United Way’s Focus on Financial Stability

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

Read the full report at www.UWASC.org

The Self-Sufficiency Standard

Q: What is the Self-Sufficiency Standard?

A: The Self-Sufficiency Standard defines the income working families need to meet their basic necessities without private or public assistance. The Standard is calculated for 152 different family types for each county or area in a state.

Q: How is the Self-Sufficiency Standard different from the official Federal Poverty Level (FPL)?

A: The Federal Poverty Level (FPL) is a four-decades-old calculation based on the cost of food, and assumes that food is one-third of a family's budget. By contrast, the Standard is based on the costs of all basic needs of a working family—food, housing, child care, health care, transportation, miscellaneous costs, plus taxes and tax credits. Unlike the FPL’s one-size-fits-all model, these costs vary, not just by the size of the family and number of children, but also by the age of the children. This is important as some costs, particularly child care, differ dramatically by age. Finally, while the FPL is the same no matter where one lives the Standard shows the variance for each county or area in a state.

Q: Where does the data come from?

A: Data has been pulled from scholarly and credible sources, that are updated annually; and are age and geographically-specific, where appropriate. Whenever available, the Standard uses government-calculated numbers of what is minimally adequate, such as the USDA food budgets based on nutrition requirements, or HUD’s Fair Market Rents for housing assistance. Basic costs for family types are calculated specifically for each South Carolina county.

Q: How is the Self-Sufficiency Standard being used?

A: The Standard has been used by government entities, advocates and service providers to assess and change policies and programs in a number of ways. Examples include: a benchmark for evaluation and program improvement; guideline for determining eligibility and need for services; counseling tool; and public education tool.

Check out more information about the costs of Self-Sufficiency in South Carolina
THE SELF-SUFFICIENCY STANDARD AT A GLANCE

HOW MUCH IS ENOUGH IN SOUTH CAROLINA?

THE SELF-SUFFICIENCY STANDARD DEFINED

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

HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY COUNTY

<table>
<thead>
<tr>
<th>County</th>
<th>Hourly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greenville</td>
<td>$12.49</td>
</tr>
<tr>
<td>Anderson</td>
<td>$18.43</td>
</tr>
</tbody>
</table>

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

Expenses = $3,541 per month

GREENWOOD COUNTY

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

GREENVILLE COUNTY

- 1 Adult: $9.48
- 1 Adult + 1 Preschooler: $15.67
- 1 Adult + 1 Preschooler + 1 School-age: $18.32
- 2 Adults + 1 Preschooler + 1 School-age: $10.90

To download the full report visit www.uwasc.org/self-sufficiency-standard