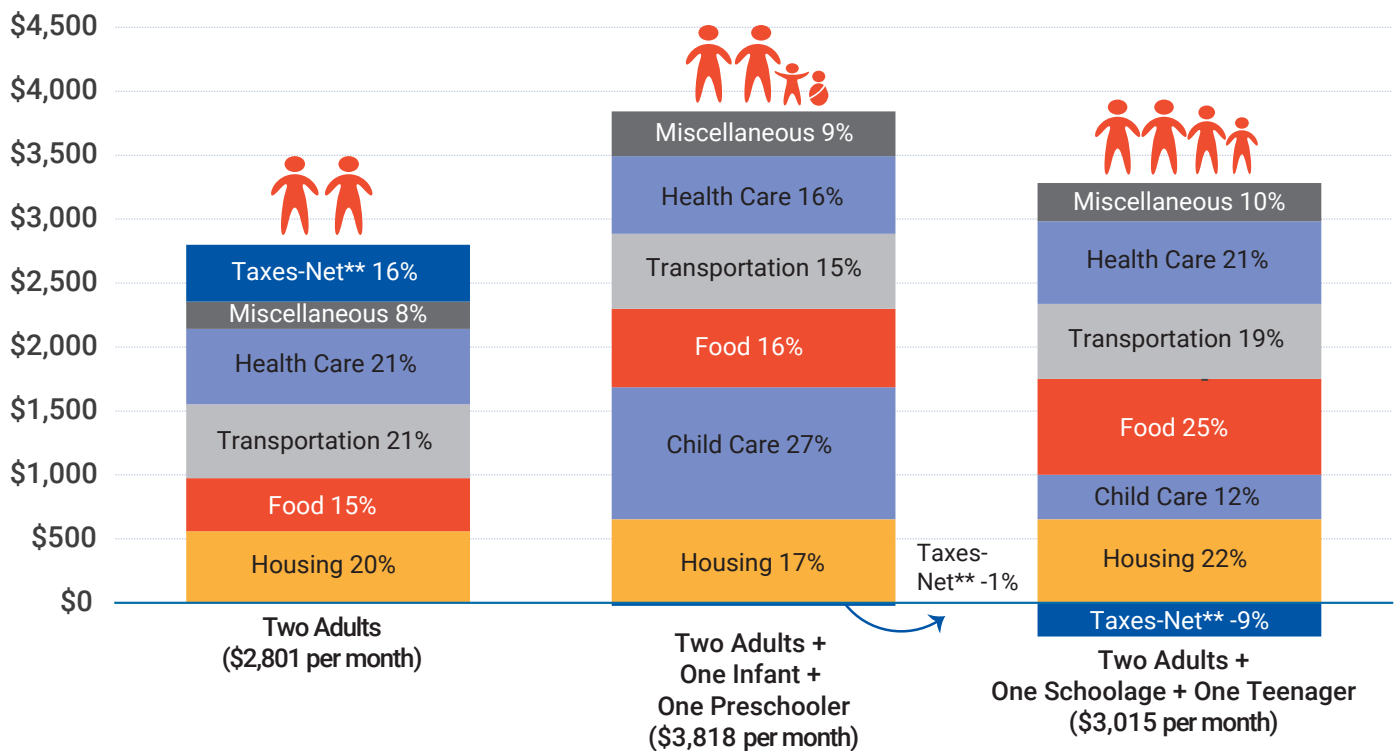
- Transportation is 21% of the budget.
- Health care accounts for 21% of the total household budget.
- Taxes account for 16% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget increases to \$3,818 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for almost a third of the family’s budget; when one adds housing, together these two items account for 44% of expenses. This is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age)

Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types*
Greenwood County, SC 2020

Monthly Expenses



* 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 20% for two adults with one infant and one preschooler and 18% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

to have roughly half the budget going for housing and child care expenses alone.

- Food costs are 16% of total income. This is slightly higher than the national average expenditure on food of 13%, and much lower than the 33% assumed by the methodology of the federal official poverty measure (OPM).⁶
- Health care accounts for 16% of the family budget, including both the employees' share of the health care premium (\$464 per month) and out-of-pocket costs (\$126 per month).⁷ If neither adult had employer sponsored health insurance, and they purchased a Silver health care plan through the South Carolina health care marketplace, the premium amount would be about \$219 per month after estimated tax credits.⁸
- Net taxes for the family now reflect a tax burden that is about -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 14% of total expenses for this family.

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 \$3,015 per month and without the large amount for child care, the proportions for the other budget items all increase.

- Housing costs are now 22% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 12% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- The larger proportion of the budget for food at 25% is due in part to increased food costs for the teenager.⁸
- Transportation is 19% of the total family budget.
- Health care accounts for 21% of the family budget.
- Net taxes have become -9% of the family's budget. If it were assumed, as noted before, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 12% of the total costs for two adults with one school-age child and one teenager.

.....

Across the country, it is typical 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.

.....

How Does the Standard for South Carolina Cities Compare to Other Cities in the United States?

The cost of living varies not only within South Carolina, but across the United States as well.

Columbia. In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Columbia and Spartanburg, SC is compared to the Standard for the same family type in eleven other similarly sized U.S. cities: Tempe, AZ; Fort Collins, CO; Clarksville, TN; Bellevue, WA; Syracuse, NY; Dayton, OH; Pasadena, CA; Hampton, VA; Gainesville, FL; Elizabeth, NJ; and Ann Arbor, MI.

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$21.44 (Spartanburg) to a high of \$43.87 per hour (Bellevue), or \$46,275 to \$92,661 annually.

- Columbia requires a Self-Sufficiency Wage of \$24.49 per hour for this family type and is most comparable in cost to Hampton, VA. It is less expensive than the bulk of similar sized cities in this comparison, with the exception of Gainesville, Clarksville, and the other South Carolina city in this comparison, Spartanburg.
- Spartanburg at \$21.44 per hour is most comparable to Clarksville, TN, and is less expensive than all other cities in this comparison.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs \$2,698 per month in Bellevue compared to just over \$795 per month in Spartanburg.

Figure C. The Self-Sufficiency Wage for Columbia and Spartanburg, SC Compared to Other U.S. Cities, 2020*
One Adult, One Preschooler, and One School-age Child



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than Spartanburg and Columbia are updated from release month using the Consumer Price Index.

** Wage calculated assuming family uses public transportation.

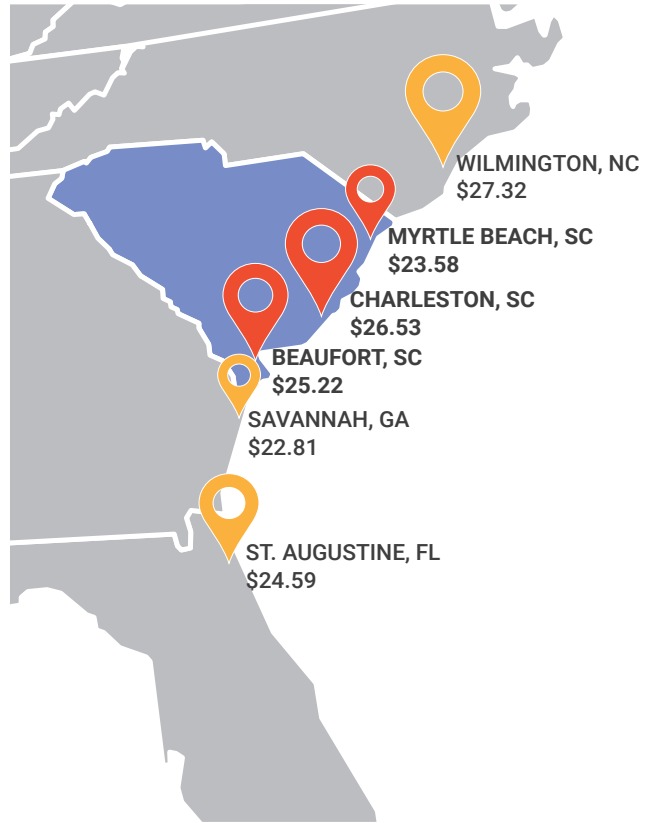
Southern Coastal Region. Figure D compares three coastal towns (Beaufort, Charleston, and Myrtle Beach) in South Carolina to other small coastal cities in Georgia, North Carolina, and Florida: Savannah, GA, Wilmington, NC, and St. Augustine, FL. The population of each of these cities is less than 150,000 people. As seen in **Figure D**, although the cities are smaller, the coastal region of South Carolina has higher Self-Sufficiency costs as compared with the rest of the state, reflecting the tourist-oriented economy.

- In Charleston, a parent with one preschooler and one school-age child requires a wage of \$26.53 per hour to meet the families' basic needs. Wilmington, NC, with the most comparable population to Charleston, requires a similar wage of \$27.32 per hour to meet the families' basic needs.
- Savannah, GA, the largest city in this coastal group, requires the lowest Self-Sufficiency wage for a family of one parent, one preschooler, and one school-age child. The hourly amount needed for this family type is \$22.81.

A Beaufort parent with two young children needs to work more than three and a half, full-time minimum wage jobs at \$7.25 per hour to meet their family's basic needs.

Figure D. The Self-Sufficiency Wage for Coastal Southern Cities, 2020*

One Adult, One Preschooler, and One School-age



*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than the South Carolina cities are updated from release month using the Consumer Price Index.

How has the Cost of Living Changed Over Time in South Carolina?

This is the second time the Self-Sufficiency Standard has been calculated for South Carolina. This section examines how the 2020 Self-Sufficiency Standard and cost components compare to the results in 2016.

The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county. The first map highlights the overall change in the Standard since the first calculation in 2016 to 2020.

Over the last four years, the Self-Sufficiency Standard for this four-person family has increased on average across all South Carolina counties by 16%, or an annual average of 4% per year. However, there is considerable variation by county, ranging from 1% to 26%.

- The largest percentage increase in the Standard since 2016 occurred in Fairfield County, located

between two metropolitan hubs, Columbia and Charlotte, NC. Fairfield County experienced a 26% increase in the cost of living. The Self-Sufficiency Standard for a two-adult family with one preschooler and one school-age child increased from \$39,541 to \$49,654. Above average child care and housing costs, rising an average of 24% and 33% respectively over the last four years, drove this increase in Fairfield County.

- In contrast, counties in the central, rural portion of the state experienced lower rates of cost growth. In Orangeburg County costs at a basic needs level increased at the lowest rate of 1% over the last four years.

Tracing the changes in the Standard for this four-person family in four select counties illustrates a few trends as shown in **Figure F on page 13**.

Figure E. Percentage Change in the Self-Sufficiency Standard for South Carolina: 2016–2020

Two Adults, One Preschooler, and One School-Age Child: SC 2020

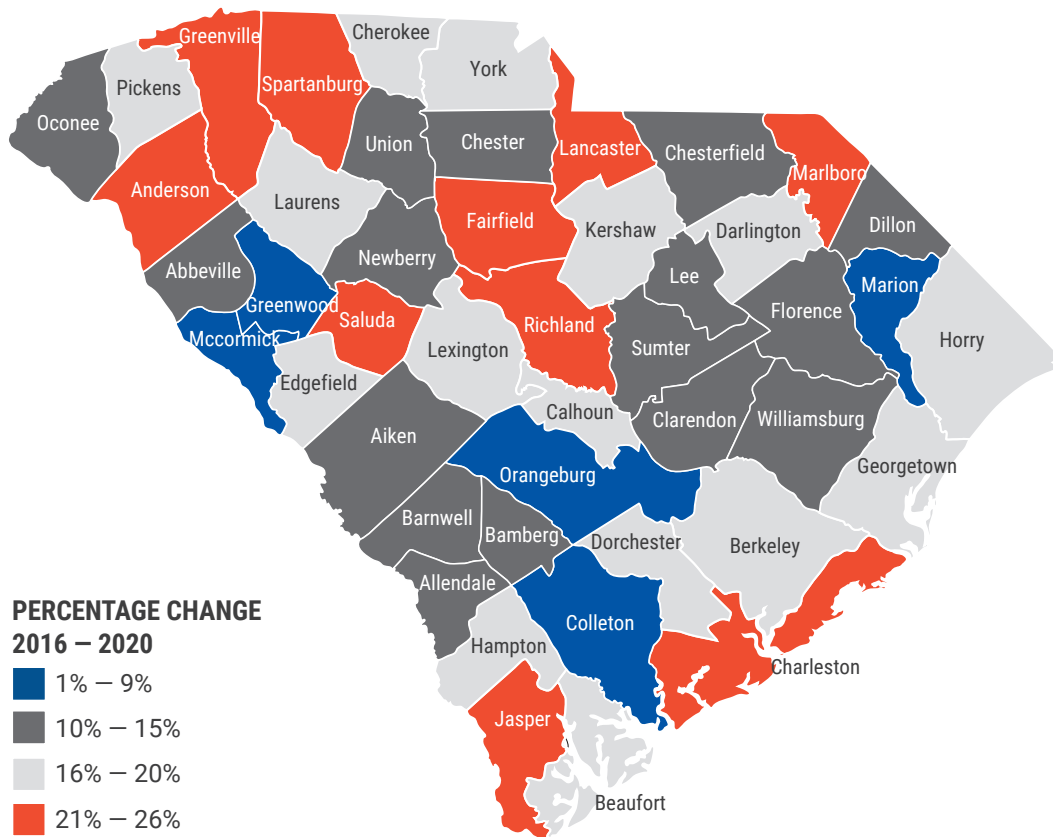
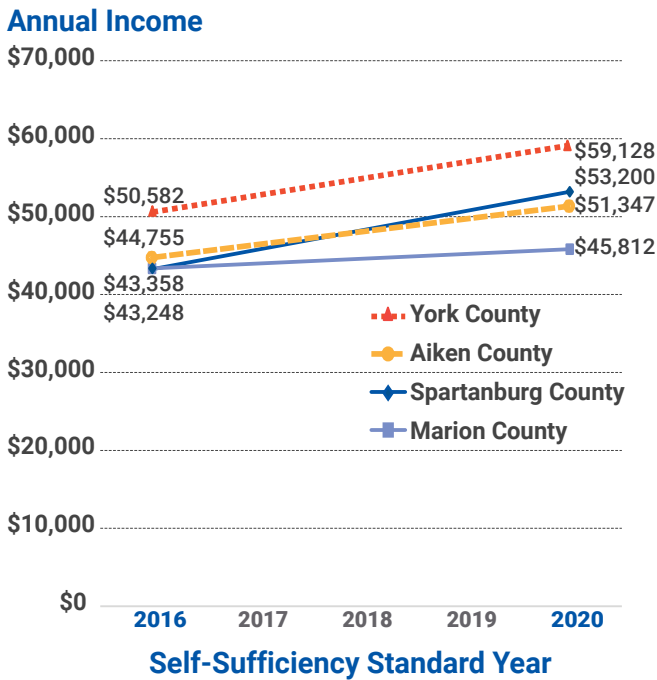


Figure F. The Self-Sufficiency Standard for South Carolina by Year for Select Counties
Two Adults, One Preschooler, and One School-age Child: 2016 and 2020



- First, while the Standard for all counties increased over the four years, the variation in rates of change increased the difference (or spread) between higher cost and lower cost counties in 2020. For these four counties, the difference between the highest cost and lowest cost county increased from about \$7,000 in 2016 to over \$13,000 in 2020. To put this another way, when the South Carolina Self-Sufficiency Standard was first calculated in 2016, the Marion County Standard for a family with two adults, one preschooler, and one school-age child was 86% of the York County Standard, but in 2020, it is 77% of the York County Standard.

Although overall the Standard increased somewhat steadily throughout South Carolina over this time period, how much each cost increased varies significantly between counties. Using the same four-person family as above (two adults, one preschooler,

and one school-age child), **Table 2** shows the actual cost and percentage of change for each basic need since 2016 in Spartanburg County, as well as statewide. This analysis shows that health care and child care costs are rising the fastest:

- Health care was the budget item with the largest percentage increase in Spartanburg County, rising by 25%, which is more than the statewide average of 20%. In dollar terms, the monthly cost of health care increased by \$123 per month in Spartanburg County since 2016.
- While less in percentage terms, child care costs also increased 21% or \$184 per month for this family type in Spartanburg County. On average statewide, the cost of child care increased by 24% since 2016.
- While increases in the other expenses and federal income tax changes resulted in an increase in taxes owed, some of the increase was offset by the increase in the federal Child Tax Credit (that was included in the Tax Cuts and Jobs Act in December 2017).
- Housing costs increased by 19%, higher than the statewide average of 12%, while food costs actually saw a decrease of 6% in Spartanburg County. The national USDA low cost food plan, the basis for the Standard’s food costs, has remained relatively unchanged over the last four years. However, Feeding America county-specific data for South Carolina is indicating a very slight decrease in grocery costs compared to the national average.
- Transportation costs in Spartanburg County and across the state increased at a similar rate of 18% and 17% respectively.

Cost of Living Increases versus Earnings Increases.

While the Self-Sufficiency Standard for this four-person family in Spartanburg County increased by 23% over the past four years, workers’ median earnings increased by just 11% (from \$28,747 to \$31,878) in Spartanburg County over the same period. Statewide costs have

Over the last four years, the Self-Sufficiency Standard for this four person family has increased on average across all South Carolina Counties by 16%.

