

# **The Self-Sufficiency Standard for West Virginia 2009**

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# Table of Contents

Introduction	1
How the Self Sufficiency Standard is Calculated	2
Endnotes	7
The Cost of Living for Families in West Virginia	9
Map of West Virginia Counties by Level of Annual Self-Sufficiency Wage	10
<i><u>Tables:</u></i>	
The Self-Sufficiency Standard for Counties	13
Data Source	42

# Introduction

## Self-Sufficiency in West Virginia Without Public or Private Assistance or Subsidies

How much money is needed by families throughout West Virginia to sustain themselves independent of others? The information in this report provides a new measure of how much income is required for a family of a particular structure in a particular location to satisfactorily meet its fundamental needs without public or private assistance.

Although there have been different ways of quantifying poverty over the years, the most notable measuring stick has been the federal poverty measure. Over time, however, as the definition of what constitutes a family has changed, the federal poverty measure has remained the same. Families' needs for survival in the twenty-first century, compared to family necessities in 1960 when the federal measure was first implemented, have changed drastically. In addition, the federal poverty measure is the same for a family in Idaho as it is for a family in Maryland. While the federal measure has remained static over time, the data in this report provides a significant difference in the following areas:

The Self-Sufficiency Standard assumes that all adults work full-time and as a result, includes costs associated with employment.

The Standard takes into account that many expenses differ not only by family size and makeup, but also by the age of children.

The Standard incorporates regional and local variations in costs.

The Standard includes the net effect of taxes and tax credits.

The Standard is based on the costs of each basic need, determined independently, which allows each cost to increase at its own rate.

The resulting difference from these key components provides a measure for families that is not luxurious or comfortable, but not so low that it fails to adequately provide for a family. Self-sufficiency allows maintaining a standard of living that does not require choosing between basic necessities. The Standard is not endorsing an ideal of self-dependence in complete isolation. Community and governmental response to families struggling to attain sustainable wages should be encouraged as supportive of the goal of self-sufficiency.

## How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as consistent and accurate as possible, yet varied by geography and age, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology;
- from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually (or as soon as updates are available); and
- geographically and/or age-specific (where appropriate).

Thus, costs that rarely have regional variation are usually standardized, while costs that vary substantially, such as housing and child care, are calculated at the most geographically specific level available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined to incorporate these improvements. This results in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types in each of West Virginia's 55 counties. The 70 family types include all one-adult and two-adult families with up to three children. These types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers.<sup>1</sup> We have included the cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each West Virginia county in the Appendix. (The cost of each basic need and the Self-Sufficiency Wages for all 70 family types for each county are available from Workforce West Virginia at <http://www.workforcewv.org> *Workforce West Virginia Labor Market Information* and from the West Virginia Workforce Investment Council at <http://www.wvwic.org>.)

The components of the Self-Sufficiency Standard for West Virginia and the assumptions included in the calculations are described below.

**Housing:** The Standard uses the Fiscal Year 2007 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for every Metropolitan Statistical Area (MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMRs) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.<sup>2</sup> FMRs, which include utilities except telephone and cable, are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. In most cases, including West Virginia, the

FMR is set at the 40th percentile (meaning 40% of the housing in a given area is less expensive than the FMR, while 60% is more expensive).

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units,<sup>3</sup> families with one or two children require two bedrooms, and families with three children have three bedrooms.

**Child Care:** The Standard uses the most accurate information available that is recent and specific to geography, age and setting. The Family Support Act (in effect from 1988 until welfare reform in 1996) required states to provide child care at "market rate" for those needing it for employment and/or education and training. States were also required to conduct cost surveys to determine the "market rate" (defined as the 75th percentile) by setting, age, and geographical location (or use a statewide rate). Many states, including West Virginia, have continued to conduct (or commission) the surveys and to reimburse child care at this rate. For West Virginia, the Standard uses data from the West Virginia Child Care Market Rate Survey 2005, which has been calculated at the 75th, percentile and specified by facility type and age.<sup>4</sup>

The Standard defines "infants" as children under 3 years old, "preschoolers" as children 3-5 years old, "school-age children" as 6-12 years old, and "teenagers" as 13 years old and older. Because it is more common for very young children to be in family day care homes rather than centers,<sup>5</sup> the Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers fulltime. School-age children are assumed to receive part-time care in before- and after-school programs. Teenagers are not assumed to require child care; therefore, there are no child care costs.

