Wider Opportunities for Women

Written Testimony Submitted to the Subcommittee on Income Security and Family Support

Committee on Ways and Means
U.S. House of Representatives

Hearing on

Measuring Poverty in America
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Mr. Chairman, members of the Subcommittee, I am pleased to submit testimony to the Subcommittee on Income Security and Family Support of the Ways and Means Committee. I am Joan Kuriansky, Executive Director of Wider Opportunities for Women (WOW).

Policy makers and the public are increasingly asking why so many Americans come up short as they struggle to make ends meet. To answer that question and identify strategies to help these families, WOW launched the FESS Project in the mid 90's. During this period, WOW, piloted a new geographically-based measure of economic security, the Self-Sufficiency Standard,[1] to reflect the true costs of living for working families that is based on the realities of today's lifestyles. Today, the Self-Sufficiency Standard has been developed and is utilized in 35 states and the District of Columbia. It has been drawn on by other states and national organizations and think tanks[2] in their efforts to establish a more relevant and credible measure to use in making policy and program decisions. Recently WOW and its national research partner developed an income adequacy measure for seniors: the Elder Standard™ index[3] that will be in computed for the entire country by 2012.

Across America a growing number of working families and seniors are struggling to stretch their wages and savings to meet rising costs for basic necessities. At the same time, public assistance from federal, state and local resources are dwindling. These trends give new urgency to the question of economic independence beyond the poverty line. Although many of these families and seniors are not poor according to the official poverty measure, their incomes are inadequate to meet the most minimal needs. Today, WOW is working with organizations throughout the country to use the Self-Sufficiency Standard to help policy makers and individuals answer the question of how to *measure* the circumstances and obstacles facing low-income families trying to become economically self-sufficient.

The Self-Sufficiency Standard provides a conceptual framework as well as real numbers to address a range of policy issues: the kinds of jobs, education, training, work supports, retirement savings, and income assistance needed to make ends meet given the cost of living in particular local economies and depending on the composition of the family.

The Self-Sufficiency Standard serves as an alternative to the federal poverty level. Currently, the federal poverty level is used to guide a host of federal and state policies and to set eligibility thresholds. And it has inadvertently and inappropriately been interpreted to define income adequacy. This is damaging for a number of reasons, but perhaps one no greater than that the federal poverty level is a flawed measure, based on assumptions about costs and family structure that are completely out of date with the social and economic realities of today's families. For instance**,** the official poverty measure was developed in 1964 when there were many fewer single heads of household and many fewer mothers who worked outside the home and needed to pay for child care.

Why is the Federal Poverty Level (FPL) Inadequate?

The inability of the official federal poverty measure to give a realistic picture of what it takes to make a living in today's society has been well documented. We are pleased that the hearing today will shed additional light on the subject. WOW is particularly concerned about the following deficiencies inherent in the current federal poverty level (FPL): The measure:

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[1] The Standard was developed by Dr. Diana Pearce who was at that time Director of the Women and Poverty project at WOW. It was created as a geographically specific, family-type specific model. It is calculated for 70 different family types in each county in a given state.

[2] For instance , the National Center on Children and Poverty has drawn on the Self-Sufficiency Standard in the development of its matrix presented today,

[3] In the past two years, we have joined with the Gerontology Institute of the University of Massachusetts to develop a similar measure, the Elder Standard™ index that takes account of differences in health and housing status for persons aged 65 and over.

- Is based on the cost of a single item, food, not on a market basket of basic needs, and uses the false assumption that food represents one-third of a family's budget.[4]
- Is computed nationally, thus does not capture the wide range of housing and other cost differentials across the country;
- Uses the implicit demographic model of the two-parent family with a stay-at-home wife. Today the likely scenario is that both are parents working.
- Does not distinguish between those families in which the adults are employed and those in which the adults are not employed.
- Does not recognize the impact of care giving for children and does not take into account the age of children in a family.
- Assumes that if the family has one adult household member, that member does not work. In 2003, 69.8 percent of single mothers were in the labor force.
- Establishes an official poverty threshold that is also lower for elders, reflecting an inaccurate assumption that elders need less to live on than younger people.
- Does not vary by seniors' age, health, or life circumstances,

The Self-Sufficiency Standard: An Alternative to the FPL

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet its minimal basic needs *without public or private assistance.* The Standard is designed as a national measure, with a specific methodology that is tailored to the costs of each state and county within that state.
The Self-Sufficiency Standard:

- Assumes that all adults in the household work full-time and, thus, have work-related expenses such as taxes, transportation and child care when children are present.
- Assumes the employer provides employee and dependents' health insurance and uses average premiums and out-of-pocket expenses
- Distinguishes by family size and type. The Standard takes account of differing costs not only by family size and composition (as does the official poverty measure), but also by the ages of children. While food and health care costs are slightly lower for younger children, child care costs can be much higher, particularly for preschool children. The Standard contemplates 70 different family types establishing different categories for infants, preschooler, school-age children and teenagers.