Table 2. Percent Change in the Self-Sufficiency Standard Over Time, 2016–2020

Spartanburg County, SC: Two Adults, One Preschooler, and One School-Age Child

COSTS	2016	2020	PERCENT CHANGE 2016–2020	
			Spartanburg County	Statewide
Housing	\$669	\$795	19%	12%
Child Care	\$867	\$1,051	21%	24%
Food	\$733	\$689	-6%	-5%
Transportation	\$509	\$601	18%	17%
Health Care	\$486	\$609	25%	20%
Miscellaneous	\$326	\$375	15%	13%
Taxes	\$398	\$749	88%	51%
Tax Credits*	(\$385)	(\$436)	13%	19%
SELF-SUFFICIENCY WAGE				
Monthly	\$3,604	\$4,433	23%	16%
Annual	\$43,248	\$53,200		
MEDIAN EARNINGS**				
Spartanburg County	\$28,747	\$31,878	11%	
Statewide	\$29,640	\$31,957		8%

* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC.

**U.S. Census Bureau, 2018 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, South Carolina and Spartanburg County" and U.S. Census Bureau, 2016 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, South Carolina and Spartanburg County," <http://factfinder2.census.gov> (accessed June 5, 2020). Median earnings from 1999 and 2016 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Employment Cost Index Historical Listing – Volume II, March 2013, <http://www.bls.gov/ncs/ect/sp/econst.pdf>, and <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed June 10, 2020).

increased by 16% on average, while median earnings have increased by just 8% since 2016. Clearly, the fact that cost increases have far outstripped wage increases puts increasing pressure on family budgets.

DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX

Nationally, the official measure of inflation is the U.S. Department of Labor’s Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2016 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure G**. Using the same four-person family as above (two adults, one preschooler, and one school-age child), this comparison was done for two places in South Carolina: Spartanburg County and Kershaw County.

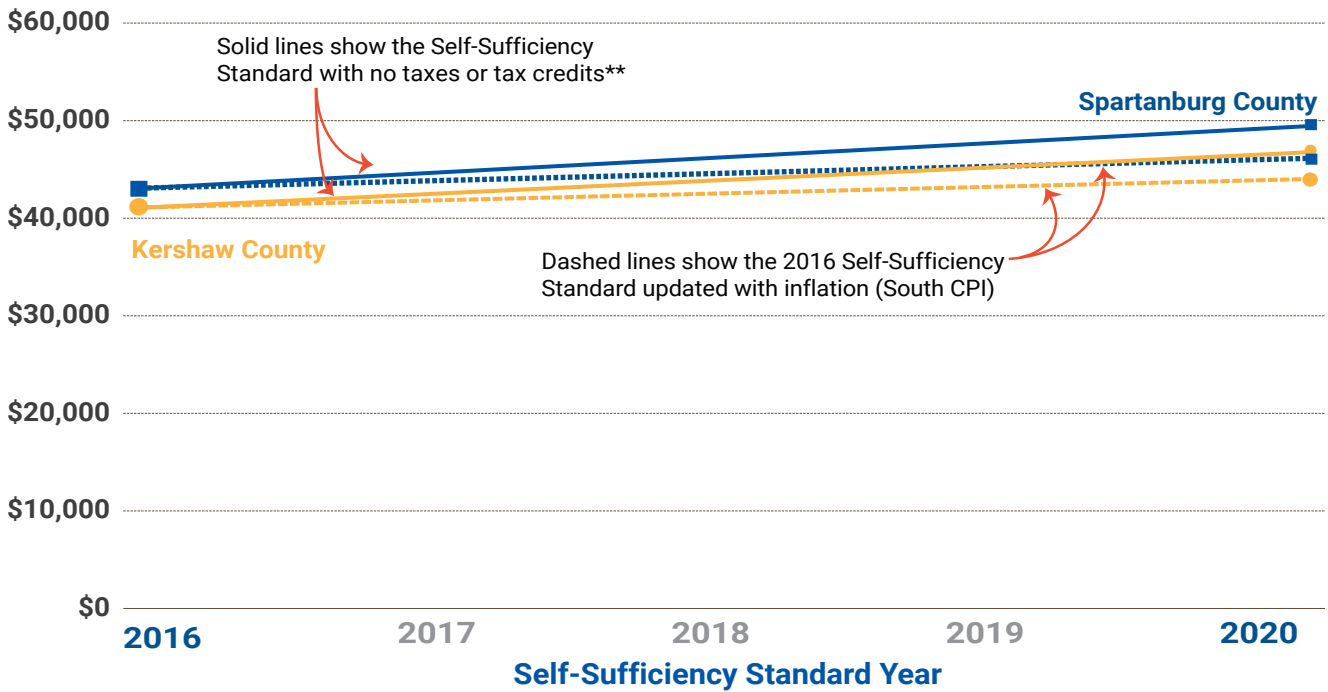
The South Region Consumer Price Index (CPI) increased 7% between 2016 and 2020.

- If the 2016 Self-Sufficiency Standard for Spartanburg County (\$43,086 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2020 would be estimated to be \$46,133 per year.¹⁰ However, the **actual** 2020 Standard (without taxes or tax credits) for Spartanburg County, is higher: \$49,438 per year for this family type, a 15% increase over the last four years.
- Similarly, when the CPI inflation rate is applied to the 2016 Standard for Kershaw County (\$41,109 without taxes in 2016), the CPI adjusted estimate for 2020 would be \$44,016. However, the actual 2020 Self-Sufficiency Standard amount for Kershaw County (without taxes or tax credits) is \$46,772, 14% higher than in 2016.

Estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by South Carolina families, leaving them thousands of dollars short.

**Figure G. CPI*-Measured Inflation Underestimates Real Cost of Living Increases:
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2016–2020**
Spartanburg and Kershaw Counties, SC: Two Adults, One Preschooler, and One School-Age Child

Annual Income



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "South Region All Items, 1982-84=100-CUURA101SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 8, 2020).

** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

In sum, **Figure G** demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 7%, costs rose by 15% in Spartanburg County and 14% in Kershaw County. Indeed, using the CPI for this family type in Spartanburg County results in a 2020 estimate of costs that is over \$3,000 less than the actual costs in the 2020 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by South Carolina families, leaving them thousands of dollars short.

This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum conceals the lived experience of those at the lower end. For lower-income families, not only have wages stagnated, but the cost of basic needs are rising faster than overall inflation measures indicate, aggravating the real but hidden economic crunch that they are experiencing.

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 H 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), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service’s federal poverty guidelines (FPG, also called federal poverty level; these are a simplified version of the OPM). See page 46 for more information on the difference between the federal poverty measures
- The federal (and South Carolina) minimum wage of \$7.25 per hour
- The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL)

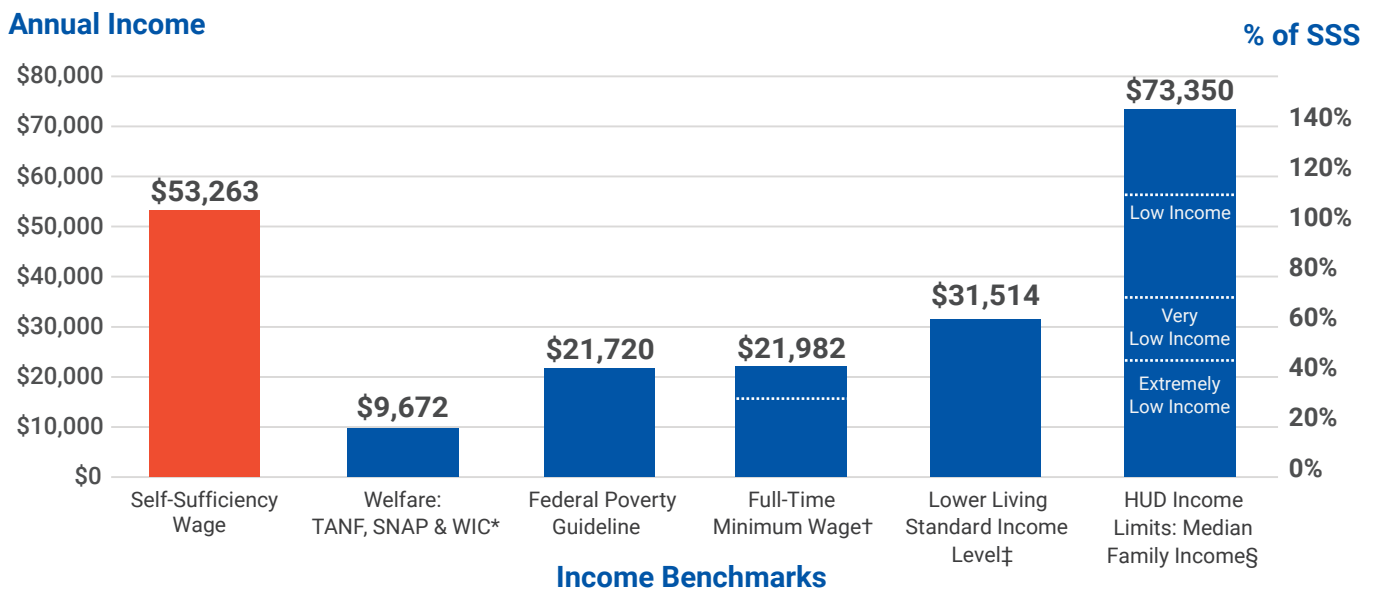
- The U.S. Department of Housing and Urban Development’s Median Family Income

As indicated in the first bar in **Figure H**, the Self-Sufficiency Wage for this family type in Beaufort County is \$53,263 per year.

TANF, SNAP and WIC. The second bar on the left in **Figure H** 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 \$9,672 per year for three-person families in South Carolina, which is not even one fifth of the Standard for this three-person family in Beaufort County.

Federal Poverty Guidelines. According to the 2020 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$21,720 annually or less. The FPG for three-person families is only 41% of the Self-Sufficiency Standard for this Beaufort County family.

Figure H. The Self-Sufficiency Standard Compared to Other Benchmarks
One Adult, One Preschooler, and One School-Age Child: Beaufort County, SC 2020



*The maximum TANF benefit amount is \$3,432 annually, the SNAP benefit amount is \$5,680 annually, and the WIC benefit amount is \$561 annually for a family of three in South Carolina.
 †The 2020 federal minimum wage is \$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, \$21,982 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 Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2020 adjusted metropolitan West region for a three-person family.
 §The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families’ needs for housing assistance. The HUD median family income limits are for FY 2018.

This comparison is for just one family type. For other family types in Beaufort County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 64% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 37% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG 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 159% of the FPG in Orangeburg County to 258% of the FPG in Charleston County.

Minimum Wage. South Carolina's minimum wage is equivalent to the current federal minimum wage of \$7.25 per hour or \$15,312 annually working full time. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because the tax credits the family qualifies for are more than the taxes owed, the net total income of \$21,982 is more than the worker's earnings alone.

A full-time minimum wage job in Beaufort County provides 41% of the amount needed to be self-sufficient for this family type. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receives tax credits annually (as is true of all workers), their take-home income would be \$14,141 over the year, shown by the dashed line on the fourth bar in **Figure H**. 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 27% of the Self-Sufficiency Standard for this family type in Beaufort County.

Put another way, including the value of tax credits, at the minimum wage this parent would need to work 97 hours per week to meet the family's basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 151 hours per week at the minimum wage to meet the family's basic costs.

Lower Living Standard Income Level. The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living

facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has first priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.¹¹ For 2020 the LLSIL for a three-person family in the metropolitan South is \$31,514 and 70% of the LLSIL is \$22,060, which is only about \$340 above the FPG for this family size.¹²

Area Median Family Income Limits. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) "Low income," which is between 50% and 80% of median income; (2) "Very Low Income," which is between 30% and 50% of median income, and (3) Extremely Low Income, which is income less than 30% of median income.

The HUD median income for a three-person family in Beaufort County is \$73,350 annually.¹³ For a three-person family in Beaufort County, HUD income limits are as follows:

- **Low income.** Income between \$33,030 and \$58,680.
- **Very low income.** Income between \$19,845 and \$33,030.
- **Extremely Low Income.** Income less than \$19,845.¹⁴

The Self-Sufficiency Standard of \$53,263 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. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered "Very Low Income" or "Extremely Low Income.")

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2020

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 Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Abbeville	\$36,769	169%	240%	83%	\$45,200	173%	295%	92%
Aiken	\$43,622	201%	285%	74%	\$51,347	196%	335%	78%
Allendale	\$39,616	182%	259%	121%	\$49,030	187%	320%	135%
Anderson	\$46,198	213%	302%	79%	\$54,041	206%	353%	83%
Bamberg	\$40,452	186%	264%	92%	\$49,393	189%	323%	101%
Barnwell	\$39,483	182%	258%	91%	\$48,255	184%	315%	100%
Beaufort	\$53,263	245%	348%	73%	\$62,395	238%	407%	77%
Berkeley	\$52,106	240%	340%	71%	\$60,809	232%	397%	75%
Calhoun	\$39,330	181%	257%	60%	\$48,689	186%	318%	67%
Charleston	\$56,029	258%	366%	77%	\$64,978	248%	424%	80%
Cherokee	\$40,309	186%	263%	86%	\$48,635	186%	318%	93%
Chester	\$36,935	170%	241%	76%	\$45,158	172%	295%	83%
Chesterfield	\$36,553	168%	239%	85%	\$44,868	171%	293%	94%
Clarendon	\$36,341	167%	237%	83%	\$44,606	170%	291%	91%
Colleton	\$36,121	166%	236%	91%	\$44,610	170%	291%	102%
Darlington	\$37,892	174%	247%	81%	\$47,230	180%	308%	90%
Dillon	\$37,459	172%	245%	98%	\$46,274	177%	302%	109%
Dorchester	\$52,938	244%	346%	73%	\$61,578	235%	402%	76%
Edgefield	\$38,481	177%	251%	65%	\$47,407	181%	310%	72%
Fairfield	\$40,627	187%	265%	62%	\$49,654	190%	324%	68%
Florence	\$40,316	186%	263%	80%	\$49,005	187%	320%	87%
Georgetown	\$40,559	187%	265%	72%	\$50,533	193%	330%	81%
Greenville	\$47,826	220%	312%	71%	\$56,157	214%	367%	75%
Greenwood	\$36,000	166%	235%	71%	\$43,670	167%	285%	78%
Hampton	\$36,929	170%	241%	87%	\$45,832	175%	299%	98%
Horry	\$49,791	229%	325%	96%	\$58,027	221%	379%	101%
Jasper	\$43,184	199%	282%	104%	\$52,520	200%	343%	114%

Definitions: The federal poverty guidelines for family of three = \$21,720 and for a family of four = \$26,200. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour, the 2020 South Carolina and federal minimum wage. Area median family income varies by and calculated from HUD's FY2019 Income Limits.

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2020

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 Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
Kershaw	\$38,513	177%	252%	66%	\$47,647	182%	311%	74%
Lancaster	\$39,471	182%	258%	56%	\$48,388	185%	316%	61%
Laurens	\$37,408	172%	244%	91%	\$45,161	172%	295%	98%
Lee	\$37,044	171%	242%	94%	\$45,528	174%	297%	104%
Lexington	\$49,514	228%	323%	76%	\$57,580	220%	376%	79%
McCormick	\$35,681	164%	233%	72%	\$43,511	166%	284%	79%
Marion	\$37,352	172%	244%	99%	\$45,812	175%	299%	109%
Marlboro	\$41,447	191%	271%	107%	\$50,467	193%	330%	117%
Newberry	\$37,617	173%	246%	81%	\$45,895	175%	300%	89%
Oconee	\$36,242	167%	237%	61%	\$43,855	167%	286%	67%
Orangeburg	\$34,468	159%	225%	74%	\$42,007	160%	274%	81%
Pickens	\$46,412	214%	303%	69%	\$54,314	207%	355%	73%
Richland	\$51,717	238%	338%	79%	\$60,195	230%	393%	83%
Saluda	\$39,770	183%	260%	61%	\$48,771	186%	319%	67%
Spartanburg	\$45,275	208%	296%	78%	\$53,200	203%	347%	82%
Sumter	\$46,804	215%	306%	95%	\$54,842	209%	358%	100%
Union	\$36,713	169%	240%	81%	\$44,641	170%	292%	89%
Williamsburg	\$37,091	171%	242%	90%	\$45,647	174%	298%	100%
York	\$50,746	234%	331%	68%	\$59,128	226%	386%	71%
Minimum (Orangeburg)	\$34,468	159%	225%	56%	\$42,007	160%	274%	61%
Maximum (Charleston)	\$56,029	258%	366%	121%	\$64,978	248%	424%	135%

Definitions: The federal poverty guidelines for family of three = \$21,720 and for a family of four = \$26,200. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour, the 2020 South Carolina and federal minimum wage. Area median family income varies by and calculated from HUD's FY2019 Income Limits.

PART 3

STRATEGIES TO MEET THE STANDARD

How do South Carolina's Most Common Occupations Compare to the Self-Sufficiency Standard?