**Food:** Although the Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp Program, the Standard uses the Low-Cost Food Plan for food costs.<sup>6</sup> Although both of these U.S. Department of Agriculture (USDA) diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. While it is about 25% higher than the Thrifty Food Plan, the Low-Cost Food Plan is a conservative estimate as it does not allow for any takeout, fast-food, or restaurant meals (although according to the Consumer Expenditure Survey, the average American family spends about 42% of its food budget on food prepared away from home<sup>7</sup>). Both the Low-Cost Food Plan and the Standard's budget calculations computed from the National Household Travel assume a single-person household is one adult male, while the single-parent household is one adult female.<sup>8</sup> A two-parent household is assumed to include one adult male and one adult female.

The food costs in the Standard are varied by the number and age of children and the number and gender of adults. Geographic differences in food costs are varied by using ACCRA's Cost of Living Index, calculated to be about 2% lower in West Virginia than the national average.<sup>9</sup>

**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. According to one study, if about 7% of the total public uses public transportation, that "translates" to about 30% of the low- and moderate income population.<sup>10</sup> In West Virginia, 1 % of all workers use public transportation;<sup>11</sup> therefore, we assume workers living in West Virginia use private transportation. If there are two adults in the family, we assume the family needs two cars, since it is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time.

Private transportation costs are based on the costs of owning and operating an average car (or two cars if there are two adults). The fixed costs of owning a car include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

To estimate fixed costs the Standard uses the Consumer Expenditure Survey amounts for families in the second quintile of income (those whose incomes are between the 20th, and 40th percentile), by region. The auto insurance premium is the average premium cost for West Virginia from a survey conducted by the National Association of Insurance Commissioners.<sup>12</sup> To estimate county variation, ratios were created based on 2004 premium rates from the four auto insurance companies with the largest market shares in West Virginia.<sup>13</sup>

For per-mile costs, driving cost data from the American Automobile Association is used.<sup>14</sup> The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. The commuting distance is computed from the *National Household Travel Survey*.<sup>15</sup> 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.

**Health Care:** Families cannot be truly self-sufficient without health insurance. Employer sponsored health insurance coverage is assumed in the Self-Sufficiency Standard as the norm for full-time workers. In fact, nationally, the majority (71 %) of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In West Virginia, 70% of individuals in households with a full-time worker have employer-sponsored coverage.<sup>16</sup>

We also assume that the full-time worker's employer pays 81% of the insurance premium for families (also 81% for the employee only), the current percent of coverage in West Virginia.<sup>17</sup> Yet as the cost of health insurance rises, employers shift more of that cost onto workers by paying a lower percentage of premiums and offering plans that provide less coverage. Thus, many workers do not have access to affordable health insurance coverage through their employers, and those who do not often must "do without."

Health care costs in the Standard include both the employee's share of insurance premiums plus additional out-of-pocket expenses, such as the co-payment, uncovered expenses (e.g., dental care and prescriptions), and the insurance deductible.

The cost of the health insurance premium is based on the average premium paid by West Virginia residents, according to the national Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Care Services Consumer Price Index. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index (see Data Sources: Health Insurance for references).

**Miscellaneous:** This expense category includes all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment. 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%.<sup>18</sup>

**Taxes:** Taxes include state sales tax, federal and state income taxes, and payroll taxes where applicable. West Virginia has a statewide sales tax of 6%.<sup>19</sup> In West Virginia, sales tax is also applied to groceries.<sup>20</sup> For the Self-Sufficiency Standard, sales taxes are calculated only on "miscellaneous" items, as one does not ordinarily pay tax on rent, child care, and so forth. 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. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

West Virginia state income taxes are calculated using the tax forms and instructions from the West Virginia State Tax Department. The state income tax calculation includes state specific deductions, exemptions, and tax credits.<sup>21</sup>

Although the federal income tax rate (15% on most income for the majority of family types) is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

**Earned Income Tax Credit (EITC):** The EITC, or as it is sometimes 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; that is, working adults may receive the tax credit whether or not they owe any federal taxes.

**Child Care Tax Credit (CCTC):** The federal CCTC is a 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" tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes receive little or no CCTC.

**Child Tax Credit (CTC):** The CTC is a "refundable" federal tax credit, like the EITC, that provides parents a deduction of up to \$1,000 for each child under 17 years old or 15% of earned income over \$10,750, whichever is less.

## Endnotes

<sup>1</sup> These 70 family types cover about 90% of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families.

<sup>2</sup> These costs are based on a survey of renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. For West Virginia, we created ratios (based on data from the National Low Income Housing Coalition's Local Area Low Income Housing Database) for four WV MSAs: Charleston, WV; Huntington-Ashland WV-KY-OH; Steubenville-Weirton OH-WV; and Wheeling WV-OH. The ratios for the eight counties within these four MSAs were then applied to the FMRs. *NLIHC Renter Households Data*.