Seven Categories of Expenses

The Standard measures seven categories of expenses using scholarly and credible federal and state data sources. The Standard does not rely on the cost of a single item, such as food, to establish a ratio against which to calculate the total family budget. The Self-Sufficiency Standard is based on the cost of each basic need by county – food, housing, health care, child care, transportation and taxes – determined independently using official and otherwise publicly available data.

The Self-Sufficiency Standard nets out all taxes, including state and local sales and use taxes, payroll tax, federal, state and local income taxes, along with the Earned Income Tax Credit, Child and Dependent Care Tax Credit and Child Tax Credit. After all taxes and basic needs are accounted for, we add 10 percent for miscellaneous expenses such as clothing, phone, and household goods.

This is a minimal amount and produces a bare bones budget that does not take into account entertainment, a vacation or eating out. It does include funds for one time purchases (e.g. furniture, appliances or a car)

[4] The findings of the Self-Sufficiency Standard suggest that, on average, food costs represent between 10 and 19 percent of the budget for one adult, a pre-schooler and an infant.

The Standard does not build in costs related to savings for a security deposit, down payment, emergencies, retirement and college or debt repayment that can be essential in today's economy.

Cost Components of the Self-Sufficiency Standard

To factor in actual costs, the Self-Sufficiency Standard uses such data as HUD's Fair Market Rent, the USDA Low-Cost Food Plan, and sub-state market rates for child care published by state welfare agencies. Transportation costs are figured using data from state and local transportation departments, the National Association of Insurance Commissioners, the American Automobile Association, and the IRS mileage allowance. Since families cannot be truly self-sufficient without health insurance, employer-sponsored coverage is assumed as the norm for full-time workers. For the family's health insurance premium and out-of-pocket costs, we rely largely on data from the Medical Expenditure Panel Survey (MEPS).[5]

The Real Cost of Living in One County: Seattle-King County, WA

For each state, county-by-county tables with 70 different family types show the cost of each basic budget item and the hourly, monthly and annual wage needed to achieve self-sufficiency. The following table is for King County, WA. In 2006, the State of Washington Self-Sufficiency Standard was $38,179 for a family of one parent, one infant and one preschooler, **more than double** the official poverty threshold of $15,735 for the same family.

2006 Self-Sufficiency Standard for Four Family Types King County (Seattle), Washington				
Monthly Costs	**One Adult**	**One Adult, One Preschooler**	**One Adult, One Preschooler, One School age**	**Two Adults, One Preschooler, One School age**
Housing	$764	$919	$919	$919
Child Care	$0	$815	$1,259	$1,259
Food	$212	$320	$478	$658
Transportation	$54	$54	$54	$108
Health Care	$83	$261	$278	$322
Miscellaneous	$111	$237	$299	$327
Taxes	$194	$462	$578	$550
Earned Income Tax Credit (-)	$0	$0	$0	$0
Child Care Tax Credit (-)	$0	-$60	-$100	-$100
Child Tax Credit (-)	$0	-$83	-$167	-$167
Self-Sufficiency Wage				
Hourly per adult	**$8.06**	**$16.62**	**$20.45**	**$11.01**
Monthly	**$1,418**	**$2,925**	**$3,599**	**$3,876**
Annually	**$17,014**	**$35,094**	**$43,185**	**$46,513**

[5] A complete discussion of data sources and methodology for the Self-Sufficiency Standard can be found on WOW's Website at: http://www.sixstrategies.org/includes/productlistinclude.cfm?strProductType=resource&searchType=type&strType=self-sufficiency%20standard and clicking the report for any state.

Coming Up Short

The Self-Sufficiency Standard helps illustrate the critical nature of federal programs under the jurisdiction of this committee, and others, as work supports – publicly funded income support and services that help fill the gap between a low wages and a level of self-sufficiency. In an examination of work supports in ten communities for a parent, one infant and one preschooler,[6] WOW found that welfare leavers' wages covered only 30 percent of the Self-Sufficiency Standard. A minimum wage job at $5.15 per hour brought the level to 34 percent. On average across the communities, a single mom had to work 3 full time minimum wage jobs at a time if she were to meet minimal basic needs.