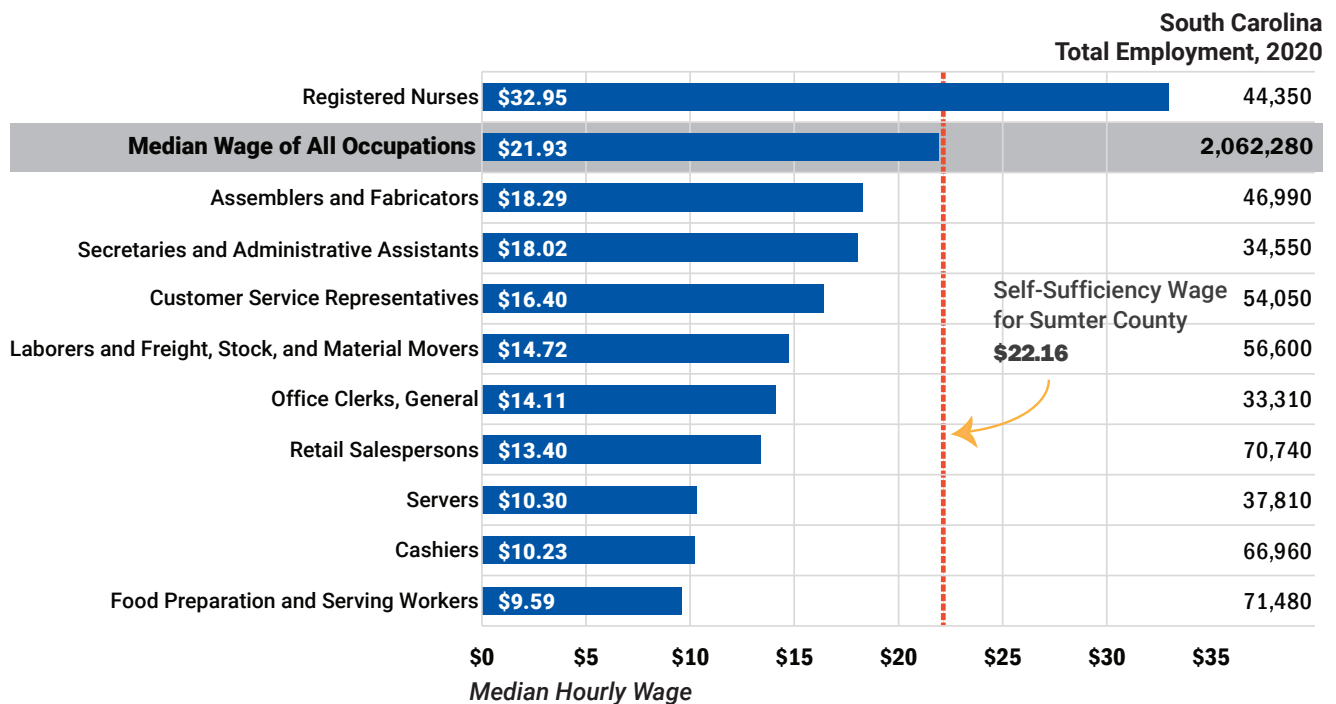
Having detailed the cost of meeting basic needs in South Carolina, the next question is how families can secure the resources necessary to meet their needs. *Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.* To answer this question, the median wages of the ten occupations with the highest number of employees in South Carolina are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Sumter County. At \$22.16 per hour, this wage is slightly above the median wage for this family type across all South Carolina counties.¹⁵

One-fourth of South Carolina's 2 million plus workers work in the ten most common occupations, shown below in **Figure I**.

However, only one of South Carolina's ten most common occupations—registered nurses—has a median wage that is above the Self-Sufficiency Standard for this family type in Sumter County. On the other hand, three of South Carolina's top ten occupations have median earnings that are less than half of the Standard for this family type in Sumter County: food preparation and serving workers, cashiers, and servers.

Definition note: A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. Because average wages are skewed by a small number of high earners, the median is **a more realistic measure** of a typical worker's earnings, and so it is used here.

Figure I. Hourly Wages of South Carolina's Ten Largest Occupations Compared to the Self-Sufficiency Standard
One Adult, One Preschooler, & One School-age Child: Sumter County, SC 2020



Source: U.S. Department of Labor, "May 2018 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed May 23, 2020). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

The most common occupations in South Carolina are combined food preparation and serving workers, which account for 3.5% of all South Carolina workers. With median hourly earnings of \$9.59 per hour, the most common occupation category provides workers with earnings that are only 43% of the Standard for this family type in Sumter County. This single parent would have to work more than two full-time jobs to yield enough income to meet the family's basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. The median wage of this occupation is above the South Carolina and federal minimum wage, yet is not enough for even a single adult to support themselves, as one adult requires \$10.33 per hour to get by in Sumter County.

The median wages for three of the top ten occupations are such that two adults working full time at these wages would still not be able to earn the minimum needed to support a preschooler and a school-age child in Sumter County. This is because the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires each adult to earn at least \$12.98 per hour working full time just to meet the basic needs of the family.

Nine of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child.

These numbers reflect a 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 recovered 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 the high levels of socioeconomic inequality across the country, including South Carolina.¹⁶

COVID-19: The economic struggles of the many workers who are already struggling to make ends meet at wages well below the minimum required to meet their needs will likely be compounded by the COVID-19 pandemic-related recession. Self-Sufficiency Standard research on the impact of the Great Recession on income inadequacy found that workers in low wage occupations, as well as people of color and single mother households, were hit the hardest, with more of their households experiencing income inadequacy than before the recession, even when other indicators (such as the unemployment rate) had returned to pre-recession levels. This suggests that the COVID-19 pandemic related economic shutdown and associated economic downturn, will likely have a disproportionate impact on people of color and other marginalized populations. These populations will be especially vulnerable on several fronts:

- First, as seen in the jobs analysis above, many are in positions, such as food service, that have experienced high levels of job loss, and with states opening up, slower recovery of jobs in these sectors.
- Second, many working in gig-economy jobs are self-employed or in family businesses, with little or no access to unemployment benefits or continued paychecks (such as the Paycheck Protection Act).
- Third, many are essential workers (such as grocery store workers or health workers) who cannot work remotely, and thus experience threats to their health (or that of their family members) through increased risk of exposure to the novel coronavirus.

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Nine of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child.

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This analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many of South Carolina workers does not reflect a lack of work effort or lack of skills. Rather, it is simply that 2020 wages are too low in many common South Carolina occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession.

Given this state of affairs, there are two basic approaches to closing the income gap: 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 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 adults or individuals 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.

Furthermore, as the analysis above has shown, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the problem of wage inadequacy to meet basic needs.

Meeting the Standard: Reducing Costs

As described above, 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 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.

South Carolina work supports include programs such as:

- SC Voucher Child Care Assistance Program
- Healthy Connections (Medicaid) and Partners for Healthy Children (CHIP)
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program

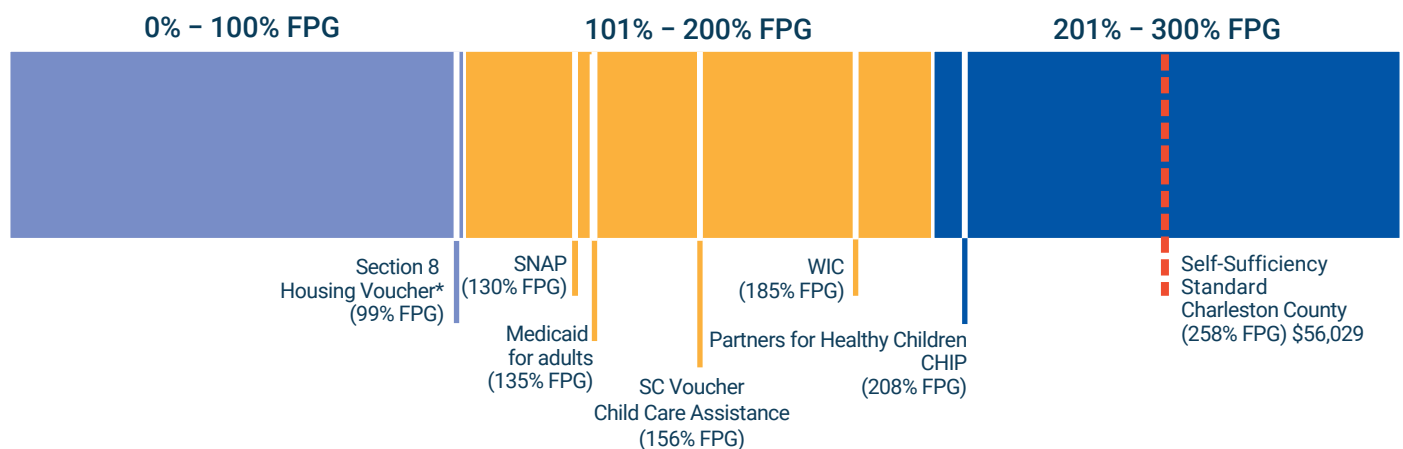
- Section 8 vouchers and public housing

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

Figure J shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and counties modeled in this section—one adult, one preschooler, and one school-age child in York and Charleston County. **Table 4** provides a summary of the work supports, child support, and tax credits modeled in this section.

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 environments.

Figure J. Income Eligibility Levels for Work Support Programs Compared to the Standard
One Adult, One Preschooler, & One School-Age Child: York & Charleston County, SC 2020



WIC = Special Supplemental Nutrition for Women, Infants, and Children, SNAP = Supplemental Nutrition Assistance Program
 Note: Eligibility levels and benefits for work supports change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2020. The 2020 federal poverty guideline (FPG) for a family of three is \$21,720 (annual income).
 *Access to housing vouchers are typically only given to families earning 30% of the Median Area Income, which in Charleston County is \$21,900.

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

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (SC Voucher)	Child care copayments are calculated on a sliding scale based on income.	Entrance is based on 55% of the state median income, and exit is based on 85% of the state median income. Copayments, based on family size and income, range between \$6 and \$20 per week per child.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income. It is estimated that less than one in four eligible households receives federal housing assistance.
MEDICAID (Healthy Connections)	Subsidized health insurance with copays.	135% of the FPG.
CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP) (Partners for Healthy Children)	Health care benefits for uninsured children ages 19 and under.	Children in families with income less than 208% of the FPG.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) (Basic Food)	The average monthly SNAP benefit in South Carolina is \$261.	Families must earn gross income less than 130% of the FPG to be eligible and must meet net income (gross income minus allowable deductions) limit of 100% of the FPG.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$44.23 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% FPG.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> • 1 child = \$3,846 per year • 2 children = \$5,920 per year • 3+ children = \$6,660 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> • 1 child = \$41,756 one parent, \$47,646 married • 2 children = \$47,440 one parent, \$53,330 married • 3+ children = \$50,594 one parent, \$56,844 married.
SOUTH CAROLINA EARNED INCOME CREDIT	The 2020 credit amount is 62.50% of the Federal EITC.	Same rules as Federal EITC.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Nonrefundable 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.
SOUTH CAROLINA CHILD CARE EXPENSES TAX CREDIT	Families can claim up to 7% of allowable federal expenses for the care of a child.	Federal adjusted gross income must be less than \$43,000 to qualify for the state credit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$2,000 annual tax credit per child, with up to \$1,400 refundable.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000.
OTHER		
CHILD SUPPORT	Average payment from non-custodial parents is \$211 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 2020. The 2020 federal poverty guidelines (FPG) for a family of three is \$21,720 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

How do Work Supports and Child Supports Reduce Costs?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one. **Table 5 on page 27** shows the impact of work supports. The family type used here is a Charleston 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 to reduce these costs. Subsequent columns (#2-#6) of **Table 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

No Work Supports (Column #1). Note that in **Table 5** tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,051 and monthly housing costs of \$1,270. Without any refundable tax credits, child support, or work supports to reduce costs, this Charleston County family needs \$4,767 per month, or \$27.28 per hour, to meet the cost of basic needs.

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 \$211 per month (see column #2).¹⁷ Adding child support reduces the wage needed by this parent to meet basic needs to \$4,519 per month, or \$25.68 per hour.

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. Entrance is based on 55% of the state median income, and exit is based on 85% of the state median income.¹⁸ Copayments are calculated based on a sliding scale. Adding child care assistance decreases child care costs significantly to \$147 from \$1,051 and lowers the wage needed to \$3,675 per month.

Child Care, Food, & Medicaid (Column #4). For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$482 per month to zero in column #4.
- **Food.** WIC food assistance reduces food costs from \$659 to \$615 per month.¹⁹
- **Child Care.** Child care assistance further reduces the family's child care costs from \$1,051 to the copayment of \$121 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$3,066 per month, just over half of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Charleston County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a wage of \$17.42 per hour.

Child Care, Food, & CHIP (Column #5). After 12 months, the adult would no longer be eligible for transitional Medicaid. However, the children would continue to be eligible for free coverage under Partners for Our Children (CHIP) with family income up to 208% of the FPG. 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 obtains health insurance through her employer, the health care costs for the family go up to \$161 to cover the adult, bringing the new amount needed per month to \$3,255.

Housing, Child Care, Food, & Medicaid (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 \$1,270 to \$800 per month.²⁰ The addition of housing assistance reduces the income needed to meet other basic needs, thereby also reducing child care expenses from \$121 to \$95 per month. With this full benefit package, a parent with one preschooler and one school-age child living in Charleston County can meet basic needs with an income of just \$2,677 per month.

Table 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage*One Adult, One Preschooler, and One School-Age Child: Charleston County, SC 2020*

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	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Child Care	Child Care, WIC* & Transitional Medicaid	Child Care, WIC* & CHIP	Housing, Child Care, WIC*, & Medicaid
MONTHLY EXPENSES						
Housing	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$800
Child Care	\$1,051	\$1,051	\$147	\$121	\$121	\$95
Food	\$659	\$659	\$659	\$615	\$615	\$615
Transportation	\$324	\$324	\$324	\$324	\$324	\$324
Health Care	\$482	\$482	\$482	\$0	\$161	\$161
Miscellaneous	\$379	\$379	\$379	\$379	\$379	\$379
Taxes	\$963	\$897	\$644	\$515	\$565	\$415
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$5,129	\$5,063	\$3,906	\$3,224	\$3,436	\$2,789
ADDITIONAL MONTHLY RESOURCES						
Earned Income Tax Credit (-)	--	--	--	--	--	--
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$29)	(\$29)	(\$27)	(\$25)
Child Tax Credit (-)	(\$262)	(\$232)	(\$202)	(\$129)	(\$154)	(\$88)
Child Support	--	(\$211)	--	--	--	--
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$262)	(\$543)	(\$231)	(\$158)	(\$181)	(\$113)
SELF SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	\$27.08	\$25.68	\$20.88	\$17.42	\$18.49	\$15.21
Monthly	\$4,767	\$4,519	\$3,675	\$3,066	\$3,255	\$2,677
Annual	\$57,199	\$54,233	\$44,100	\$36,795	\$39,061	\$32,120
ANNUAL REFUNDABLE TAX CREDITS**						
Total Federal EITC	\$0	\$0	\$703	\$2,242	\$1,765	\$3,226
Total State EITC	\$0	\$0	\$440	\$1,403	\$1,105	\$2,057
Total Federal CTC	\$856	\$1,212	\$1,581	\$2,453	\$2,152	\$2,800

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$44 (FY 2017) in South Carolina. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** The Standard shows both 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 only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it 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.

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These supports are not available or accessible to all who need them...Yet, when families do receive them, work supports, tax credits, and/or child support play a critical role in helping families move towards economic self-sufficiency.

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Note, however that very few families receive all of these benefits. Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.²¹

Refundable Tax Credits. The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, they are treated differently. The refundable federal Earned Income Tax Credit (EITC), the “additional” refundable portion of the Child Tax Credit (CTC), and the refundable South Carolina EITC are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can

only be used to reduce taxes and does not contribute to a tax refund; therefore it is only shown as a monthly credit against federal taxes in the modeling shown here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.²² As such, many families 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.²³ Therefore, in the modeling section, the total amounts of the refundable federal 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. The amount of the EITC 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: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “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.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$1,212 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for over \$8,000 in annual refundable tax credits.

The Importance of Work Supports

Work supports help lower families’ monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.²⁴ Insufficient nutrition can also negatively impact children’s academic achievement and health levels, highlighting the importance of access to SNAP and other forms of food assistance.²⁵ Also, access to subsidized health insurance allows families to seek the care they need instead of delaying necessary medical care, resulting in more severe health and financial impacts in the future.²⁶ Housing subsidies also play an important role in improving children’s health and employment outcomes for adults.²⁷ Lastly, if workers do not have access to public transportation, they face higher instances of absenteeism and lower job retention rates, which could further increase their financial inadequacy.²⁸

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 K** 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 (along with any work supports) 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) but residing in York County, **Figure K** shows the impact

of work supports on wage adequacy as the parent’s earnings increase, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without **any** work supports. Each other 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 K** highlights the wage adequacy results at the median wage level of three common occupations in South Carolina.