<http://www.nlihc.org/research/lalhd/renterreport.pdf>.

<sup>3</sup> Because of the lack of availability of efficiencies (studio apartments) in some areas, and their very uneven quality, the Self-Sufficiency Standard uses one-bedroom units for the single-adult and childless couple.

<sup>4</sup> State of West Virginia Department of Family Services, Child Care Program.

*West Virginia Child Care Market Rate Survey 2005*. (2005 ratio applied to 2007 statewide data for counties.)

<sup>5</sup> Veum, J.R. & Gleason, P.M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. Note also that relative care (other than the parent) particularly for younger children and lower-income parents, accounts for a significant amount of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). Day care by relatives is usually but not always, in the relative's home, and is usually, though not always, paid. Thus relative care more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care. Capizzano, J., Adams, G & Sonenstien, F. (2000). Child care arrangements for children under five; Variation across states. *New federalism: National survey of America's families*. (Series B, No. B07). Washington, DC: the Urban Institute.

<sup>6</sup> Although the Standard does not follow the Food Stamps Program (which uses the Thrifty Food Plan), both the Standard and the Food Stamps Program use the most recent food costs as an annual average because the USDA does not produce annual averages for food costs. US Department of Agriculture, Center for Nutrition Policy and Promotion. *Official USDA Food Plans: Cost of food at home at four levels, US Average, May 2008*.

<http://www.cnpp.usda.gov/Publications/FoodPlans/2008/CostofFoodMay08.pdf>

<sup>7</sup> US Department of Labor, Bureau of Labor Statistics. (October 2008). *Consumer expenditures in 2006. Table 4. Size of consumer unit: Average annual expenditures and characteristics*.

(Report 1010). <http://www.bls.gov/cex/csxann06.pdf>.

<sup>8</sup> In this report, single-parents are referred to as "she" because 83% of one parent families are headed by females. Casper, L. & M., J (2001). *America's families and living arrangements: 2000*. (US Census Bureau, Current Population Reports, Series P20-537). Washington, DC: US Government Printing Office.

<sup>9</sup> *ACCRA Cost of Living Index: Grocery Costs*. (2008, January). The ACCRA Web site is <http://www.accra.org>. Food costs for West Virginia are taken from the Charleston grocery costs, which have been calculated as an average of the second and third quarter or at .95 of the national average. Note that although the ACCRA Cost of Living Index is generally intended for upper middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socioeconomic status.

<sup>10</sup> Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest US metropolitan areas*. Berkeley, CA: Institute of Urban and Regional Development, University of California.

<sup>11</sup> 2002 American Community Survey. *Means of transportation to work for workers 16 years and over. State comparison, sorted by public transportation.*  
[http://www.census.gov/Press-Release/www/2004/pubtrans\\_state.xls](http://www.census.gov/Press-Release/www/2004/pubtrans_state.xls)

<sup>12</sup> National Association of Insurance Commissioners (NAIC). (2004, September). *2001/2002 Auto insurance database report.* Average premiums and expenditures 1998-2002. NAIC Research Library.

<sup>13</sup> West Virginia Insurance Commission. 2005 West Virginia Annual Automobile Survey.  
[http://www.wvinsurance.gov/consumer/pdf/Auto\\_Survey.pdf](http://www.wvinsurance.gov/consumer/pdf/Auto_Survey.pdf)

<sup>14</sup> American Automobile Association. Your Driving Costs.  
<http://www.ouraaa.com/news/library/drivingcost/driving.html>

<sup>15</sup> U.S. Department of Transportation. National Household Travel Survey  
. <http://nhts.ornl.gov>

<sup>16</sup> Kaiser Family Foundation. State Health Facts Online. West Virginia: Nonelderly with Employer Coverage. Rate of Nonelderly with Employer Coverage by Employment Status, State Data 2006, <http://www.statehealthfacts.org>

<sup>17</sup> Kaiser Family Foundation. State Health Facts Online. Health cost and budgets. West Virginia: Average Annual cost of employment-based health insurance – single coverage, 2006, and West Virginia: Average Annual cost of employment – based health insurance – family coverage, 2006. <http://www.statehealthfacts.org>

<sup>18</sup> Citro & Michael, op.cit.