When work supports are available and accessible, they can serve as a helpful bridge toward economic independence for working families. Earning $12 an hour and receiving child-care assistance can cover 88 percent of a parent's costs. At the same time, even when work supports are in place, many families still cannot make ends meet. Where you live makes a difference. How states package work supports can dramatically increase one's ability to make ends meet or make almost no difference at all.

How Many Live Below the Self-Sufficiency Standard?

Each year when the Census Bureau releases poverty data, as it will at the end of this month, analysts go to work crunching the numbers to tell us how many people of different racial, ethnic, age and household types are living on incomes no more than three times the cost of food. How much more relevant such analyses would be to policy makers if they told us how many people cannot make ends meet. Currently, demographic studies of self-sufficiency are available for California[7], Massachusetts[8], Colorado[9], and Connecticut using the Self-Sufficiency Standard.

In California, for example, about 30 percent of households do not have incomes to cover basic costs.[7] More than half of households with a child under the age of six have inadequate incomes, and one out of five households with two working adults cannot meet basic needs. In Colorado, one out of five households is below the Self-Sufficiency Standard.[9]

With census data and the Self-Sufficiency Standard, a comparison of poverty versus "self-sufficiency" can be made in each state. For example, according to the U.S. Census Bureau in 2005, 14.8 percent of New York State lives in poverty; below $15,735 for a family of three. The self-sufficiency standard for New York State shows that a family of three needs $39, 461 to make ends meet. Approximately, 28.5 percent of families from New York earn less than the median Self-Sufficiency Wage. This shows that almost 1 in 3 families in New York are living below a Self-Sufficiency Wage.[10]

Uses of the Self-Sufficiency Standard as an Alternative to the FPL

Today, more than 2,000 local and state agencies and a variety of organizations are part of WOW's national Family Economic Self Sufficiency network. FESS partners include workforce development

[6] *Coming Up Short: A Comparison of Wages and Work Supports in 10 American Communities,* Wider Opportunities for Women, 2006, http://wowonline.org/docs/dynamic-CTTA-43.pdf.

[7] "The Bottom Line: Setting the Real Standard for Bay Area Working Families", United Way of the Bay Area, September 2004 and "Overlooked and Undercounted", by Diana Pearce with Rachel Cassidy, Edited by Aimee Durfee and Maureen Golga, June 2003. Both reports are available at the National Development and Law Center website: http://www.nedlc.org

[8] "The Self-Sufficiency Standard: Where Families Stand", by Jean Bacon. Ph.D. and Laura Henze Russell with Diana Pearce, Ph.D., January 2000 and "Dudley Families First: A Framework for Economic Self-Sufficiency", by Jean Bacon. Ph.D. and Laura Henze Russell with Joan Tigne and Sheelah A. Feinberg, March 2005. Both reports are available at the Crittenton Women's Union website: http://www.liveworkthrive.org

[9] "Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado", by Diana Pearce, Ph.D., March 2007. View full report at Colorado Center for Law and Policy: http://www.cclponline.org./ccs/documents/CCLPBooklet_FINAL.pdf

[10] "2005 State Comparisons of Poverty and Self-Sufficiency", August 2006, Wider Opportunities for Women: (insert link)

boards, women's commissions, community action agencies, child advocates, job training programs, welfare rights groups, and state fiscal policy organizations. The have in common use of the Self-Sufficiency Standard framework to design, conduct, and advocate for programs and policies that move low-income families toward economic independence.

Self-Sufficiency Standard in Federal Legislation

The concept of self-sufficiency is embedded in several federal laws. Only recently, has it been recognized legislatively in a way that establishes the potential for its use as an outcome measure. The Carl D. Perkins Career and Technical Education Act of 2006 includes "self-sufficiency" in several sections. With these provisions in place there is truly muscle in the goal of encouraging states and localities to meet local programming and community needs while leading their students toward the goal of economic independence[11]. In the structuring of career and technical education programs, state and local policies can focus resources on preparing students for high-wage, high skill careers.

The most significant and most utilized Self-Sufficiency reference defines eligibility for intensive services under the federal Workforce Investment Act.[12] During the 2006 reauthorization process for WIA, the Senate passed legislation expanding the use of self-sufficiency in provisions relating to goals, client counseling, sector projects, and reporting. In addition, the bill offered a definition of self-sufficiency consistent with the standard used by WOW.