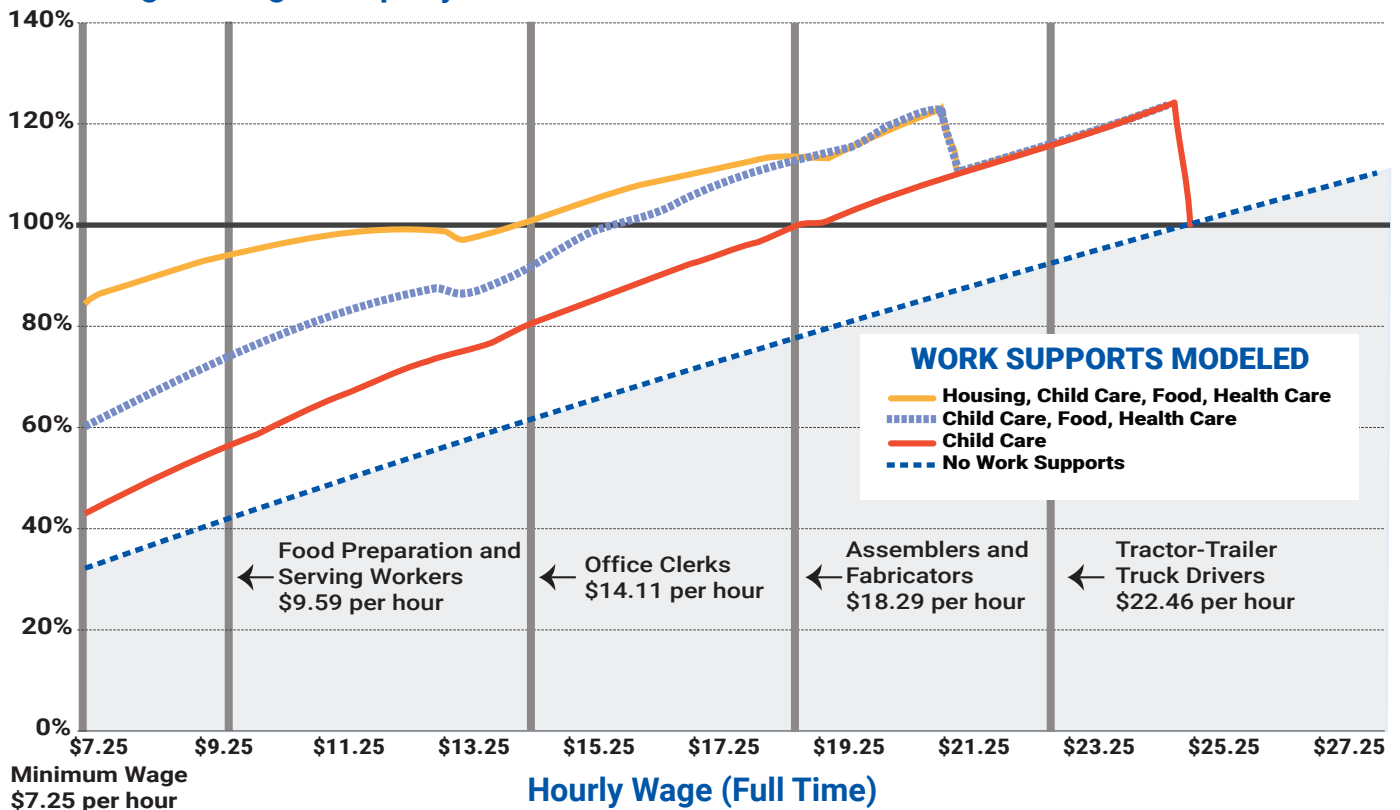
South Carolina Minimum Wage. If this parent earns the South Carolina minimum wage, equivalent to the federal minimum wage of \$7.25 per hour, a York County parent with two children working full time earns only 32% of the income needed to meet her family’s basic needs (see the dashed line in **Figure K**).²⁹

However, if the parent receives help from South Carolina’s child care subsidy program (the first solid line from the bottom in **Figure K**), the monthly cost of child care decreases from \$1,051 to \$52 and wage adequacy

Figure K. Impact of Wage Adequacy on Work Supports

One Adult, One Preschooler, & One School-Age Child: York County, SC 2020

Percentage of Wage Adequacy



increases to 43%—a substantial increase but still only covering less than half of the monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care, the cost of food decreases to \$103 per month and the cost of health care to \$182 per month. The combination of assistance with child care, food, and health care increases wage adequacy to 60% (shown in the second solid line from the top in **Figure K**). While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income; together with the other work supports, the parent is able to meet 84% of the family’s basic needs (top solid line in **Figure K**). Even when a parent earning minimum wage receives housing, health care, child care, and food assistance, she will not have enough to meet all of her family’s basic needs.

Food Preparation and Serving Workers. If this parent’s wage is the South Carolina median hourly wage for food preparation and serving workers, which is \$9.59 per hour, she would earn enough to cover 42% of the family’s basic needs without any assistance. Receiving assistance with child care costs increases the parent’s wage adequacy to 56%. The further addition of food and health care assistance increases the wage adequacy to 74% and if they also receive housing assistance, she can cover 93% of the family’s basic needs.

Office Clerks. The median wage of office clerks, \$14.11 per hour, is such that this single parent would be able to meet 60% of the income needs of her family without any assistance. Receiving assistance with child care

costs increases the wage adequacy to 79%. With food and health assistance, wage adequacy increases to 91%. Finally, if they receive the full work support package, including housing, the family will reach a wage adequacy high enough to cover all of their expenses.

Assemblers and Fabricators. The median wage of assemblers and fabricators, \$18.29 per hour, is such that this single parent would be able to meet 76% of the income needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 98%. With food and health assistance, before housing assistance, the parent would have enough to cover all of the family’s expenses.

Tractor-Trailer Drivers. The median wage of assemblers and fabricators, \$22.46 per hour, is such that this single parent would be able to meet 91% of the income needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy so that the parent can meet their basic needs. However, initial entry into the child care assistance program requires a full-time wage below about \$16 per hour.

Appendix C: Modeling the Impact of Work Supports on Wage Adequacy provides a detailed table of the exact amounts of each work support modeled.

.....

Even when a parent earning minimum wage receives housing, health care, child care, and food assistance, the parent will not have enough to meet all of her family’s basic needs.

.....

Meeting the Standard: Raising 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. Ensuring self-sufficiency for all people in South Carolina will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, and ensure work pays enough to cover basic needs.

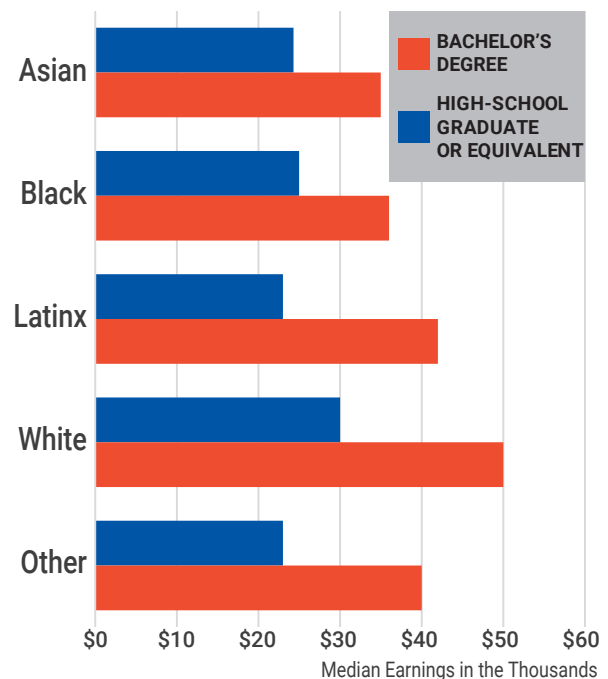
Increase Skills

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.³⁰ Creating more opportunities for people to achieve higher levels of education will increase their earning potentials and put more people on the path towards self-sufficiency.

While increased education on all levels is associated with increased self-sufficiency in general, the returns to education are less for women and people of color. For example, in South Carolina, people of color who have attained a high school diploma (or the equivalent) have median earnings over \$6,000 less than white people with the same level of education (See **Figure L**). The gap widens for South Carolina residents who have a bachelor's degree, with white adults making median earnings of \$50,000 and the next closest group, Latinx adults, making median earnings of \$42,000.

This disparity also occurs for women in South Carolina. Women at each educational level earn about the same, sometimes less, than the median for men at the next lower level of education (see **Figure M on page 32**). The median earnings for women with a bachelor's degree in South Carolina is equivalent to the median earnings for men with just some college or an associate degree.

Figure L. Impact of Education on Median Earnings by Race and Ethnicity, SC 2020



Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin. Source: U.S. Census Bureau, 2018 American Community Survey, 1-Year Public Use Microdata Sample, (accessed July 17, 2020).

Basic Adult Education. For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare 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.

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.

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.

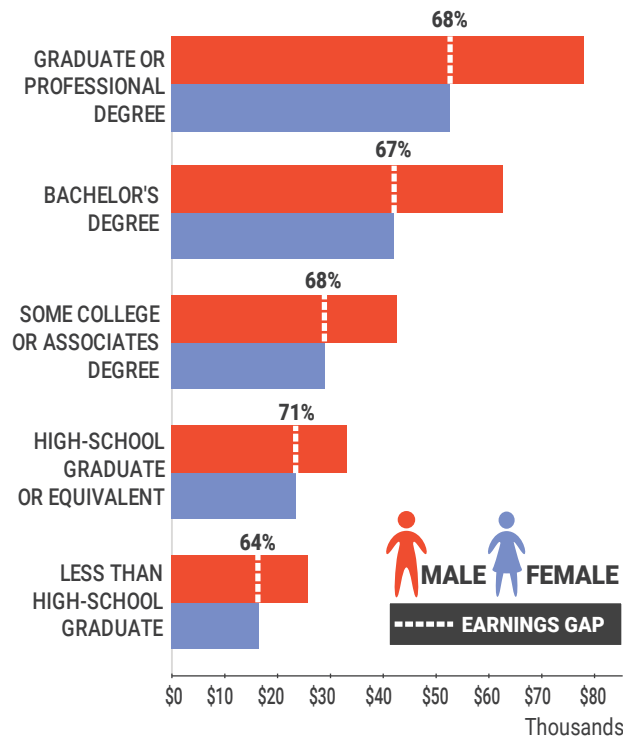
Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets of clients' particular needs, including career counseling to find the occupations that best fit workers' skills and needs, as well as linkage to income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

Nontraditional Occupations (NTOS). Eliminating gender bias in the work place will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are "nontraditional" for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Likewise, for both women and people of color, demand for workers in the "green economy" is growing.³¹ Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.³²

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, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public

Figure M. Impact of Education on Median Earnings by Gender, SC 2020



Source: U.S. Census Bureau, American Factfinder, 2018 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 June 18, 2020). U.S. Department of Labor, Bureau of Labor Statistics, "Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index," <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed June 10, 2020).

or private entity. 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.

Increase Wages

As demonstrated in this report, in many cases even two adults working full-time must each earn well beyond the 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.³³

Pay Equity and Anti-Discrimination Laws. Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupant.³⁴ While passing these laws is obviously essential, enforcement that takes into account the changing nature of workplaces

and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the “gig” economy.

Benefits. An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, paid family leave, and retirement.

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 some, and small businesses help support and grow the economic base of local communities.³⁵ However, failure rates are extremely high, with half of businesses no longer in operation after five years.³⁶ 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.³⁷

How is the Self-Sufficiency Standard Used?

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: www.selfsufficiencystandard.org/standard-practice.

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.

- The City of Portland's Bureau of Planning and Sustainability has integrated the Self-Sufficiency Standard into their core strategic metrics and Comprehensive Plan.
- 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 Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.

Counseling Tool

The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs choose jobs that pay adequate wages, 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 to help clients determine their income needs, choose education/ training programs and access benefits.
- In Oregon, the [Prosperity Planner](#), a Self-Sufficiency Standard online counseling tool is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.

Evaluation Tool

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

- In California, 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 guidelines but lower than the Standard for San Diego.

Benchmark for Wage-Setting

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

The Standard has been used in California, Colorado, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- Colorado Center on Law and Policy has used the Standard to advocate for state legislation allowing local governments to set higher local minimum wages, and to support the statewide campaign to increase the minimum wage in 2016. Employers and educational institutions have also used the Self-Sufficiency Standard to set organizational wage standards in Colorado. In Pitkin County, Colorado, the Self-Sufficiency Standard encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels: reflecting differentials in the cost of living as measured by the Standard in three regions of Oregon.

Targeted Allocation of Resources

The Self-Sufficiency Standard is 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.

- In California's Santa Clara County, the 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.

Support Research

Because the Standard provides a means of estimating how poverty and income adequacy differs from place to place and among different family types, it is frequently used in research. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family's income, place of residence, and composition.

- The 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. Reports are available on the Standard's website, www.selfsufficiencystandard.org entitled 'Overlooked and Undercounted.'
- 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.

Community Indicator

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

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA will serve as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- The Dave and Lucille Packard Foundation includes the 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 (Pennsylvania).

PART 4

BEYOND SELF-SUFFICIENCY

Saving for Emergencies

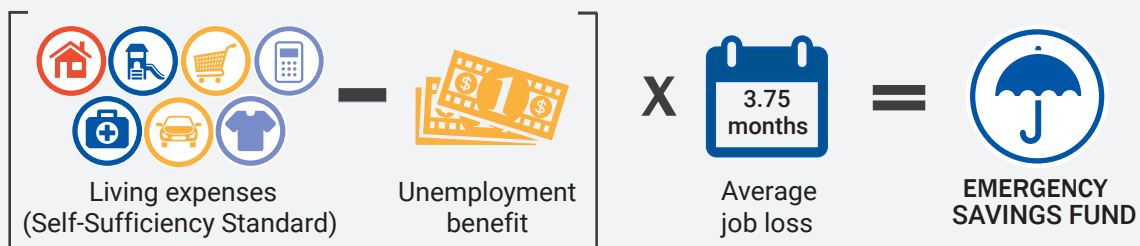
The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across South Carolina and by family type.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, 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 emergency. The estimates use the median amount of time out of work (2.85 months in South Carolina), and the median tenure in current employment (five years in South Carolina). 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 Berkeley County and Orangeburg County for three different family types.

- In Berkeley County a single adult needs to earn a minimum of \$2,293 per month working full time to be able to meet basic needs. To be prepared for the loss of a job, the single adult needs to earn an additional \$47 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the average unemployment period, allowing for the receipt of unemployment insurance. In slight contrast, a single adult in Orangeburg County needs to earn \$1,640 per month to be self-sufficient and therefore needs to earn an additional \$35 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$3,745 per month in Berkeley County or \$2,429 per month in Orangeburg County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$120 per month in Berkeley County and an additional \$84 per month in Orangeburg County. In these counties, the overall emergency savings goal over five years is \$7,200 in Berkeley County and \$5,058 in Orangeburg County.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for over three 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 Berkeley County this household needs

How is the Emergency Savings Fund Calculated?



an additional \$66 per month in total earnings and in Orangeburg County the adults need an additional \$62 per month in earnings in order to save for an average spell of unemployment of one of them.

Note that the Emergency Savings Fund assumes adults 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 paying off debts.
- For others, investing in additional education or skill training to achieve higher wages and increased economic security, in the near term, or saving for retirement for later life security.
- 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 living situation.

Table 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types
Berkeley County & Orangeburg County, SC 2020

	BERKELEY COUNTY			ORANGEBURG 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	\$927	\$1,056	\$1,056	\$569	\$654	\$654
Child Care	\$0	\$652	\$1,051	\$0	\$509	\$860
Food	\$259	\$393	\$797	\$211	\$320	\$649
Transportation	\$324	\$333	\$636	\$305	\$314	\$599
Health Care	\$176	\$520	\$591	\$164	\$475	\$547
Miscellaneous	\$169	\$295	\$413	\$125	\$227	\$331
Taxes & Tax Credits	\$439	(\$167)	\$523	\$392	\$446	\$461
SELF-SUFFICIENCY WAGE						
Monthly	\$2,293	\$3,745	\$5,067	\$1,640	\$2,429	\$3,501
EMERGENCY SAVINGS FUND						
Living expenses (3.4 months)*	\$5,319	\$9,319	\$6,516	\$3,941	\$7,171	\$5,219
Tax on additional earnings	\$745	\$1,919	\$1,056	\$525	\$1,348	\$990
Subtotal	\$6,064	\$11,237	\$7,572	\$4,466	\$8,518	\$6,209
Unemployment Insurance Benefit	(\$3,236)	(\$5,827)	(\$4,312)	(\$2,338)	(\$3,461)	(\$2,494)
Total Savings	(\$3,268)	(\$4,037)	(\$3,611)	\$2,129	\$5,058	\$3,715
Additional Monthly Earnings (Assumes interest accrued)	\$47	\$120	\$66 Per Adult	\$35	\$84	\$62 Per Adult

* 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.

Conclusion

South Carolina, along with the rest of the country, is experiencing rapid and substantial economic changes as the threat of COVID-19 persists. While the unemployment rate in South Carolina had returned to levels similar to those prior to the Great Recession, the ratio of costs to wages did not. In fact, many South Carolina families continue to struggle with costs that are rising faster than wages, year in and year out, with the gap steadily increasing.

Self-Sufficiency Standard research on the Great Recession suggests that families with high rates of income inadequacy and wage insecurity going into an economic downturn will be more acutely impacted by the COVID-19 pandemic-related economic shutdown and high levels of job loss. Moreover, single mothers, women, and people of color are disproportionately over-represented in groups that earn inadequate wages. With so many workers losing their jobs, people are forced to make difficult decisions, making people with low-incomes more vulnerable in this pandemic. This is compounded by benefit systems, both longstanding and newly instituted, across the United States being overwhelmed with applications. Therefore, at this critical time, accessing economic assistance is additionally challenging.

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs “normally,” pre-pandemic, and thus acts as a baseline against which to measure the impact of the economic disruption and the effectiveness of mitigating policies

and benefits. Although no one knows how long or hard this impact will be, this report highlights how difficult it is for far too many families in South Carolina to meet their basic needs, even before this crisis, without resorting to private strategies (such as doubling up) or public work supports (such as child care assistance). The pandemic-related economic shutdown exposes what the Self-Sufficiency Standard documents, which is that many of the jobs in South Carolina’s economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

The Self-Sufficiency Standard for South Carolina 2020 defines the income needed to realistically support a family without public or private assistance in South Carolina. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families’ basic needs. Although the 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 Standard, work supports 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.

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, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, 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 2020*, this publication, the Standard wage tables for South Carolina counties, or to find out more about the United Way of South Carolina visit <https://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 versions of the official poverty measure. 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 FPG is calculated by the U.S. Department of Health and Human Services in late January 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 FPG only varies by family size, regardless of composition; the 2020 FPG for a family of three is \$21,720. As with the thresholds, the FPG/FPL does not vary geographically, except that the latter has a higher set of numbers for Hawaii and Alaska respectively. The Standard generally references the FPG 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).
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if 30% of median income is less than the federal poverty guidelines, then the low income limit is set at the federal poverty guidelines. 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, "U.S. Department of Housing and Urban Development, "FY 2020 Income Limits Summary," Data Sets, Income Limits, FY 2020 Income Limits Documentation System, https://www.huduser.gov/portal/datasets/il.html#2020_data (accessed April 20, 2020).