<sup>19</sup> West Virginia Department of Revenue, State Tax Department. Important Notice West Virginia Sales and Use Tax Changes for the Year 2004. <http://www.wvtax.gov/tsdPublications.html>

<sup>20</sup> Federation of Tax Administrators. Comparison of State and Local Retail Sales Taxes.  
[http://www.taxadmin.org/fta/rate/sl\\_sales.html](http://www.taxadmin.org/fta/rate/sl_sales.html)

## The Cost of Living for Families in West Virginia

The Self-Sufficiency Standard varies by family type and geographic location; therefore, the amount of money needed by a family to be considered economically self-sufficient depends upon family size and composition, the age of children, and where the family resides.

In the following example, Kanawha County is broken down into four selected family types: One adult; one adult, one preschooler; one adult, one preschooler, one school age; and two adults, one preschooler, one school age.

Monthly costs are then broken out by component, and include housing, child care, food, transportation, health care, miscellaneous, and taxes. For those families with children, earned income tax credits, child care tax credits, and child tax credits are provided.

According to the Self-Sufficiency Standard, one adult residing in Kanawha County and working full-time must earn \$8.77 an hour to be considered self-sufficient. The adult's monthly expenses and the percent of the total budget of these expenses are then provided. Housing costs, including utilities except telephone, is calculated at \$509 per month for one working adult in Kanawha County. This cost is calculated at 33 percent of total budget. Food costs excluding all food prepared outside the home is calculated at \$215 a month, or 14 percent of the monthly budget. Transportation costs, which include insurance, license, registration, taxes, repairs, monthly payments, and finance charges on a private vehicle, are calculated at \$366 a month. The cost of health care (employer-sponsored health insurance coverage is assumed in the Standard), miscellaneous (including clothing), and taxes is also explored.

These monthly costs are then calculated for three other family types. Because these remaining family types contain a child or children, child-care costs have been added to other monthly expenses.

**Table 2  
The Self-Sufficiency Standard for Charleston, WV MSA, 2009  
Kanawha County**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One School age		Two Adults, One Preschooler, One School age	
	Costs	% of Total	Costs	% of Total	Costs	% of Total	Costs	% of Total
Housing	\$ 509	33%	\$ 636	27%	\$ 636	22%	\$ 636	17%
Child Care	\$ -	0%	\$ 437	19%	\$ 732	26%	\$ 732	20%
Food	\$ 215	14%	\$ 338	14%	\$ 513	18%	\$ 728	19%
Transportation	\$ 366	24%	\$ 376	16%	\$ 376	13%	\$ 742	20%
Health Care	\$ 119	8%	\$ 214	9%	\$ 238	8%	\$ 288	8%
Miscellaneous	\$ 121	8%	\$ 200	9%	\$ 250	9%	\$ 313	8%
Taxes	\$ 213	14%	\$ 389	17%	\$ 505	18%	\$ 636	17%
Earned Income Tax Credit (-)	\$ -	0%	-\$91	-4%	-\$85	-3%	-\$54	-1%
Child Care Tax Credit (-)	\$ -	0%	-\$73	-3%	-\$130	-5%	-\$105	-3%
Child Tax Credit (-)	\$ -	0%	-\$83	-4%	-\$167	-6%	-\$167	-4%
Total Percent		100%		100%		100%		100%
Self-Sufficiency Wage								
-Hourly	\$8.77		\$13.31		\$16.30		\$10.65	per adult***
-Monthly	\$1,543		\$2,343		\$2,868		\$3,750	combined***
-Annual	\$18,515		\$28,114		\$34,420		\$44,995	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state and city income taxes (including state tax credits except state EITC) and payroll 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.



**Appendix:**

**The Self-Sufficiency Standard for  
Selected Family Types, West Virginia**

**The Self-Sufficiency Standard for  
Barbour County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	434	540	540	540	540	707	540	540
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	112	186	187	240	200	302	302	294
<i>Taxes</i>	195	358	360	483	398	626	610	593
<i>Earned Income Tax Credit (-)</i>	0	-115	-115	-106	-200	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.12	\$12.11	\$12.15	\$15.48	\$12.25	\$19.99	\$10.25	\$9.91
							per adult	per adult
<i>-Monthly</i>	\$1,430	\$2,131	\$2,138	\$2,725	\$2,155	\$3,518	\$3,606	\$3,487
							combined	combined
<i>-Annual</i>	\$17,160	\$25,568	\$25,660	\$32,701	\$25,866	\$42,213	\$43,276	\$41,847
							combined	combined