Additionally, WOW's Self-Sufficiency Standard is a recommended tool within federal program implementation including in the Community Service Block Grant program [13] and in the Family Self-Sufficiency (FSS) program of the Department of Housing and Urban Development. The FSS program helps low income families in public housing and the housing voucher program build assets and make progress toward self-sufficiency and homeownership. State and local level administrators of the program use the Self-Sufficiency Standard to define this goal for their families and gauge success.

State Legislation and Implementation

States have found their state-specific Self- Sufficiency Standard a valuable tool because of the county specific nature of the information. Many states have put Self-Sufficiency Standards to official use. In 1998, Connecticut became the first state to require the calculation of a self-sufficiency standard by law. In 2001, the state called for the measure to be recalculated biannually. Since then, Hawaii, Illinois and West Virginia have adopted a state self-sufficiency standard by state legislation. The Wyoming Governor's Planning Office supported development of a standard for the state and subsequently created an online Self-Sufficiency Calculator. Fourteen state Workforce Investment Boards[14] –have defined and implemented the concept of self-sufficiency for economic and workforce development purposes.

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[11] The term self-sufficiency is located in sections of the bill for additional indicators of performance, local plan for career and technical education, and local use of funds. The term is defined according to the WOW Standard in Perkins report language.

[12] Under WIA, One-Stop clients have access to services on a sequential basis: core, intensive and training services. Intensive services are the bridge between the programs offered within the One-Stop and the actual, hands-on training programs that can prepare workers for jobs. Under Sec. 134(d) (3) (A) (ii) workers in jobs not leading to self-sufficiency are eligible for intensive services. The law states that eligibility for intensive services includes those *"who are employed, but who are determined by a one-stop operator to be in need of such intensive services in order to obtain or retain employment that allows for self-sufficiency."* Federal regulations make clear that state or local workforce boards must set the criteria for determining whether employment leads to self-sufficiency

[13] The Office of Community Services with oversight of the Community Service Block Grant. The outcome evaluation of the Community Action Agencies, the ground level organization receiving CSBG funds, uses the Self-Sufficiency Standard to define and guide strategies for one of their six measures of success.

[14] Arizona, California, Connecticut, Illinois, Maine, Maryland, Massachusetts, Minnesota, Montana, Oregon, Pennsylvania, Washington, Wisconsin and Wyoming.

In 2003, 36 percent of *local* Workforce Investment Boards responding to a survey by the National Association of Workforce Boards and WOW reported using Self-Sufficiency Standards in various ways. One of the most common is to integrate the standard in an on-line Self-Sufficiency Calculator that enables caseworkers and the public to determine what a self-sufficient income is for a particular family. Plus, several of the calculators additionally allow the user to view occupations that can lead to that income level, identify sources of education and training for those skills, and see what public benefits for which they appear eligible to bridge the gap between an entry level job and economic stability. Self-sufficiency calculators are available in 9 states.[15]

Self-Sufficiency Calculators have a wide variety of uses besides counseling. The Seattle-King County Workforce Development Council uses the calculator as a tool to track individual progress for program evaluation (http://www.seakingwdc.org/). Early benchmarking data collected by caseworkers using the calculator indicates that 70 percent of those who reported zero income upon entry into the program had attained self-sufficiency wages after exiting. (Additional uses of the Standard and calculators can be found in Appendix I.)

Developing a Measure of Income Adequacy for Seniors

The Elder Economic Security Standard™ index, piloted in Massachusetts in 2006, uses similar data as the Family Economic Self-Sufficiency Standard. It differentiates, however, among individuals and couples who own their homes free and clear, those who rent and those who still hold mortgages. It also differentiates by health status – poor, good, and excellent. Included are premium and co-pay costs for Medicare Parts B, C and D and median out-of-pocket costs from the Medical Expenditure Panel Survey. Costs of home- and community-based long-term care are also included in the Elder Standard™ index. Elder Standard™ indexes are under development in California and Illinois, and will be calculated for the rest of the country by 2012.