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APPENDIX A

METHODOLOGY, ASSUMPTIONS, & SOURCES

Methodology and Data Sources for the Self-Sufficiency Standard

This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency 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 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
- Geographically and age-specific (as appropriate)

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

The 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 to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number and age of children in a family. 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.

The 2020 edition of the South Carolina Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six 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 three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.¹

All adults in one- and two-adult households are working full time. 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.² 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).

The cost components of *The Self-Sufficiency Standard for South Carolina 2020* and the assumptions included in the calculations are described below.

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, to be effective on October 1 of each year. Housing costs in the South Carolina Self-Sufficiency Standard are calculated using the FY 2020 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.³ 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 HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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, families with three or four children

require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

Data Sources

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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.⁴ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the South Carolina Standard have been calculated using 75th percentile data from the South Carolina Department of Social Services Survey.

Rates are updated for inflation from the data collection period using the Consumer Price Index. The South Carolina child care costs are updated for inflation from November 2017.

Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time care during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.⁵

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 older children, relatives, and others is not assumed.

Data Sources

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Inflation. U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed May 15, 2020).

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.⁶

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 41% of their food budget on food prepared away from home.⁷

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

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-adult household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using an average of the cost for an adult male and an 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.⁸

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the 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 2019," <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2019.pdf> (accessed September 19, 2019).

County Index. C.A. Dewey, M. Kato, A. Crumbaugh & M. Strayer. Map the Meal Gap 2019: A report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2017. Feeding America, 2019, received from research@feedingamerica.org (September 23, 2019).

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.⁹ 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 the 2013-2017 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. No counties had more than 7% of workers commuting by public

transportation. Therefore, private transportation is assumed 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 2017 National Household Travel Survey (NHTS). The South Carolina statewide average round trip commute to work distance is 25 miles.

In South Carolina, the average expenditure for auto insurance was \$77 per month in 2016 based on data from the National Association of Insurance Commissioners (NAIC). Regional variation in the cost of auto insurance for the South Carolina Standard is calculated using rates gleaned from data collected for each county from insurance companies with the top four shares of the market.

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 2018 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

Data Sources

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Auto Insurance Premium. National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2012-2016,” insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed October 22, 2019).

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 2017, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed October 22, 2019).

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 October 22, 2019).

Per-Mile Costs. American Automobile Association, “Your Driving Costs: How Much are you Really Paying to Drive?” 2019 edition, AAA Association Communication, <https://www.aaa.com/AAA/common/AAR/files/AAA-Your-Driving-Costs.pdf> (accessed September 19, 2019).

County Index. South Carolina Department of Insurance, “Year: 2018, All Auto Premiums,” <https://doi.sc.gov/DocumentCenter/View/12010/2018-MS-Report> Retrieved February 7, 2020. SC DOI, “Price Comparison Tool,” <https://online.doi.sc.gov/Eng/Public/HelpInsure/HelpInsure.aspx>. (Retrieved Accessed March 7, 2020).

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, 64% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (which is equivalent to the national average of 64%).¹⁰ The full-time worker’s employer pays an average of 78% of the insurance premium for the employee and 81% for the family in South Carolina. Nationally, the employer pays 78% of the insurance premium for the employee and 72% of the insurance premium for the family.¹¹

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 insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and 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, there are eight rating areas based on county groupings.¹² To vary the state premium by the South Carolina rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. 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. 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. Medicaid programs in South Carolina, such as Partners for Health Children (CHIP), have no cost sharing requirements.

Data Sources

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, 2017,” Medical Expenditure Panel Survey-Insurance Component,

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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, 2015” MePSnethC, http://www.meps.ahrq.gov/mepsweb/data_stats/MePSnethC.jsp (accessed September 19, 2019).

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County Index. Healthcare.gov, RESOURCES: For Researchers, 2019 plan data: Health plan data, download (ZIP file) “Individual Market Medical,” <https://data.healthcare.gov/dataset/QHP-Landscape-Individual-Market-Medical/b8in-sz6k> (accessed May 15, 2020).

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.¹³

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family 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.

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.

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. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 for each child under 17 years old and up to \$1,400 as a refundable credit. For the Standard, the CTC is shown as received monthly.

Data Sources

Federal Tax Updates (2020). Internal Revenue Service, Revenue Procedure 2019-44, <https://www.irs.gov/pub/irs-drop/rp-19-44.pdf> (accessed November 6, 2019).

Federal Income Tax. Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed November 6, 2019).

Federal Child Tax Credit. Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed November 6, 2019).

Federal Earned Income Tax Credit. Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed November 6, 2019).

State Taxes

State taxes calculated in the Standard include income tax, payroll taxes, and state and local sales tax where applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well.

Data Sources

State Income Tax. South Carolina Department of Revenue, “Individual Income Tax Form and Instructions,” https://dor.sc.gov/forms-site/Forms/IITPacket_2019.pdf (accessed June 19, 2020).

Emergency Savings Fund

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, 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, the 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 amount 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 the course of four 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.¹⁴ 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 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.¹⁵ 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.¹⁶

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 May 26, 2020).

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 March 26, 2020).

Unemployment Insurance. S.C. Department of Employment and Workforce (DEW), “Applicant Reference Guide,” May 2017 https://dew.sc.gov/docs/default-source/worksearch/work-search-all-rev-10-9-17.pdf?sfvrsn=7a452724_18 (accessed April 30, 2020).

Savings Rate. Federal Deposit Insurance Corporation. “Weekly National Rates,” <http://www.fdic.gov/regulations/resources/rates/previous.html> (accessed April 19, 2018).

ENDNOTES FOR APPENDIX A

1. 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).

2. 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/past-archives/publication-registration/registration-page-summary-of-highlights-overlooked-undercounted-a-perspective-on-the-struggle-to-make-ends-meet-in-california/> (accessed July 28, 2016).

3. 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).

4. 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).

5. 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,” <https://www.census.gov/prod/2013pubs/p70-135.pdf> (accessed July 19, 2019).

6. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Thrifty Food Plan, 2006,” http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/TFP2006Report.pdf (accessed July 28, 2016).

7. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2017,” Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed April 25, 2019).

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9. 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).

10. The Henry J. Kaiser Foundation State Health Facts Online, “Washington State: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status (2018),” <http://kff.org/other/state-indicator/rate-by-employment-status-2/?state=WA> (accessed May 7, 2019).

11. 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, 2017,” Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2017&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed May 7, 2019).

12. Centers for Medicare & Medicaid Services, The Center for Consumer Information & Insurance Oversight, “Washington State Geographic Rating Areas: Including State Specific Geographic Divisions,” <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/ct-gra.html> (accessed May 7, 2019).

13. Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), <https://doi.org/10.17226/4759>.

14. 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.

15. 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).

16. Centers for Medicare & Medicaid Services, "State Medicaid and CHIP Income Eligibility Standards," <https://www.medicare.gov/medicaid/program-information/medicaid-and-chip-eligibility-levels/index.html> (accessed April 9, 2019).

APPENDIX B

THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN SOUTH CAROLINA

This report and an Excel file of all 700+ family types can be downloaded at www.selfsufficiencystandard.org/South-Carolina

Table 1. The Self-Sufficiency Standard for Abbeville County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$494	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$245	\$373	\$490	\$562	\$651	\$580	\$687	\$756
Transportation	\$297	\$306	\$306	\$306	\$306	\$583	\$583	\$583
Health Care	\$178	\$527	\$537	\$545	\$574	\$581	\$590	\$598
Miscellaneous	\$121	\$237	\$302	\$292	\$253	\$292	\$355	\$345
Taxes	\$254	\$337	\$437	\$426	\$305	\$477	\$561	\$521
Earned Income Tax Credit (-)	\$0	(\$144)	(\$160)	(\$187)	(\$316)	(\$96)	(\$108)	(\$143)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$90)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$151)	(\$291)	(\$271)	(\$233)	(\$167)	(\$324)	(\$304)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.03	\$14.64	\$18.14	\$17.41	\$13.93	\$9.58 per adult	\$11.17 per adult	\$10.70 per adult
Monthly	\$1,590	\$2,577	\$3,192	\$3,064	\$2,452	\$3,371	\$3,930	\$3,767
Annual	\$19,079	\$30,922	\$38,303	\$36,769	\$29,419	\$40,457	\$47,162	\$45,200
Emergency Savings Fund (Monthly)	\$35	\$86	\$125	\$118	\$102	\$50	\$63	\$63

Table 2. The Self-Sufficiency Standard for Aiken County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$638	\$751	\$751	\$751	\$751	\$751	\$751	\$751
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$228	\$347	\$456	\$522	\$605	\$539	\$639	\$702
Transportation	\$299	\$307	\$307	\$307	\$307	\$586	\$586	\$586
Health Care	\$176	\$519	\$529	\$537	\$566	\$573	\$582	\$590
Miscellaneous	\$134	\$258	\$343	\$317	\$263	\$318	\$394	\$368
Taxes	\$300	\$469	\$757	\$649	\$343	\$619	\$848	\$698
Earned Income Tax Credit (-)	\$0	(\$77)	\$0	(\$67)	(\$282)	(\$13)	\$0	(\$35)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$104)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$236)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.08	\$17.04	\$23.27	\$20.65	\$14.84	\$11.05 per adult	\$13.50 per adult	\$12.16 per adult
Monthly	\$1,775	\$3,000	\$4,095	\$3,635	\$2,613	\$3,889	\$4,752	\$4,279
Annual	\$21,296	\$35,998	\$49,144	\$43,622	\$31,351	\$46,671	\$57,030	\$51,347
Emergency Savings Fund (Monthly)	\$38	\$93	\$154	\$135	\$104	\$51	\$64	\$63

Table 3. The Self-Sufficiency Standard for Allendale County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$494	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$231	\$350	\$461	\$528	\$611	\$545	\$646	\$710
Transportation	\$323	\$332	\$332	\$332	\$332	\$634	\$634	\$634
Health Care	\$165	\$480	\$490	\$498	\$527	\$534	\$543	\$551
Miscellaneous	\$121	\$247	\$332	\$306	\$252	\$310	\$386	\$360
Taxes	\$253	\$373	\$717	\$492	\$301	\$566	\$814	\$638
Earned Income Tax Credit (-)	\$0	(\$119)	(\$5)	(\$137)	(\$321)	(\$41)	\$0	(\$75)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$310)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.02	\$15.53	\$22.32	\$18.76	\$13.81	\$10.56 per adult	\$13.14 per adult	\$11.61 per adult
Monthly	\$1,587	\$2,733	\$3,929	\$3,301	\$2,431	\$3,715	\$4,626	\$4,086
Annual	\$19,048	\$32,799	\$47,149	\$39,616	\$29,169	\$44,585	\$55,516	\$49,030
Emergency Savings Fund (Monthly)	\$35	\$88	\$146	\$127	\$102	\$51	\$63	\$63

Table 4. The Self-Sufficiency Standard for Anderson County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$618	\$766	\$766	\$766	\$766	\$766	\$766	\$766
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$225	\$342	\$449	\$515	\$596	\$531	\$629	\$692
Transportation	\$302	\$310	\$310	\$310	\$310	\$591	\$591	\$591
Health Care	\$193	\$584	\$594	\$602	\$631	\$638	\$647	\$655
Miscellaneous	\$134	\$265	\$350	\$324	\$270	\$326	\$402	\$376
Taxes	\$299	\$535	\$788	\$737	\$371	\$722	\$879	\$806
Earned Income Tax Credit (-)	\$0	(\$47)	\$0	(\$22)	(\$257)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$104)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$248)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.06	\$18.08	\$23.92	\$21.87	\$15.54	\$11.62 per adult	\$13.82 per adult	\$12.79 per adult
Monthly	\$1,770	\$3,183	\$4,209	\$3,850	\$2,734	\$4,090	\$4,866	\$4,503
Annual	\$21,246	\$38,192	\$50,514	\$46,198	\$32,811	\$49,081	\$58,393	\$54,041
Emergency Savings Fund (Monthly)	\$38	\$98	\$159	\$141	\$105	\$51	\$65	\$62

Table 5. The Self-Sufficiency Standard for Bamberg County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$517	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$234	\$355	\$467	\$536	\$620	\$553	\$655	\$720
Transportation	\$306	\$315	\$315	\$315	\$315	\$600	\$600	\$600
Health Care	\$168	\$488	\$498	\$506	\$535	\$542	\$552	\$560
Miscellaneous	\$122	\$249	\$335	\$309	\$255	\$311	\$387	\$361
Taxes	\$257	\$396	\$723	\$524	\$311	\$573	\$820	\$646
Earned Income Tax Credit (-)	\$0	(\$109)	\$0	(\$123)	(\$310)	(\$37)	\$0	(\$69)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$93)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$318)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.11	\$15.90	\$22.56	\$19.15	\$14.09	\$10.62 per adult	\$13.20 per adult	\$11.69 per adult
Monthly	\$1,604	\$2,798	\$3,971	\$3,371	\$2,480	\$3,740	\$4,646	\$4,116
Annual	\$19,250	\$33,574	\$47,651	\$40,452	\$29,757	\$44,874	\$55,755	\$49,393
Emergency Savings Fund (Monthly)	\$35	\$88	\$148	\$129	\$102	\$51	\$63	\$63

Table 6. The Self-Sufficiency Standard for Barnwell County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$572	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$222	\$338	\$444	\$509	\$589	\$525	\$622	\$684
Transportation	\$305	\$313	\$313	\$313	\$313	\$597	\$597	\$597
Health Care	\$174	\$512	\$523	\$531	\$560	\$566	\$576	\$584
Miscellaneous	\$127	\$247	\$332	\$305	\$251	\$307	\$383	\$357
Taxes	\$275	\$374	\$717	\$488	\$298	\$547	\$803	\$620
Earned Income Tax Credit (-)	\$0	(\$119)	(\$6)	(\$140)	(\$323)	(\$49)	\$0	(\$89)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$308)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.52	\$15.55	\$22.30	\$18.69	\$13.74	\$10.40 per adult	\$13.02 per adult	\$11.42 per adult
Monthly	\$1,675	\$2,736	\$3,925	\$3,290	\$2,418	\$3,661	\$4,584	\$4,021
Annual	\$20,103	\$32,836	\$47,101	\$39,483	\$29,011	\$43,934	\$55,013	\$48,255
Emergency Savings Fund (Monthly)	\$36	\$88	\$146	\$127	\$102	\$51	\$63	\$63

Table 7. The Self-Sufficiency Standard for Beaufort County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$899	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028	\$1,028
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$295	\$449	\$590	\$676	\$783	\$698	\$827	\$909
Transportation	\$319	\$328	\$328	\$328	\$328	\$627	\$627	\$627
Health Care	\$180	\$532	\$543	\$551	\$580	\$587	\$596	\$604
Miscellaneous	\$169	\$299	\$387	\$363	\$312	\$367	\$446	\$422
Taxes	\$442	\$727	\$939	\$874	\$663	\$888	\$1,057	\$992
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$73)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$80)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.09	\$21.59	\$27.09	\$25.22	\$20.49	\$13.38 per adult	\$15.72 per adult	\$14.77 per adult
Monthly	\$2,305	\$3,799	\$4,767	\$4,439	\$3,606	\$4,711	\$5,533	\$5,200
Annual	\$27,656	\$45,588	\$57,205	\$53,263	\$43,267	\$56,527	\$66,393	\$62,395
Emergency Savings Fund (Monthly)	\$47	\$122	\$186	\$169	\$132	\$55	\$70	\$67

Table 8. The Self-Sufficiency Standard for Berkeley County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$927	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$259	\$393	\$517	\$593	\$686	\$612	\$724	\$797
Transportation	\$324	\$333	\$333	\$333	\$333	\$636	\$636	\$636
Health Care	\$176	\$520	\$530	\$538	\$567	\$574	\$583	\$591
Miscellaneous	\$169	\$295	\$382	\$357	\$304	\$361	\$438	\$413
Taxes	\$439	\$713	\$917	\$848	\$533	\$863	\$1,026	\$957
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$133)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.03	\$21.28	\$26.63	\$24.67	\$18.88	\$13.12 per adult	\$15.39 per adult	\$14.40 per adult
Monthly	\$2,293	\$3,745	\$4,687	\$4,342	\$3,323	\$4,618	\$5,416	\$5,067
Annual	\$27,520	\$44,941	\$56,242	\$52,106	\$39,879	\$55,411	\$64,990	\$60,809
Emergency Savings Fund (Monthly)	\$47	\$120	\$182	\$164	\$126	\$55	\$69	\$66

Table 9. The Self-Sufficiency Standard for Calhoun County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$713	\$814	\$814	\$814	\$814	\$814	\$814	\$814
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$242	\$368	\$484	\$555	\$642	\$572	\$678	\$746
Transportation	\$312	\$320	\$320	\$320	\$320	\$611	\$611	\$611
Health Care	\$166	\$482	\$492	\$500	\$529	\$536	\$545	\$553
Miscellaneous	\$143	\$249	\$315	\$305	\$266	\$306	\$368	\$358
Taxes	\$335	\$397	\$526	\$483	\$353	\$539	\$664	\$630
Earned Income Tax Credit (-)	\$0	(\$108)	(\$108)	(\$142)	(\$273)	(\$54)	(\$43)	(\$81)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$331)	(\$307)	(\$253)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.86	\$15.92	\$19.55	\$18.62	\$15.10	\$10.32 per adult	\$12.04 per adult	\$11.53 per adult
Monthly	\$1,911	\$2,803	\$3,441	\$3,278	\$2,658	\$3,633	\$4,239	\$4,057
Annual	\$22,930	\$33,631	\$41,296	\$39,330	\$31,899	\$43,594	\$50,867	\$48,689
Emergency Savings Fund (Monthly)	\$41	\$88	\$134	\$127	\$104	\$51	\$63	\$63