**The Self-Sufficiency Standard for  
Berkeley County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	602	723	723	723	723	967	723	723
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	129	204	204	258	217	328	320	311
<i>Taxes</i>	230	397	399	522	438	692	650	632
<i>Earned Income Tax Credit (-)</i>	0	-84	-83	-65	-159	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-125	-70	-150	-105	-105
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$9.34	\$13.63	\$13.67	\$17.08	\$13.83	\$22.04	\$10.91	\$10.59
							per adult	per adult
<i>-Monthly</i>	\$1,644	\$2,399	\$2,407	\$3,006	\$2,434	\$3,878	\$3,842	\$3,726
							combined	combined
<i>-Annual</i>	\$19,728	\$28,788	\$28,881	\$36,072	\$29,207	\$46,540	\$46,103	\$44,716
							combined	combined

**The Self-Sufficiency Standard for Boone County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	456	540	540	540	540	668	540	540
<i>Child Care</i>	0	461	386	847	310	1,157	847	696
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	116	192	185	244	207	308	307	299
<i>Taxes</i>	202	371	357	491	414	640	621	605
<i>Earned Income Tax Credit (-)</i>	0	-105	-117	-98	-184	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.37	\$12.64	\$12.05	\$15.82	\$12.88	\$20.43	\$10.43	\$10.14
							per adult	per adult
<i>-Monthly</i>	\$1,473	\$2,224	\$2,120	\$2,784	\$2,266	\$3,595	\$3,672	\$3,569
							combined	combined
<i>-Annual</i>	\$17,679	\$26,689	\$25,445	\$33,407	\$27,194	\$43,141	\$44,058	\$42,824
							combined	combined

**The Self-Sufficiency Standard for Braxton County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	434	540	540	540	540	707	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	113	185	186	237	199	298	301	293
<i>Taxes</i>	197	356	358	476	398	616	605	590
<i>Earned Income Tax Credit (-)</i>	0	-118	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.21	\$12.00	\$12.09	\$15.22	\$12.21	\$19.65	\$10.17	\$9.87
							per adult	per adult
<i>-Monthly</i>	\$1,444	\$2,112	\$2,128	\$2,678	\$2,149	\$3,458	\$3,581	\$3,473
							combined	combined
<i>-Annual</i>	\$17,332	\$25,345	\$25,532	\$32,140	\$25,791	\$41,499	\$42,972	\$41,671
							combined	combined

**The Self-Sufficiency Standard for  
Brooke County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	468	577	577	577	577	721	577	577
<i>Child Care</i>	0	411	409	820	266	1,086	820	675
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	361	371	371	371	371	371	732	732
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	116	190	191	245	205	306	307	300
<i>Taxes</i>	204	367	369	492	411	634	621	607
<i>Earned Income Tax Credit (-)</i>	0	-108	-107	-96	-187	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.42	\$12.48	\$12.53	\$15.87	\$12.77	\$20.25	\$10.43	\$10.16
							per adult	per adult
<i>-Monthly</i>	\$1,482	\$2,197	\$2,205	\$2,792	\$2,248	\$3,564	\$3,672	\$3,577
							combined	combined
<i>-Annual</i>	\$17,790	\$26,364	\$26,456	\$33,508	\$26,972	\$42,772	\$44,058	\$42,919
							combined	combined

**The Self-Sufficiency Standard for  
Cabell County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	485	582	582	582	582	718	582	582
<i>Child Care</i>	0	343	454	797	222	1,019	797	676
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	745	745
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	119	185	196	244	202	299	307	302
<i>Taxes</i>	209	355	381	490	404	620	620	611
<i>Earned Income Tax Credit (-)</i>	0	-118	-97	-98	-195	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-78	-75	-140	-75	-180	-120	-120
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.60	\$11.99	\$13.01	\$15.76	\$12.47	\$19.77	\$10.41	\$10.23
							per adult	per adult
<i>-Monthly</i>	\$1,513	\$2,110	\$2,289	\$2,774	\$2,194	\$3,480	\$3,664	\$3,601
							combined	combined
<i>-Annual</i>	\$18,158	\$25,319	\$27,469	\$33,291	\$26,330	\$41,758	\$43,973	\$43,215
							combined	combined

**The Self-Sufficiency Standard for  
Calhoun County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	469	569	569	569	569	739	569	569
<i>Child Care</i>	0	433	386	819	266	1,085	819	652
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	192	188	244	205	308	307	298
<i>Taxes</i>	205	372	363	492	411	640	621	602
<i>Earned Income Tax Credit (-)</i>	0	-105	-112	-97	-188	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.47	\$12.64	\$12.29	\$15.83	\$12.74	\$20.42	\$10.43	\$10.08
							per adult	per adult
<i>-Monthly</i>	\$1,490	\$2,225	\$2,163	\$2,786	\$2,243	\$3,594	\$3,673	\$3,549
							combined	combined
<i>-Annual</i>	\$17,884	\$26,705	\$25,959	\$33,433	\$26,914	\$43,125	\$44,074	\$42,586
							combined	combined