Like policies and programs for working families, much of current policy and program design for low-income elders is based upon federal poverty thresholds. In the case of seniors the threshold is even lower than that designed for working families because the U.S. Department of Agriculture calculations assume that older adults have lower caloric requirements than younger adults. As a result, the official U.S. poverty thresholds are lower for adults 65 and older than for younger adults**.** Elders living alone are not considered officially poor unless they have $793 per year less than younger adults, and elder couples are not poor unless they have $1,328 per year less than younger couples.[16]

The Elder Standard™ index uses cost data from public federal and state sources that are comparable, geographically specific, easily accessible, and widely accepted. In areas where existing public data sources are not currently available, such as long-term care costs, we use a consistent methodology to derive comparable measures for costs.
The Elder Standard™ index:

- Measures basic living expenses for seniors (aged 65 and older) in the community (not in institutions, such as skilled nursing facilities or assisted living facilities).
- Measures costs for senior households to live independently (vs. living in intergenerational households).

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[15] California, Indiana, Illinois, New York, Pennsylvania, Washington, Wyoming, the District of Columbia and Colorado (in progress). See Appendix X for the website sites.

[16] The poverty guidelines are a second version of the federal poverty measure. Issued each year in the Federal Register by the Department of Health and Human Services, they are a simplification of the poverty thresholds for administrative uses, such as determining eligibility for certain federal programs. The federal poverty guidelines for 2006 are $9,800 for one-person households and $13,200 for two-person households. They are the same in 48 states and adjusted for living costs only in Alaska and Hawaii.

- Includes Medicare because seniors qualify for and receive it based on age, not income eligibility, making it nearly a universal program.
- Models costs for retired elders, who no longer face costs of working, such as payroll taxes and commuting to work.

The Elder Standard™ index, just like the Family Economic Self-Sufficiency Standard, measures costs in today's marketplace. Economic security implies that seniors can meet their basic needs without income-eligible public subsidies, such as food stamps, subsidized housing, Medicaid, or property tax help.

The table below illustrates the Elder Standard™ index using the U.S. cost data for four selected elder household types in good health: an individual elder homeowner who owns a home without a mortgage, an elder tenant in a market rate apartment, an elder couple who own their home without a mortgage, and an elder couple in a market rate apartment.

The Elder Economic Security Standard™ Index, US Average, 2006
Monthly Expenses for Selected Household Types

	Elder Person		Elder Couple	
Monthly Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Fair Market Rent 1BR	Owner w/o Mortgage	Fair Market Rent 1BR
Housing	$ 349	$ 655	$ 349	$ 655
Food	$ 206	$ 206	$ 378	$ 378
Transportation (Private Auto)	$ 276	$ 276	$ 337	$ 337
Health Care (Good Health)	$ 220	$ 220	$ 440	$ 440
Miscellaneous @ 20 percent	$ 210	$ 271	$ 301	$ 362
Elder Standard Per Month	**$ 1,261**	**$ 1,628**	**$ 1,805**	**$ 2,172**
Elder Standard Per Year	**$ 15,134**	**$ 19,541**	**$ 21,658**	**$ 26,064**

According to the Elder Standard™ index,a single elder homeowner without a mortgage and in good health needs at least $15,134 per year just to meet basic expenses. Three out of ten retired elders rely solely on Social Security. For this group of seniors, the average annual Social Security payment ($12,024 in 2006) provides only 79 percent of what a one-person elder homeowner without a mortgage needs and only 69 percent of the income needed by an elder renter ($19,541). Economic security is even further out of reach for women as 46 percent of all elderly women relied on Social Security for more than 90 percent of their income in 2004. With a federal poverty level of $9,800, many elders do not qualify for important low-income supports which could assist in close the income gap illustrated by the Elder Standard™ index.

Long-term care costs can nearly equal or more than double the costs of all other components in the Elder Standard™ index, leading to a severe financial impact on elders' budgets.

Conclusion

We salute Congressman McDermott for taking on the challenge of raising the issue of the inadequacy of the current federal poverty level. As a country we can not shy away from facing the facts of what it costs to live in the United States today. Although, in the short run, some will find it uncomfortable to acknowledge that more people are struggling to meet their daily costs of living, in the long term a new measure will lay the basis of sound policy and program development for the future. The incorporation of the Self-Sufficiency Standard in a wide range of policy, program, and direct service implementation in a critical mass of states reflects the fact that states and local governments are succeeding in using an alternative to the federal measure. We encourage the federal government to develop both a tool and a framework to guide federal policy that reflects a higher, more accurate measure of economic security at all stages of life. We stand ready with you to develop such a measure.