Table 10. The Self-Sufficiency Standard for Charleston County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$1,116	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$288	\$437	\$575	\$659	\$763	\$680	\$806	\$886
Transportation	\$316	\$324	\$324	\$324	\$324	\$620	\$620	\$620
Health Care	\$161	\$464	\$474	\$482	\$511	\$518	\$527	\$535
Miscellaneous	\$188	\$315	\$403	\$379	\$327	\$382	\$461	\$436
Taxes	\$519	\$792	\$1,003	\$937	\$768	\$947	\$1,116	\$1,050
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$1)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$80)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$14.70	\$22.94	\$28.41	\$26.53	\$22.43	\$14.02 per adult	\$16.34 per adult	\$15.38 per adult
Monthly	\$2,587	\$4,038	\$5,001	\$4,669	\$3,948	\$4,934	\$5,751	\$5,415
Annual	\$31,047	\$48,459	\$60,011	\$56,029	\$47,374	\$59,206	\$69,013	\$64,978
Emergency Savings Fund (Monthly)	\$51	\$134	\$197	\$179	\$142	\$57	\$73	\$69

Table 11. The Self-Sufficiency Standard for Cherokee County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$500	\$659	\$659	\$659	\$659	\$659	\$659	\$659
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$206	\$313	\$411	\$471	\$545	\$486	\$576	\$633
Transportation	\$304	\$313	\$313	\$313	\$313	\$596	\$596	\$596
Health Care	\$190	\$571	\$581	\$589	\$618	\$625	\$635	\$643
Miscellaneous	\$120	\$251	\$335	\$308	\$253	\$310	\$385	\$358
Taxes	\$248	\$410	\$724	\$519	\$306	\$568	\$811	\$629
Earned Income Tax Credit (-)	\$0	(\$103)	\$0	(\$125)	(\$316)	(\$40)	\$0	(\$82)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$316)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.91	\$16.11	\$22.59	\$19.09	\$13.94	\$10.57 per adult	\$13.11 per adult	\$11.51 per adult
Monthly	\$1,568	\$2,836	\$3,975	\$3,359	\$2,454	\$3,720	\$4,614	\$4,053
Annual	\$18,813	\$34,033	\$47,701	\$40,309	\$29,450	\$44,642	\$55,363	\$48,635
Emergency Savings Fund (Monthly)	\$34	\$88	\$148	\$129	\$102	\$51	\$63	\$63

Table 12. The Self-Sufficiency Standard for Chester County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$525	\$691	\$691	\$691	\$691	\$691	\$691	\$691
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$222	\$338	\$444	\$509	\$589	\$525	\$622	\$684
Transportation	\$305	\$314	\$314	\$314	\$314	\$599	\$599	\$599
Health Care	\$182	\$540	\$551	\$559	\$588	\$595	\$604	\$612
Miscellaneous	\$123	\$239	\$303	\$293	\$253	\$294	\$355	\$345
Taxes	\$261	\$349	\$440	\$429	\$306	\$488	\$566	\$520
Earned Income Tax Credit (-)	\$0	(\$137)	(\$156)	(\$184)	(\$316)	(\$91)	(\$106)	(\$143)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$120)	(\$90)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$158)	(\$294)	(\$273)	(\$233)	(\$167)	(\$325)	(\$304)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.20	\$14.89	\$18.26	\$17.49	\$13.93	\$9.67 per adult	\$11.19 per adult	\$10.69 per adult
Monthly	\$1,619	\$2,621	\$3,213	\$3,078	\$2,452	\$3,404	\$3,940	\$3,763
Annual	\$19,423	\$31,448	\$38,560	\$36,935	\$29,425	\$40,852	\$47,285	\$45,158
Emergency Savings Fund (Monthly)	\$35	\$87	\$126	\$118	\$102	\$50	\$63	\$63

Table 13. The Self-Sufficiency Standard for Chesterfield County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$572	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$224	\$340	\$447	\$513	\$594	\$529	\$627	\$689
Transportation	\$313	\$321	\$321	\$321	\$321	\$613	\$613	\$613
Health Care	\$184	\$550	\$560	\$568	\$597	\$604	\$613	\$621
Miscellaneous	\$129	\$237	\$301	\$291	\$251	\$292	\$354	\$343
Taxes	\$282	\$341	\$436	\$422	\$299	\$478	\$556	\$510
Earned Income Tax Credit (-)	\$0	(\$143)	(\$162)	(\$191)	(\$323)	(\$95)	(\$111)	(\$149)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$120)	(\$87)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$155)	(\$291)	(\$269)	(\$233)	(\$167)	(\$322)	(\$301)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.68	\$14.70	\$18.10	\$17.31	\$13.75	\$9.59 per adult	\$11.12 per adult	\$10.62 per adult
Monthly	\$1,704	\$2,587	\$3,185	\$3,046	\$2,420	\$3,377	\$3,915	\$3,739
Annual	\$20,451	\$31,041	\$38,221	\$36,553	\$29,045	\$40,521	\$46,983	\$44,868
Emergency Savings Fund (Monthly)	\$36	\$86	\$124	\$117	\$102	\$50	\$63	\$62

Table 14. The Self-Sufficiency Standard for Clarendon County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$520	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$226	\$344	\$452	\$519	\$600	\$535	\$634	\$697
Transportation	\$312	\$320	\$320	\$320	\$320	\$611	\$611	\$611
Health Care	\$180	\$534	\$544	\$552	\$581	\$588	\$597	\$605
Miscellaneous	\$124	\$236	\$300	\$290	\$250	\$291	\$353	\$342
Taxes	\$262	\$333	\$435	\$418	\$295	\$469	\$546	\$502
Earned Income Tax Credit (-)	\$0	(\$147)	(\$165)	(\$195)	(\$326)	(\$99)	(\$116)	(\$153)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$85)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$150)	(\$289)	(\$267)	(\$233)	(\$167)	(\$319)	(\$298)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.23	\$14.56	\$18.00	\$17.21	\$13.66	\$9.52 per adult	\$11.06 per adult	\$10.56 per adult
Monthly	\$1,624	\$2,563	\$3,169	\$3,028	\$2,404	\$3,350	\$3,892	\$3,717
Annual	\$19,485	\$30,754	\$38,026	\$36,341	\$28,845	\$40,205	\$46,704	\$44,606
Emergency Savings Fund (Monthly)	\$35	\$86	\$123	\$116	\$101	\$50	\$63	\$62

Table 15. The Self-Sufficiency Standard for Colleton County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$597	\$680	\$680	\$680	\$680	\$680	\$680	\$680
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$238	\$362	\$475	\$545	\$631	\$563	\$666	\$733
Transportation	\$314	\$322	\$322	\$322	\$322	\$616	\$616	\$616
Health Care	\$161	\$464	\$475	\$483	\$512	\$518	\$528	\$536
Miscellaneous	\$131	\$234	\$299	\$289	\$250	\$290	\$353	\$342
Taxes	\$289	\$320	\$433	\$414	\$292	\$463	\$544	\$502
Earned Income Tax Credit (-)	\$0	(\$152)	(\$169)	(\$199)	(\$329)	(\$102)	(\$118)	(\$153)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$84)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$146)	(\$286)	(\$265)	(\$233)	(\$167)	(\$319)	(\$299)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.83	\$14.35	\$17.89	\$17.10	\$13.59	\$9.47 per adult	\$11.04 per adult	\$10.56 per adult
Monthly	\$1,730	\$2,526	\$3,149	\$3,010	\$2,392	\$3,333	\$3,885	\$3,717
Annual	\$20,760	\$30,308	\$37,784	\$36,121	\$28,701	\$39,990	\$46,624	\$44,610
Emergency Savings Fund (Monthly)	\$37	\$86	\$122	\$115	\$101	\$50	\$63	\$62

Table 16. The Self-Sufficiency Standard for Darlington County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$595	\$692	\$692	\$692	\$692	\$692	\$692	\$692
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$231	\$350	\$461	\$528	\$611	\$545	\$646	\$710
Transportation	\$319	\$327	\$327	\$327	\$327	\$625	\$625	\$625
Health Care	\$189	\$568	\$579	\$587	\$616	\$623	\$632	\$640
Miscellaneous	\$133	\$245	\$309	\$299	\$260	\$301	\$363	\$353
Taxes	\$297	\$359	\$487	\$434	\$331	\$545	\$621	\$588
Earned Income Tax Credit (-)	\$0	(\$125)	(\$130)	(\$168)	(\$293)	(\$63)	(\$70)	(\$107)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$95)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$166)	(\$314)	(\$287)	(\$239)	(\$167)	(\$333)	(\$325)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.02	\$15.31	\$18.96	\$17.94	\$14.55	\$10.15 per adult	\$11.68 per adult	\$11.18 per adult
Monthly	\$1,764	\$2,695	\$3,336	\$3,158	\$2,561	\$3,574	\$4,111	\$3,936
Annual	\$21,168	\$32,336	\$40,037	\$37,892	\$30,728	\$42,890	\$49,326	\$47,230
Emergency Savings Fund (Monthly)	\$37	\$88	\$130	\$123	\$103	\$50	\$63	\$63

Table 17. The Self-Sufficiency Standard for Dillon County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$572	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$224	\$340	\$447	\$513	\$594	\$529	\$627	\$689
Transportation	\$318	\$327	\$327	\$327	\$327	\$624	\$624	\$624
Health Care	\$196	\$593	\$604	\$612	\$641	\$648	\$657	\$665
Miscellaneous	\$131	\$242	\$306	\$296	\$256	\$298	\$359	\$349
Taxes	\$289	\$341	\$452	\$436	\$316	\$521	\$599	\$556
Earned Income Tax Credit (-)	\$0	(\$133)	(\$146)	(\$175)	(\$306)	(\$75)	(\$87)	(\$124)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$95)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$161)	(\$305)	(\$283)	(\$233)	(\$167)	(\$333)	(\$315)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.83	\$15.03	\$18.53	\$17.74	\$14.21	\$9.95 per adult	\$11.46 per adult	\$10.95 per adult
Monthly	\$1,730	\$2,645	\$3,262	\$3,122	\$2,501	\$3,503	\$4,032	\$3,856
Annual	\$20,757	\$31,740	\$39,141	\$37,459	\$30,017	\$42,031	\$48,389	\$46,274
Emergency Savings Fund (Monthly)	\$37	\$88	\$128	\$120	\$103	\$50	\$63	\$63

Table 18. The Self-Sufficiency Standard for Dorchester County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$974	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$255	\$387	\$509	\$583	\$675	\$602	\$713	\$784
Transportation	\$324	\$333	\$333	\$333	\$333	\$636	\$636	\$636
Health Care	\$176	\$520	\$530	\$538	\$567	\$574	\$583	\$591
Miscellaneous	\$173	\$300	\$387	\$362	\$308	\$366	\$443	\$417
Taxes	\$457	\$733	\$937	\$867	\$578	\$881	\$1,043	\$974
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$106)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$84)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$13.40	\$21.70	\$27.03	\$25.07	\$19.59	\$13.31 per adult	\$15.57 per adult	\$14.58 per adult
Monthly	\$2,359	\$3,819	\$4,758	\$4,412	\$3,448	\$4,686	\$5,482	\$5,131
Annual	\$28,306	\$45,831	\$57,096	\$52,938	\$41,375	\$56,233	\$65,779	\$61,578
Emergency Savings Fund (Monthly)	\$48	\$123	\$185	\$167	\$129	\$55	\$70	\$66

Table 19. The Self-Sufficiency Standard for Edgefield County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$670	\$774	\$774	\$774	\$774	\$774	\$774	\$774
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$241	\$367	\$482	\$553	\$640	\$570	\$676	\$743
Transportation	\$295	\$303	\$303	\$303	\$303	\$577	\$577	\$577
Health Care	\$173	\$508	\$519	\$527	\$556	\$562	\$572	\$580
Miscellaneous	\$138	\$246	\$311	\$302	\$262	\$301	\$363	\$353
Taxes	\$314	\$370	\$501	\$454	\$341	\$545	\$625	\$594
Earned Income Tax Credit (-)	\$0	(\$121)	(\$122)	(\$157)	(\$284)	(\$64)	(\$68)	(\$104)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$91)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$318)	(\$293)	(\$247)	(\$167)	(\$333)	(\$326)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.40	\$15.48	\$19.18	\$18.22	\$14.80	\$10.15 per adult	\$11.70 per adult	\$11.22 per adult
Monthly	\$1,830	\$2,725	\$3,375	\$3,207	\$2,604	\$3,572	\$4,120	\$3,951
Annual	\$21,965	\$32,702	\$40,506	\$38,481	\$31,250	\$42,870	\$49,439	\$47,407
Emergency Savings Fund (Monthly)	\$39	\$88	\$131	\$124	\$104	\$50	\$63	\$63

Table 20. The Self-Sufficiency Standard for Fairfield County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$717	\$819	\$819	\$819	\$819	\$819	\$819	\$819
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$241	\$367	\$482	\$553	\$640	\$570	\$676	\$743
Transportation	\$303	\$312	\$312	\$312	\$312	\$594	\$594	\$594
Health Care	\$180	\$533	\$543	\$551	\$580	\$587	\$597	\$605
Miscellaneous	\$144	\$254	\$319	\$310	\$270	\$310	\$372	\$362
Taxes	\$339	\$439	\$624	\$530	\$371	\$566	\$693	\$652
Earned Income Tax Credit (-)	\$0	(\$90)	(\$67)	(\$120)	(\$257)	(\$41)	(\$24)	(\$65)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$110)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$320)	(\$260)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.94	\$16.57	\$20.65	\$19.24	\$15.54	\$10.55 per adult	\$12.30 per adult	\$11.76 per adult
Monthly	\$1,925	\$2,917	\$3,634	\$3,386	\$2,735	\$3,715	\$4,329	\$4,138
Annual	\$23,101	\$35,000	\$43,608	\$40,627	\$32,817	\$44,583	\$51,948	\$49,654
Emergency Savings Fund (Monthly)	\$41	\$90	\$137	\$130	\$105	\$51	\$63	\$63

Table 21. The Self-Sufficiency Standard for Florence County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$611	\$785	\$785	\$785	\$785	\$785	\$785	\$785
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$218	\$332	\$436	\$500	\$578	\$516	\$611	\$672
Transportation	\$309	\$317	\$317	\$317	\$317	\$605	\$605	\$605
Health Care	\$147	\$412	\$423	\$431	\$460	\$466	\$476	\$484
Miscellaneous	\$129	\$250	\$335	\$308	\$254	\$311	\$386	\$360
Taxes	\$279	\$402	\$723	\$520	\$308	\$571	\$815	\$637
Earned Income Tax Credit (-)	\$0	(\$106)	\$0	(\$125)	(\$314)	(\$38)	\$0	(\$76)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$316)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.62	\$15.99	\$22.56	\$19.09	\$13.99	\$10.60 per adult	\$13.15 per adult	\$11.60 per adult
Monthly	\$1,693	\$2,814	\$3,970	\$3,360	\$2,462	\$3,732	\$4,630	\$4,084
Annual	\$20,314	\$33,766	\$47,640	\$40,316	\$29,543	\$44,778	\$55,561	\$49,005
Emergency Savings Fund (Monthly)	\$36	\$88	\$148	\$129	\$102	\$51	\$63	\$63

Table 22. The Self-Sufficiency Standard for Georgetown County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$583	\$748	\$748	\$748	\$748	\$748	\$748	\$748
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$270	\$410	\$538	\$617	\$714	\$637	\$755	\$830
Transportation	\$314	\$323	\$323	\$323	\$323	\$617	\$617	\$617
Health Care	\$178	\$526	\$536	\$544	\$573	\$580	\$590	\$598
Miscellaneous	\$134	\$252	\$318	\$309	\$271	\$311	\$374	\$365
Taxes	\$301	\$417	\$615	\$528	\$374	\$573	\$711	\$676
Earned Income Tax Credit (-)	\$0	(\$100)	(\$73)	(\$121)	(\$254)	(\$37)	(\$13)	(\$49)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$319)	(\$262)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.12	\$16.23	\$20.50	\$19.20	\$15.61	\$10.62 per adult	\$12.45 per adult	\$11.96 per adult
Monthly	\$1,781	\$2,856	\$3,607	\$3,380	\$2,747	\$3,737	\$4,384	\$4,211
Annual	\$21,369	\$34,273	\$43,290	\$40,559	\$32,965	\$44,841	\$52,602	\$50,533
Emergency Savings Fund (Monthly)	\$38	\$89	\$136	\$130	\$105	\$51	\$63	\$63

Table 23. The Self-Sufficiency Standard for Greenville County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$753	\$857	\$857	\$857	\$857	\$857	\$857	\$857
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$248	\$377	\$495	\$568	\$657	\$586	\$694	\$763
Transportation	\$311	\$319	\$319	\$319	\$319	\$609	\$609	\$609
Health Care	\$176	\$521	\$531	\$539	\$568	\$575	\$584	\$592
Miscellaneous	\$149	\$273	\$359	\$333	\$280	\$336	\$413	\$387
Taxes	\$358	\$595	\$822	\$752	\$385	\$762	\$923	\$853
Earned Income Tax Credit (-)	\$0	(\$21)	\$0	\$0	(\$228)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$268)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.34	\$19.04	\$24.63	\$22.65	\$16.30	\$12.05 per adult	\$14.30 per adult	\$13.29 per adult
Monthly	\$1,996	\$3,351	\$4,335	\$3,986	\$2,869	\$4,241	\$5,033	\$4,680
Annual	\$23,950	\$40,207	\$52,019	\$47,826	\$34,431	\$50,898	\$60,392	\$56,157
Emergency Savings Fund (Monthly)	\$42	\$104	\$165	\$147	\$109	\$52	\$66	\$63