**The Self-Sufficiency Standard for  
Clay County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	509	636	636	636	636	810	636	636
<i>Child Care</i>	0	456	409	865	229	1,094	865	638
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	121	201	197	256	208	316	319	303
<i>Taxes</i>	213	391	383	516	417	659	648	614
<i>Earned Income Tax Credit (-)</i>	0	-89	-96	-71	-181	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-125	-70	-158	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.77	\$13.41	\$13.07	\$16.85	\$13.01	\$21.07	\$10.88	\$10.28
							per adult	per adult
<i>-Monthly</i>	\$1,543	\$2,360	\$2,301	\$2,966	\$2,289	\$3,708	\$3,829	\$3,619
							combined	combined
<i>-Annual</i>	\$18,515	\$28,323	\$27,606	\$35,589	\$27,473	\$44,498	\$45,947	\$43,426
							combined	combined

**The Self-Sufficiency Standard for  
Doddridge County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	474	560	560	560	560	674	560	560
<i>Child Care</i>	0	433	386	819	266	1,085	819	652
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	116	190	186	242	203	300	304	295
<i>Taxes</i>	204	367	359	487	406	622	614	595
<i>Earned Income Tax Credit (-)</i>	0	-108	-115	-102	-192	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.42	\$12.48	\$12.12	\$15.65	\$12.55	\$19.84	\$10.32	\$9.95
							per adult	per adult
<i>-Monthly</i>	\$1,483	\$2,196	\$2,134	\$2,755	\$2,210	\$3,493	\$3,632	\$3,503
							combined	combined
<i>-Annual</i>	\$17,791	\$26,349	\$25,604	\$33,055	\$26,515	\$41,912	\$43,580	\$42,038
							combined	combined

**The Self-Sufficiency Standard for  
Fayette County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	451	540	540	540	540	668	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	743	743
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	185	186	238	199	294	301	293
<i>Taxes</i>	201	356	358	476	398	608	606	590
<i>Earned Income Tax Credit (-)</i>	0	-117	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-173	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.34	\$12.01	\$12.09	\$15.23	\$12.22	\$19.32	\$10.18	\$9.87
							per adult	per adult
<i>-Monthly</i>	\$1,467	\$2,114	\$2,128	\$2,680	\$2,150	\$3,400	\$3,583	\$3,474
							combined	combined
<i>-Annual</i>	\$17,609	\$25,362	\$25,541	\$32,159	\$25,800	\$40,800	\$42,991	\$41,689
							combined	combined

**The Self-Sufficiency Standard for  
Gilmer County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	434	540	540	540	540	707	540	540
<i>Child Care</i>	0	433	386	819	266	1,085	819	652
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	112	188	184	240	201	304	302	293
<i>Taxes</i>	195	363	355	483	402	629	609	591
<i>Earned Income Tax Credit (-)</i>	0	-112	-119	-106	-197	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.12	\$12.29	\$11.95	\$15.48	\$12.38	\$20.09	\$10.24	\$9.88
							per adult	per adult
<i>-Monthly</i>	\$1,430	\$2,163	\$2,104	\$2,724	\$2,179	\$3,536	\$3,605	\$3,477
							combined	combined
<i>-Annual</i>	\$17,160	\$25,955	\$25,249	\$32,685	\$26,146	\$42,436	\$43,260	\$41,721
							combined	combined

**The Self-Sufficiency Standard for  
Grant County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	544	611	611	611	611	800	611	611
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	123	193	193	247	206	311	309	300
<i>Taxes</i>	217	372	374	497	413	647	624	606
<i>Earned Income Tax Credit (-)</i>	0	-104	-103	-91	-185	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-158	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.91	\$12.68	\$12.72	\$16.07	\$12.84	\$20.70	\$10.47	\$10.15
							per adult	per adult
<i>-Monthly</i>	\$1,568	\$2,231	\$2,239	\$2,828	\$2,260	\$3,642	\$3,687	\$3,572
							combined	combined
<i>-Annual</i>	\$18,813	\$26,774	\$26,866	\$33,933	\$27,117	\$43,710	\$44,246	\$42,866
							combined	combined