Appendix I
Examples of State Uses of the Self-Sufficiency Standard

Washington State
The Seattle-King County Workforce Development Council uses the Self-Sufficiency Standard as as a program evaluation benchmark (see http://www.seakingwdc.org/). Early benchmarking data using the calculator to track individual progress indicates that 70 percent of those who reported zero income upon entry into the program had attained self-sufficiency wages after exiting.[17]

California
The Women's Initiative for Self-Employment in San Francisco uses the Self-Sufficiency Standard with clients who are learning to start micro-businesses and uses the Standard to measure outcomes as clients complete the micro-enterprise training program. The Sacramento Employment and Training Agency (SETA), one of several WIBs across the state using the Standard, uses the Self-Sufficiency Standard as eligibility criteria, in their client financial assessments, and evaluation. The California State Legislature adopted a resolution in 2004 (SJR 15) that encouraged the federal government to study the benefits of using a self-sufficiency index similar the state's in place of the federal poverty measure.[18]

New York City
The Self-Sufficiency Calculator for New York City helps adults working or reentering the labor market identify the work supports they need to stay in the workforce. This tool is utilized by hundreds of case managers across the city. The calculator is a computer-based tool that screens and estimates work support benefits, including scenarios at different wage levels, allowing an individual to plan their budget along a path to economic security.

Alabama
Alabama Arise, a coalition of over 100 religious, community, and civic groups uses the cost estimates in the Alabama Standard to advocate for access to public transportation for low-income people, tax reform, and wage increases.

Georgia

The Women's Policy Group used the Georgia data to demonstrate the need for unemployment insurance reforms to benefit low-wage, part-time working women through research, public education, coalition-building.

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[17] Calculators can be found at **California:** http://www.nedlc.org/calcba.htm; **Indiana:** http://www.wdsi.org/calculator/; **Illinois:** http://www.ides.state.il.us/calculator/default.asp; **New York City:** www.wceca.org; **New York State, Erie County:** http://www.everywoman.org/sscalculator.html; **Pennsylvania:** http://www.pathwayspa.org; **Washington State, Seattle-King County:** www.seakingwdc.org; **Snohomish County:** http://www.worksourceonline.com/js/sscalc.html; **South Central Washington:** http://www.co.yakima.wa.us/e&t/ssc/sscmain.htm; **Wyoming:** http://www.wyomingworkforce.org/resources/ss_index.aspx; **Washington, D.C.** : http://www.dcmassc.org; **Colorado in development:** Contact mfarrell@cclponline.org

[18] "Using the California Self-Sufficiency Standard in Practice", by Aimee Durfee, Edited by Tse Ming Tam and Susie Suafai, September 2004. Available at: http://www.nedlc.org

Nevada
In Nevada, the Director of Human Resources & Welfare incorporated the Nevada Self-Sufficiency Standard into its needs projections. Additionally, the Director of Welfare has indicated the Standard in his recommendations around caseloads.

Maryland
The first statewide living wage enacted in Maryland was formulated based on data drawn the Self-Sufficiency Standard. Previous ordinances in Baltimore City, Prince Georges County, and Montgomery County led the way for this statewide passage.

Florida
The Human Services Coalition of Dade County used the Self-Sufficiency Standard to launch its Prosperity Campaign. The Prosperity Campaign connects low-wage workers to existing economic benefits programs available to them such as the Earned Income Tax Credit (EITC) and Childcare Tax Credit. HSC works with affiliated nonprofits in Miami-Dade and Broward counties to promote the Prosperity Campaign, offering free tax preparation services, economic benefit screenings and other services. In the first year, EITC revenues increased by 13 percent in Miami-Dade County.

Illinois
The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at: http://www.ides.state.il.us/calculator. This calculator demonstrates a family's self-sufficiency wage need and available work supports. Under its Workforce Investment Act, the Illinois Department of Employment Security included the Self-Sufficiency Standard as one of several workforce benchmarks for the state.

Pennsylvania
At the Philadelphia Workforce Investment Board**,** the Standard is used by clients to identify employment choices that provide adequate wages, job mobility, and employee benefits. At the Philadelphia Health Department/Division of Maternal Child and Family Health, the Standard is utilized to counsel mothers with infants returning to the workforce to make sound career choices based on wage adequacy. At Pennsylvania Housing Finance Agency, the Standard is utilized to provide supportive services to current housing residents to build awareness and increase access to financial resources.[19]

[19] "The Self-Sufficiency Standard for Pennsylvania", by Diana Pearce, May 2006. Available at: http://www.pathwayspa.org