Table 24. The Self-Sufficiency Standard for Greenwood County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$558	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$219	\$333	\$437	\$502	\$580	\$518	\$613	\$674
Transportation	\$299	\$307	\$307	\$307	\$307	\$585	\$585	\$585
Health Care	\$183	\$546	\$556	\$564	\$594	\$600	\$610	\$618
Miscellaneous	\$126	\$235	\$299	\$288	\$248	\$288	\$349	\$339
Taxes	\$270	\$325	\$433	\$411	\$288	\$446	\$517	\$472
Earned Income Tax Credit (-)	\$0	(\$150)	(\$170)	(\$201)	(\$333)	(\$110)	(\$132)	(\$170)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$82)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$148)	(\$286)	(\$263)	(\$233)	(\$167)	(\$311)	(\$291)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.40	\$14.44	\$17.88	\$17.05	\$13.47	\$9.32 per adult	\$10.85 per adult	\$10.34 per adult
Monthly	\$1,654	\$2,541	\$3,148	\$3,000	\$2,370	\$3,282	\$3,818	\$3,639
Annual	\$19,854	\$30,488	\$37,772	\$36,000	\$28,441	\$39,382	\$45,821	\$43,670
Emergency Savings Fund (Monthly)	\$36	\$86	\$122	\$115	\$101	\$50	\$63	\$62

Table 25. The Self-Sufficiency Standard for Hampton County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$498	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$239	\$363	\$477	\$547	\$633	\$565	\$669	\$735
Transportation	\$319	\$327	\$327	\$327	\$327	\$626	\$626	\$626
Health Care	\$179	\$529	\$539	\$547	\$576	\$583	\$592	\$600
Miscellaneous	\$123	\$238	\$303	\$293	\$254	\$295	\$357	\$347
Taxes	\$261	\$346	\$439	\$428	\$308	\$500	\$584	\$542
Earned Income Tax Credit (-)	\$0	(\$140)	(\$157)	(\$184)	(\$314)	(\$85)	(\$96)	(\$132)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$120)	(\$91)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$156)	(\$293)	(\$273)	(\$233)	(\$167)	(\$331)	(\$311)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.20	\$14.78	\$18.22	\$17.49	\$13.99	\$9.77 per adult	\$11.33 per adult	\$10.85 per adult
Monthly	\$1,618	\$2,602	\$3,206	\$3,077	\$2,461	\$3,441	\$3,987	\$3,819
Annual	\$19,422	\$31,219	\$38,474	\$36,929	\$29,537	\$41,287	\$47,841	\$45,832
Emergency Savings Fund (Monthly)	\$35	\$86	\$125	\$118	\$102	\$50	\$63	\$63

Table 26. The Self-Sufficiency Standard for Horry County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$847	\$997	\$997	\$997	\$997	\$997	\$997	\$997
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$240	\$364	\$479	\$549	\$635	\$567	\$671	\$738
Transportation	\$313	\$321	\$321	\$321	\$321	\$613	\$613	\$613
Health Care	\$173	\$506	\$516	\$524	\$553	\$560	\$570	\$578
Miscellaneous	\$157	\$284	\$370	\$344	\$291	\$347	\$424	\$398
Taxes	\$392	\$665	\$867	\$796	\$425	\$806	\$966	\$895
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$192)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$96)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$293)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.05	\$20.29	\$25.58	\$23.58	\$17.28	\$12.52 per adult	\$14.75 per adult	\$13.74 per adult
Monthly	\$2,121	\$3,571	\$4,502	\$4,149	\$3,041	\$4,406	\$5,192	\$4,836
Annual	\$25,455	\$42,848	\$54,028	\$49,791	\$36,493	\$52,875	\$62,304	\$58,027
Emergency Savings Fund (Monthly)	\$44	\$112	\$173	\$155	\$116	\$53	\$68	\$64

Table 27. The Self-Sufficiency Standard for Jasper County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$729	\$830	\$830	\$830	\$830	\$830	\$830	\$830
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$268	\$407	\$535	\$614	\$710	\$633	\$750	\$825
Transportation	\$320	\$328	\$328	\$328	\$328	\$628	\$628	\$628
Health Care	\$173	\$507	\$518	\$526	\$555	\$561	\$571	\$579
Miscellaneous	\$149	\$258	\$325	\$316	\$277	\$318	\$381	\$372
Taxes	\$359	\$475	\$668	\$633	\$376	\$616	\$796	\$730
Earned Income Tax Credit (-)	\$0	(\$74)	(\$39)	(\$75)	(\$237)	(\$14)	\$0	(\$14)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$275)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.35	\$17.13	\$21.40	\$20.45	\$16.06	\$11.03 per adult	\$12.95 per adult	\$12.43 per adult
Monthly	\$1,997	\$3,014	\$3,766	\$3,599	\$2,827	\$3,881	\$4,558	\$4,377
Annual	\$23,968	\$36,171	\$45,197	\$43,184	\$33,925	\$46,571	\$54,697	\$52,520
Emergency Savings Fund (Monthly)	\$42	\$93	\$141	\$134	\$107	\$51	\$63	\$62

Table 28. The Self-Sufficiency Standard for Kershaw County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$632	\$719	\$719	\$719	\$719	\$719	\$719	\$719
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$243	\$369	\$485	\$557	\$644	\$574	\$680	\$748
Transportation	\$301	\$310	\$310	\$310	\$310	\$591	\$591	\$591
Health Care	\$185	\$554	\$564	\$572	\$601	\$608	\$617	\$625
Miscellaneous	\$136	\$246	\$311	\$302	\$262	\$302	\$364	\$354
Taxes	\$308	\$370	\$502	\$455	\$342	\$545	\$632	\$602
Earned Income Tax Credit (-)	\$0	(\$121)	(\$121)	(\$157)	(\$284)	(\$61)	(\$64)	(\$100)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$319)	(\$293)	(\$247)	(\$167)	(\$333)	(\$329)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.26	\$15.48	\$19.19	\$18.24	\$14.81	\$10.19 per adult	\$11.76 per adult	\$11.28 per adult
Monthly	\$1,806	\$2,725	\$3,377	\$3,209	\$2,607	\$3,587	\$4,141	\$3,971
Annual	\$21,668	\$32,700	\$40,524	\$38,513	\$31,287	\$43,039	\$49,694	\$47,647
Emergency Savings Fund (Monthly)	\$38	\$88	\$131	\$124	\$104	\$50	\$63	\$63

Table 29. The Self-Sufficiency Standard for Lancaster County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$607	\$800	\$800	\$800	\$800	\$800	\$800	\$800
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$227	\$345	\$454	\$521	\$602	\$537	\$636	\$700
Transportation	\$306	\$315	\$315	\$315	\$315	\$600	\$600	\$600
Health Care	\$182	\$540	\$551	\$559	\$588	\$595	\$604	\$612
Miscellaneous	\$132	\$251	\$315	\$305	\$266	\$306	\$368	\$357
Taxes	\$293	\$413	\$535	\$487	\$353	\$538	\$658	\$623
Earned Income Tax Credit (-)	\$0	(\$102)	(\$103)	(\$140)	(\$273)	(\$54)	(\$47)	(\$87)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$308)	(\$253)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.93	\$16.15	\$19.68	\$18.69	\$15.10	\$10.31 per adult	\$11.99 per adult	\$11.46 per adult
Monthly	\$1,748	\$2,843	\$3,464	\$3,289	\$2,658	\$3,631	\$4,221	\$4,032
Annual	\$20,972	\$34,111	\$41,562	\$39,471	\$31,898	\$43,568	\$50,649	\$48,388
Emergency Savings Fund (Monthly)	\$37	\$88	\$134	\$127	\$104	\$51	\$63	\$63

Table 30. The Self-Sufficiency Standard for Laurens County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$570	\$751	\$751	\$751	\$751	\$751	\$751	\$751
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$203	\$309	\$406	\$465	\$539	\$480	\$569	\$626
Transportation	\$294	\$303	\$303	\$303	\$303	\$577	\$577	\$577
Health Care	\$187	\$561	\$572	\$580	\$609	\$615	\$625	\$633
Miscellaneous	\$126	\$243	\$307	\$296	\$255	\$295	\$356	\$345
Taxes	\$268	\$350	\$454	\$436	\$312	\$499	\$570	\$520
Earned Income Tax Credit (-)	\$0	(\$130)	(\$144)	(\$176)	(\$310)	(\$85)	(\$104)	(\$143)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$93)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$163)	(\$305)	(\$282)	(\$233)	(\$167)	(\$327)	(\$304)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.37	\$15.17	\$18.57	\$17.71	\$14.11	\$9.77 per adult	\$11.23 per adult	\$10.69 per adult
Monthly	\$1,649	\$2,669	\$3,268	\$3,117	\$2,484	\$3,439	\$3,952	\$3,763
Annual	\$19,785	\$32,034	\$39,213	\$37,408	\$29,804	\$41,268	\$47,424	\$45,161
Emergency Savings Fund (Monthly)	\$36	\$88	\$128	\$120	\$102	\$50	\$63	\$63

Table 31. The Self-Sufficiency Standard for Lee County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$534	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$225	\$342	\$449	\$515	\$596	\$531	\$629	\$692
Transportation	\$312	\$321	\$321	\$321	\$321	\$612	\$612	\$612
Health Care	\$191	\$574	\$584	\$592	\$621	\$628	\$637	\$645
Miscellaneous	\$126	\$240	\$304	\$294	\$254	\$295	\$356	\$346
Taxes	\$271	\$351	\$441	\$431	\$308	\$498	\$577	\$532
Earned Income Tax Credit (-)	\$0	(\$136)	(\$154)	(\$182)	(\$314)	(\$85)	(\$100)	(\$137)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$115)	(\$91)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$159)	(\$295)	(\$279)	(\$233)	(\$167)	(\$329)	(\$308)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.42	\$14.92	\$18.30	\$17.54	\$13.99	\$9.76 per adult	\$11.28 per adult	\$10.78 per adult
Monthly	\$1,659	\$2,626	\$3,220	\$3,087	\$2,463	\$3,437	\$3,970	\$3,794
Annual	\$19,903	\$31,516	\$38,643	\$37,044	\$29,555	\$41,240	\$47,638	\$45,528
Emergency Savings Fund (Monthly)	\$36	\$87	\$126	\$119	\$102	\$50	\$63	\$63

Table 32. The Self-Sufficiency Standard for Lexington County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$782	\$891	\$891	\$891	\$891	\$891	\$891	\$891
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$239	\$363	\$477	\$547	\$633	\$565	\$669	\$735
Transportation	\$304	\$312	\$312	\$312	\$312	\$595	\$595	\$595
Health Care	\$200	\$607	\$617	\$625	\$654	\$661	\$671	\$679
Miscellaneous	\$152	\$283	\$368	\$343	\$289	\$345	\$421	\$395
Taxes	\$373	\$659	\$861	\$790	\$413	\$797	\$956	\$885
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$199)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$96)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$289)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.65	\$20.16	\$25.45	\$23.44	\$17.10	\$12.41 per adult	\$14.65 per adult	\$13.63 per adult
Monthly	\$2,050	\$3,549	\$4,480	\$4,126	\$3,009	\$4,370	\$5,155	\$4,798
Annual	\$24,604	\$42,583	\$53,755	\$49,514	\$36,107	\$52,438	\$61,861	\$57,580
Emergency Savings Fund (Monthly)	\$43	\$111	\$172	\$154	\$115	\$53	\$67	\$64

Table 33. The Self-Sufficiency Standard for McCormick County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$494	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$234	\$355	\$467	\$536	\$620	\$553	\$655	\$720
Transportation	\$297	\$306	\$306	\$306	\$306	\$582	\$582	\$582
Health Care	\$170	\$496	\$507	\$515	\$544	\$551	\$560	\$568
Miscellaneous	\$120	\$232	\$297	\$287	\$247	\$286	\$348	\$338
Taxes	\$246	\$315	\$436	\$406	\$283	\$432	\$509	\$467
Earned Income Tax Credit (-)	\$0	(\$157)	(\$174)	(\$206)	(\$337)	(\$117)	(\$136)	(\$172)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$80)	(\$58)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$143)	(\$283)	(\$260)	(\$233)	(\$167)	(\$308)	(\$289)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.87	\$14.19	\$17.76	\$16.89	\$13.36	\$9.20 per adult	\$10.78 per adult	\$10.30 per adult
Monthly	\$1,561	\$2,497	\$3,126	\$2,973	\$2,352	\$3,240	\$3,796	\$3,626
Annual	\$18,731	\$29,967	\$37,511	\$35,681	\$28,219	\$38,876	\$45,556	\$43,511
Emergency Savings Fund (Monthly)	\$34	\$85	\$121	\$114	\$101	\$50	\$63	\$62

Table 34. The Self-Sufficiency Standard for Marion County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$561	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$221	\$335	\$441	\$505	\$585	\$521	\$618	\$679
Transportation	\$310	\$318	\$318	\$318	\$318	\$607	\$607	\$607
Health Care	\$147	\$412	\$422	\$430	\$459	\$466	\$475	\$483
Miscellaneous	\$124	\$237	\$322	\$296	\$241	\$298	\$374	\$347
Taxes	\$262	\$339	\$651	\$435	\$262	\$522	\$705	\$541
Earned Income Tax Credit (-)	\$0	(\$144)	(\$52)	(\$177)	(\$358)	(\$74)	(\$17)	(\$132)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$115)	(\$70)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$152)	(\$333)	(\$282)	(\$233)	(\$167)	(\$333)	(\$311)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.23	\$14.66	\$21.05	\$17.69	\$12.80	\$9.96 per adult	\$12.40 per adult	\$10.85 per adult
Monthly	\$1,624	\$2,581	\$3,704	\$3,113	\$2,254	\$3,505	\$4,365	\$3,818
Annual	\$19,494	\$30,972	\$44,454	\$37,352	\$27,043	\$42,054	\$52,384	\$45,812
Emergency Savings Fund (Monthly)	\$35	\$86	\$139	\$120	\$100	\$50	\$63	\$63

Table 35. The Self-Sufficiency Standard for Marlboro County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$510	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$216	\$329	\$432	\$496	\$574	\$512	\$606	\$666
Transportation	\$318	\$326	\$326	\$326	\$326	\$624	\$624	\$624
Health Care	\$194	\$586	\$597	\$605	\$634	\$640	\$650	\$658
Miscellaneous	\$124	\$254	\$339	\$313	\$258	\$316	\$392	\$365
Taxes	\$262	\$443	\$742	\$555	\$324	\$605	\$837	\$674
Earned Income Tax Credit (-)	\$0	(\$88)	\$0	(\$105)	(\$299)	(\$20)	\$0	(\$50)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$98)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$233)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.23	\$16.63	\$22.95	\$19.62	\$14.41	\$10.92 per adult	\$13.38 per adult	\$11.95 per adult
Monthly	\$1,625	\$2,927	\$4,039	\$3,454	\$2,536	\$3,843	\$4,711	\$4,206
Annual	\$19,495	\$35,123	\$48,471	\$41,447	\$30,426	\$46,121	\$56,534	\$50,467
Emergency Savings Fund (Monthly)	\$35	\$91	\$151	\$132	\$103	\$51	\$64	\$63

Table 36. The Self-Sufficiency Standard for Newberry County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$558	\$735	\$735	\$735	\$735	\$735	\$735	\$735
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$221	\$335	\$441	\$505	\$585	\$521	\$618	\$679
Transportation	\$298	\$306	\$306	\$306	\$306	\$583	\$583	\$583
Health Care	\$183	\$546	\$556	\$564	\$594	\$600	\$610	\$618
Miscellaneous	\$126	\$243	\$307	\$297	\$257	\$297	\$358	\$347
Taxes	\$270	\$349	\$460	\$439	\$319	\$512	\$590	\$544
Earned Income Tax Credit (-)	\$0	(\$130)	(\$141)	(\$172)	(\$303)	(\$79)	(\$93)	(\$130)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$95)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$163)	(\$307)	(\$285)	(\$235)	(\$167)	(\$333)	(\$311)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.41	\$15.15	\$18.65	\$17.81	\$14.28	\$9.87 per adult	\$11.37 per adult	\$10.87 per adult
Monthly	\$1,655	\$2,667	\$3,282	\$3,135	\$2,513	\$3,475	\$4,003	\$3,825
Annual	\$19,863	\$31,999	\$39,389	\$37,617	\$30,160	\$41,704	\$48,034	\$45,895
Emergency Savings Fund (Monthly)	\$36	\$88	\$128	\$121	\$103	\$50	\$63	\$63

Table 37. The Self-Sufficiency Standard for Oconee County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$512	\$674	\$674	\$674	\$674	\$674	\$674	\$674
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$216	\$328	\$431	\$494	\$572	\$510	\$604	\$664
Transportation	\$296	\$304	\$304	\$304	\$304	\$580	\$580	\$580
Health Care	\$183	\$546	\$556	\$564	\$594	\$600	\$610	\$618
Miscellaneous	\$121	\$236	\$300	\$290	\$249	\$289	\$350	\$340
Taxes	\$250	\$335	\$434	\$416	\$292	\$453	\$524	\$478
Earned Income Tax Credit (-)	\$0	(\$146)	(\$166)	(\$197)	(\$329)	(\$107)	(\$128)	(\$166)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$83)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$151)	(\$288)	(\$266)	(\$233)	(\$167)	(\$313)	(\$292)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.97	\$14.59	\$17.99	\$17.16	\$13.57	\$9.38 per adult	\$10.90 per adult	\$10.38 per adult
Monthly	\$1,578	\$2,569	\$3,166	\$3,020	\$2,389	\$3,303	\$3,836	\$3,655
Annual	\$18,935	\$30,823	\$37,993	\$36,242	\$28,666	\$39,635	\$46,029	\$43,855
Emergency Savings Fund (Monthly)	\$34	\$86	\$123	\$116	\$101	\$50	\$63	\$62