**The Self-Sufficiency Standard for  
Greenbrier County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	488	540	540	540	540	649	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	743	743
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	119	185	186	238	199	292	301	293
<i>Taxes</i>	209	356	358	476	398	604	606	590
<i>Earned Income Tax Credit (-)</i>	0	-117	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-173	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.61	\$12.01	\$12.09	\$15.23	\$12.22	\$19.18	\$10.18	\$9.87
							per adult	per adult
<i>-Monthly</i>	\$1,516	\$2,114	\$2,128	\$2,680	\$2,150	\$3,375	\$3,583	\$3,474
							combined	combined
<i>-Annual</i>	\$18,193	\$25,362	\$25,541	\$32,159	\$25,800	\$40,499	\$42,991	\$41,689
							combined	combined

**The Self-Sufficiency Standard for  
Hampshire County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	568	749	749	749	749	1,034	749	749
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	125	206	207	261	220	334	322	313
<i>Taxes</i>	223	403	404	528	443	715	657	638
<i>Earned Income Tax Credit (-)</i>	0	-80	-79	-59	-154	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-70	-70	-125	-68	-150	-105	-105
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$9.09	\$13.86	\$13.91	\$17.31	\$14.07	\$22.59	\$11.01	\$10.69
							per adult	per adult
<i>-Monthly</i>	\$1,599	\$2,440	\$2,448	\$3,047	\$2,476	\$3,975	\$3,877	\$3,761
							combined	combined
<i>-Annual</i>	\$19,191	\$29,278	\$29,379	\$36,558	\$29,713	\$47,704	\$46,520	\$45,134
							combined	combined

**The Self-Sufficiency Standard for  
Hancock County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	468	577	577	577	577	721	577	577
<i>Child Care</i>	0	411	409	820	266	1,086	820	675
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	361	371	371	371	371	371	732	732
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	116	190	191	245	205	306	307	300
<i>Taxes</i>	204	367	369	492	411	634	621	607
<i>Earned Income Tax Credit (-)</i>	0	-108	-107	-96	-187	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.42	\$12.48	\$12.53	\$15.87	\$12.77	\$20.25	\$10.43	\$10.16
							per adult	per adult
<i>-Monthly</i>	\$1,482	\$2,197	\$2,205	\$2,792	\$2,248	\$3,564	\$3,672	\$3,577
							combined	combined
<i>-Annual</i>	\$17,790	\$26,364	\$26,456	\$33,508	\$26,972	\$42,772	\$44,058	\$42,919
							combined	combined

**The Self-Sufficiency Standard for  
Hardy County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	544	611	611	611	611	800	611	611
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	123	193	193	247	206	311	309	300
<i>Taxes</i>	217	372	374	497	413	647	624	606
<i>Earned Income Tax Credit (-)</i>	0	-104	-103	-91	-185	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-158	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.91	\$12.68	\$12.72	\$16.07	\$12.84	\$20.70	\$10.47	\$10.15
							per adult	per adult
<i>-Monthly</i>	\$1,568	\$2,231	\$2,239	\$2,828	\$2,260	\$3,642	\$3,687	\$3,572
							combined	combined
<i>-Annual</i>	\$18,813	\$26,774	\$26,866	\$33,933	\$27,117	\$43,710	\$44,246	\$42,866
							combined	combined

**The Self-Sufficiency Standard for  
Harrison County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	464	557	557	557	557	698	557	557
<i>Child Care</i>	0	433	386	819	266	1,085	819	652
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	190	186	242	203	303	304	295
<i>Taxes</i>	201	367	358	486	406	627	613	595
<i>Earned Income Tax Credit (-)</i>	0	-109	-116	-102	-193	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.35	\$12.45	\$12.10	\$15.63	\$12.53	\$20.02	\$10.31	\$9.94
							per adult	per adult
<i>-Monthly</i>	\$1,469	\$2,191	\$2,129	\$2,751	\$2,205	\$3,524	\$3,628	\$3,499
							combined	combined
<i>-Annual</i>	\$17,633	\$26,294	\$25,549	\$33,007	\$26,458	\$42,292	\$43,532	\$41,990
							combined	combined

**The Self-Sufficiency Standard for  
Jackson County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	469	569	569	569	569	739	569	569
<i>Child Care</i>	0	456	409	865	229	1,094	865	638
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	364	374	374	374	374	374	737	737
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	194	190	249	201	309	312	296
<i>Taxes</i>	204	376	368	501	402	641	631	598
<i>Earned Income Tax Credit (-)</i>	0	-101	-108	-87	-197	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-73	-165	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.45	\$12.82	\$12.48	\$16.21	\$12.38	\$20.47	\$10.60	\$10.01
							per adult	per adult
<i>-Monthly</i>	\$1,487	\$2,256	\$2,197	\$2,853	\$2,179	\$3,602	\$3,732	\$3,524
							combined	combined
<i>-Annual</i>	\$17,843	\$27,068	\$26,360	\$34,237	\$26,152	\$43,228	\$44,790	\$42,282
							combined	combined