Table 38. The Self-Sufficiency Standard for Orangeburg County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$569	\$654	\$654	\$654	\$654	\$654	\$654	\$654
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$211	\$320	\$421	\$483	\$558	\$498	\$590	\$649
Transportation	\$305	\$314	\$314	\$314	\$314	\$599	\$599	\$599
Health Care	\$164	\$475	\$486	\$494	\$523	\$530	\$539	\$547
Miscellaneous	\$125	\$227	\$291	\$280	\$240	\$281	\$342	\$331
Taxes	\$266	\$301	\$416	\$383	\$258	\$392	\$454	\$437
Earned Income Tax Credit (-)	\$0	(\$168)	(\$193)	(\$228)	(\$362)	(\$136)	(\$167)	(\$199)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$125)	(\$68)	(\$58)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$137)	(\$268)	(\$243)	(\$233)	(\$164)	(\$292)	(\$272)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.32	\$13.80	\$17.25	\$16.32	\$12.69	\$8.86 per adult	\$10.38 per adult	\$9.94 per adult
Monthly	\$1,640	\$2,429	\$3,036	\$2,872	\$2,234	\$3,120	\$3,653	\$3,501
Annual	\$19,685	\$29,145	\$36,428	\$34,468	\$26,808	\$37,439	\$43,838	\$42,007
Emergency Savings Fund (Monthly)	\$35	\$84	\$117	\$109	\$100	\$50	\$63	\$62

Table 39. The Self-Sufficiency Standard for Pickens County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$686	\$783	\$783	\$783	\$783	\$783	\$783	\$783
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$237	\$361	\$474	\$543	\$629	\$561	\$664	\$730
Transportation	\$295	\$304	\$304	\$304	\$304	\$578	\$578	\$578
Health Care	\$186	\$556	\$567	\$575	\$604	\$611	\$620	\$628
Miscellaneous	\$140	\$266	\$351	\$326	\$272	\$327	\$403	\$377
Taxes	\$324	\$537	\$791	\$738	\$377	\$724	\$883	\$812
Earned Income Tax Credit (-)	\$0	(\$47)	\$0	(\$18)	(\$251)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$255)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.61	\$18.11	\$23.99	\$21.98	\$15.69	\$11.65 per adult	\$13.87 per adult	\$12.86 per adult
Monthly	\$1,868	\$3,188	\$4,222	\$3,868	\$2,761	\$4,099	\$4,884	\$4,526
Annual	\$22,418	\$38,253	\$50,662	\$46,412	\$33,135	\$49,194	\$58,604	\$54,314
Emergency Savings Fund (Monthly)	\$40	\$99	\$160	\$141	\$105	\$51	\$65	\$62

Table 40. The Self-Sufficiency Standard for Richland County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$858	\$975	\$975	\$975	\$975	\$975	\$975	\$975
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$255	\$387	\$509	\$583	\$675	\$602	\$713	\$784
Transportation	\$315	\$323	\$323	\$323	\$323	\$617	\$617	\$617
Health Care	\$197	\$598	\$608	\$616	\$645	\$652	\$661	\$669
Miscellaneous	\$162	\$294	\$380	\$355	\$302	\$358	\$435	\$410
Taxes	\$414	\$705	\$909	\$839	\$506	\$850	\$1,013	\$943
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$145)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$327)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.50	\$21.12	\$26.46	\$24.49	\$18.55	\$12.99 per adult	\$15.25 per adult	\$14.25 per adult
Monthly	\$2,200	\$3,717	\$4,656	\$4,310	\$3,265	\$4,571	\$5,366	\$5,016
Annual	\$26,404	\$44,610	\$55,875	\$51,717	\$39,182	\$54,850	\$64,397	\$60,195
Emergency Savings Fund (Monthly)	\$45	\$119	\$180	\$162	\$124	\$54	\$69	\$66

Table 41. The Self-Sufficiency Standard for Saluda County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$713	\$814	\$814	\$814	\$814	\$814	\$814	\$814
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$245	\$373	\$490	\$562	\$651	\$580	\$687	\$756
Transportation	\$296	\$304	\$304	\$304	\$304	\$579	\$579	\$579
Health Care	\$173	\$506	\$517	\$525	\$554	\$560	\$570	\$578
Miscellaneous	\$143	\$251	\$316	\$307	\$267	\$306	\$369	\$359
Taxes	\$333	\$410	\$539	\$498	\$360	\$539	\$665	\$632
Earned Income Tax Credit (-)	\$0	(\$103)	(\$100)	(\$135)	(\$267)	(\$54)	(\$42)	(\$80)
Child Care Tax Credit (-)	\$0	(\$63)	(\$105)	(\$110)	(\$91)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$311)	(\$255)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.81	\$16.11	\$19.76	\$18.83	\$15.27	\$10.33 per adult	\$12.06 per adult	\$11.55 per adult
Monthly	\$1,902	\$2,835	\$3,477	\$3,314	\$2,687	\$3,635	\$4,244	\$4,064
Annual	\$22,825	\$34,024	\$41,723	\$39,770	\$32,249	\$43,615	\$50,932	\$48,771
Emergency Savings Fund (Monthly)	\$41	\$88	\$135	\$128	\$104	\$51	\$63	\$63

Table 42. The Self-Sufficiency Standard for Spartanburg County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$679	\$795	\$795	\$795	\$795	\$795	\$795	\$795
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$224	\$340	\$447	\$513	\$594	\$529	\$627	\$689
Transportation	\$306	\$315	\$315	\$315	\$315	\$601	\$601	\$601
Health Care	\$181	\$538	\$548	\$556	\$585	\$592	\$601	\$609
Miscellaneous	\$139	\$264	\$349	\$323	\$269	\$325	\$401	\$375
Taxes	\$318	\$525	\$782	\$692	\$365	\$718	\$875	\$749
Earned Income Tax Credit (-)	\$0	(\$52)	\$0	(\$38)	(\$262)	\$0	\$0	(\$2)
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$104)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$245)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.50	\$17.91	\$23.80	\$21.44	\$15.40	\$11.58 per adult	\$13.78 per adult	\$12.59 per adult
Monthly	\$1,848	\$3,152	\$4,188	\$3,773	\$2,710	\$4,076	\$4,851	\$4,433
Annual	\$22,172	\$37,824	\$50,261	\$45,275	\$32,523	\$48,910	\$58,216	\$53,200
Emergency Savings Fund (Monthly)	\$40	\$97	\$158	\$140	\$105	\$50	\$65	\$62

Table 43. The Self-Sufficiency Standard for Sumter County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$641	\$793	\$793	\$793	\$793	\$793	\$793	\$793
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$227	\$345	\$454	\$521	\$602	\$537	\$636	\$700
Transportation	\$311	\$319	\$319	\$319	\$319	\$609	\$609	\$609
Health Care	\$191	\$575	\$586	\$594	\$623	\$630	\$639	\$647
Miscellaneous	\$137	\$269	\$354	\$328	\$274	\$330	\$406	\$380
Taxes	\$311	\$562	\$801	\$740	\$361	\$739	\$896	\$824
Earned Income Tax Credit (-)	\$0	(\$35)	\$0	(\$11)	(\$250)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$255)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.33	\$18.52	\$24.20	\$22.16	\$15.71	\$11.80 per adult	\$14.01 per adult	\$12.98 per adult
Monthly	\$1,818	\$3,259	\$4,259	\$3,900	\$2,765	\$4,154	\$4,932	\$4,570
Annual	\$21,815	\$39,106	\$51,107	\$46,804	\$33,183	\$49,850	\$59,181	\$54,842
Emergency Savings Fund (Monthly)	\$38	\$101	\$162	\$143	\$106	\$51	\$66	\$62

Table 44. The Self-Sufficiency Standard for Union County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$524	\$690	\$690	\$690	\$690	\$690	\$690	\$690
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$221	\$337	\$442	\$507	\$587	\$523	\$620	\$682
Transportation	\$297	\$306	\$306	\$306	\$306	\$583	\$583	\$583
Health Care	\$182	\$540	\$550	\$558	\$587	\$594	\$603	\$611
Miscellaneous	\$122	\$238	\$302	\$292	\$252	\$292	\$353	\$343
Taxes	\$257	\$346	\$438	\$425	\$301	\$473	\$549	\$503
Earned Income Tax Credit (-)	\$0	(\$140)	(\$159)	(\$188)	(\$320)	(\$97)	(\$115)	(\$153)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$120)	(\$88)	(\$55)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$157)	(\$292)	(\$270)	(\$233)	(\$167)	(\$320)	(\$299)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.11	\$14.80	\$18.17	\$17.38	\$13.82	\$9.55 per adult	\$11.07 per adult	\$10.57 per adult
Monthly	\$1,604	\$2,604	\$3,198	\$3,059	\$2,433	\$3,361	\$3,898	\$3,720
Annual	\$19,246	\$31,252	\$38,372	\$36,713	\$29,192	\$40,335	\$46,774	\$44,641
Emergency Savings Fund (Monthly)	\$35	\$86	\$125	\$118	\$102	\$50	\$63	\$62

Table 45. The Self-Sufficiency Standard for Williamsburg County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$494	\$651	\$651	\$651	\$651	\$651	\$651	\$651
Child Care	\$0	\$509	\$1,035	\$860	\$351	\$526	\$1,035	\$860
Food	\$235	\$357	\$469	\$538	\$622	\$555	\$657	\$723
Transportation	\$306	\$315	\$315	\$315	\$315	\$601	\$601	\$601
Health Care	\$187	\$559	\$570	\$577	\$607	\$613	\$623	\$631
Miscellaneous	\$122	\$239	\$304	\$294	\$255	\$295	\$357	\$347
Taxes	\$256	\$349	\$440	\$431	\$310	\$497	\$579	\$536
Earned Income Tax Credit (-)	\$0	(\$138)	(\$155)	(\$182)	(\$312)	(\$86)	(\$99)	(\$135)
Child Care Tax Credit (-)	\$0	(\$65)	(\$115)	(\$115)	(\$92)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$158)	(\$295)	(\$279)	(\$233)	(\$167)	(\$329)	(\$309)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.09	\$14.88	\$18.29	\$17.56	\$14.05	\$9.75 per adult	\$11.29 per adult	\$10.81 per adult
Monthly	\$1,600	\$2,619	\$3,220	\$3,091	\$2,473	\$3,431	\$3,974	\$3,804
Annual	\$19,203	\$31,424	\$38,635	\$37,091	\$29,674	\$41,174	\$47,685	\$45,647
Emergency Savings Fund (Monthly)	\$35	\$87	\$126	\$119	\$102	\$50	\$63	\$63

Table 46. The Self-Sufficiency Standard for York County, SC, 2020

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$869	\$991	\$991	\$991	\$991	\$991	\$991	\$991
Child Care	\$0	\$652	\$1,385	\$1,051	\$399	\$733	\$1,385	\$1,051
Food	\$250	\$381	\$500	\$574	\$664	\$592	\$701	\$771
Transportation	\$312	\$321	\$321	\$321	\$321	\$613	\$613	\$613
Health Care	\$182	\$540	\$551	\$559	\$588	\$595	\$604	\$612
Miscellaneous	\$161	\$288	\$375	\$350	\$296	\$352	\$429	\$404
Taxes	\$410	\$685	\$888	\$818	\$470	\$828	\$989	\$919
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$167)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$92)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$311)	(\$167)	(\$333)	(\$333)
SELF-SUFFICIENCY WAGE								
Hourly	\$12.42	\$20.69	\$26.01	\$24.03	\$17.95	\$12.75 per adult	\$15.00 per adult	\$14.00 per adult
Monthly	\$2,185	\$3,641	\$4,577	\$4,229	\$3,158	\$4,486	\$5,279	\$4,927
Annual	\$26,221	\$43,696	\$54,925	\$50,746	\$37,900	\$53,836	\$63,350	\$59,128
Emergency Savings Fund (Monthly)	\$45	\$115	\$177	\$159	\$120	\$54	\$68	\$65

TABLE C-1 Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks
One Adult, One Preschooler, and One School-Age Child: York County, SC 2020

	#1	#2	#3	#4	#5
	SOUTH CAROLINA MINIMUM WAGE	Food Preparers	Office Clerks	Assemblers and Fabricators	Heavy, Tractor- Trailer Drivers
HOURLY WAGE:	\$7.25	\$9.59	\$14.11	\$18.29	\$22.46
TOTAL MONTHLY INCOME:	\$1,276	\$1,688	\$2,483	\$3,219	\$3,953
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS					
Housing	\$991	\$991	\$991	\$991	\$991
Child Care	\$1,051	\$1,051	\$1,051	\$1,051	\$1,051
Food	\$574	\$574	\$574	\$574	\$574
Transportation	\$321	\$321	\$321	\$321	\$321
Health Care	\$559	\$559	\$559	\$559	\$559
Miscellaneous	\$350	\$350	\$350	\$350	\$350
Taxes	\$122	\$173	\$357	\$548	\$744
Tax Credits (-) *	\$0	(\$13)	(\$93)	(\$176)	(\$264)
TOTAL MONTHLY EXPENSES	\$3,967	\$4,004	\$4,109	\$4,217	\$4,324
SHORTFALL (-) or SURPLUS	(\$2,691)	(\$2,316)	(\$1,626)	(\$998)	(\$371)
WAGE ADEQUACY Total Income/Total Expenses	32%	42%	60%	76%	91%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS					
Housing	\$991	\$991	\$991	\$991	\$991
Child Care	\$52	\$52	\$95	\$121	\$173
Food	\$574	\$574	\$574	\$574	\$574
Transportation	\$321	\$321	\$321	\$321	\$321
Health Care	\$559	\$559	\$559	\$559	\$559
Miscellaneous	\$350	\$350	\$350	\$350	\$350
Taxes	\$122	\$173	\$357	\$548	\$744
Tax Credits (-) *	\$0	(\$13)	(\$93)	(\$176)	(\$264)
TOTAL MONTHLY EXPENSES	\$2,968	\$3,005	\$3,153	\$3,287	\$3,447
SHORTFALL (-) or SURPLUS	(\$1,692)	(\$1,317)	(\$670)	(\$68)	\$506
WAGE ADEQUACY Total Income/Total Expenses	43%	56%	79%	98%	115%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,920	\$5,725	\$3,715	\$1,856	\$1
Annual State EITC	\$0	\$0	\$0	\$0	\$0
Annual Federal CTC	\$1,922	\$2,663	\$2,800	\$2,800	\$2,028

* 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 portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is 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.

TABLE C-1 (CONTINUED) Impact of Work Supports on Wage Adequacy Compared to Earnings Benchmarks
One Adult, One Preschooler, and One School-Age Child: York County, SC 2020

	#1 SOUTH CAROLINA MINIMUM WAGE	#2 Food Preparers	#3 Office Clerks	#4 Assemblers and Fabricators	#5 Heavy, Tractor- Trailer Drivers
HOURLY WAGE:	\$7.25	\$9.59	\$14.11	\$18.29	\$22.46
TOTAL MONTHLY INCOME:	\$1,276.00	\$1,687.84	\$2,483.36	\$3,219.04	\$3,952.96
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$991	\$991	\$991	\$991	\$991
Child Care	\$52	\$52	\$95	\$121	\$173
Food	\$103	\$241	\$529	\$529	\$574
Transportation	\$321	\$321	\$321	\$321	\$321
Health Care	\$182	\$182	\$182	\$182	\$559
Miscellaneous	\$350	\$350	\$350	\$350	\$350
Taxes	\$122	\$173	\$357	\$548	\$744
Tax Credits (-) *	\$0	(\$13)	(\$93)	(\$176)	(\$264)
TOTAL MONTHLY EXPENSES	\$2,119	\$2,295	\$2,732	\$2,866	\$3,447
SHORTFALL (-) or SURPLUS	(\$843)	(\$607)	(\$249)	\$353	\$506
WAGE ADEQUACY Total Income/Total Expenses	60%	74%	91%	112%	115%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)					
MONTHLY COSTS					
Housing	\$383	\$506	\$745	\$966	\$991
Child Care	\$52	\$52	\$95	\$121	\$173
Food	\$103	\$241	\$529	\$529	\$574
Transportation	\$321	\$321	\$321	\$321	\$321
Health Care	\$182	\$182	\$182	\$182	\$559
Miscellaneous	\$350	\$350	\$350	\$350	\$350
Taxes	\$122	\$173	\$357	\$548	\$744
Tax Credits (-) *	\$0	(\$13)	(\$93)	(\$176)	(\$264)
TOTAL MONTHLY EXPENSES	\$1,512	\$1,811	\$2,486	\$2,841	\$3,447
SHORTFALL (-) or SURPLUS	(\$236)	(\$123)	(\$3)	\$378	\$506
WAGE ADEQUACY Total Income/Total Expenses	84%	93%	100%	113%	115%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,129	\$3,102	\$914	\$0	\$0
Annual Federal EITC	\$513	\$310	\$91	\$0	\$0
Annual Federal CTC	\$2,800	\$2,764	\$1,548	\$565	\$0

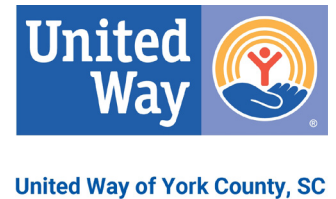
* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions is 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.

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.

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