**The Self-Sufficiency Standard for  
Jefferson County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	642	731	731	731	731	1,067	731	731
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	133	205	205	259	218	338	321	312
<i>Taxes</i>	239	399	400	524	439	726	652	634
<i>Earned Income Tax Credit (-)</i>	0	-83	-82	-63	-157	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-70	-70	-125	-70	-150	-105	-105
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$9.64	\$13.71	\$13.76	\$17.15	\$13.90	\$22.86	\$10.94	\$10.62
							per adult	per adult
<i>-Monthly</i>	\$1,697	\$2,413	\$2,421	\$3,018	\$2,446	\$4,023	\$3,853	\$3,737
							combined	combined
<i>-Annual</i>	\$20,359	\$28,961	\$29,053	\$36,220	\$29,355	\$48,277	\$46,231	\$44,845
							combined	combined

**The Self-Sufficiency Standard for  
Kanawha County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	509	636	636	636	636	810	636	636
<i>Child Care</i>	0	456	437	893	295	1,188	893	732
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	121	201	200	258	215	325	322	313
<i>Taxes</i>	213	391	389	523	432	683	655	636
<i>Earned Income Tax Credit (-)</i>	0	-89	-91	-64	-166	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-125	-70	-158	-105	-105
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.77	\$13.41	\$13.31	\$17.10	\$13.59	\$21.80	\$10.98	\$10.65
							per adult	per adult
<i>-Monthly</i>	\$1,543	\$2,360	\$2,343	\$3,010	\$2,392	\$3,836	\$3,866	\$3,750
							combined	combined
<i>-Annual</i>	\$18,515	\$28,323	\$28,114	\$36,118	\$28,698	\$46,036	\$46,397	\$44,995
							combined	combined

**The Self-Sufficiency Standard for  
Lewis County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	461	540	540	540	540	677	540	540
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	186	187	240	200	299	302	294
<i>Taxes</i>	201	358	360	483	398	620	610	593
<i>Earned Income Tax Credit (-)</i>	0	-115	-115	-106	-200	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.33	\$12.11	\$12.15	\$15.48	\$12.25	\$19.76	\$10.25	\$9.91
							per adult	per adult
<i>-Monthly</i>	\$1,465	\$2,131	\$2,138	\$2,725	\$2,155	\$3,478	\$3,606	\$3,487
							combined	combined
<i>-Annual</i>	\$17,586	\$25,568	\$25,660	\$32,701	\$25,866	\$41,738	\$43,276	\$41,847
							combined	combined

**The Self-Sufficiency Standard for  
Lincoln County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	509	636	636	636	636	810	636	636
<i>Child Care</i>	0	461	386	847	310	1,157	847	696
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	121	202	195	254	216	322	317	309
<i>Taxes</i>	213	393	378	512	435	674	644	628
<i>Earned Income Tax Credit (-)</i>	0	-88	-100	-75	-163	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-125	-70	-158	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.77	\$13.45	\$12.88	\$16.70	\$13.72	\$21.55	\$10.81	\$10.50
							per adult	per adult
<i>-Monthly</i>	\$1,543	\$2,368	\$2,266	\$2,938	\$2,415	\$3,792	\$3,805	\$3,696
							combined	combined
<i>-Annual</i>	\$18,515	\$28,410	\$27,194	\$35,262	\$28,978	\$45,509	\$45,659	\$44,357
							combined	combined

**The Self-Sufficiency Standard for  
Logan County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	457	540	540	540	540	664	540	540
<i>Child Care</i>	0	461	386	847	310	1,157	847	696
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	378	388	388	388	388	388	766	766
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	193	187	245	208	309	310	302
<i>Taxes</i>	205	374	360	494	417	642	627	611
<i>Earned Income Tax Credit (-)</i>	0	-103	-115	-95	-182	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.47	\$12.74	\$12.15	\$15.92	\$12.98	\$20.49	\$10.52	\$10.23
							per adult	per adult
<i>-Monthly</i>	\$1,490	\$2,242	\$2,138	\$2,802	\$2,285	\$3,606	\$3,703	\$3,600
							combined	combined
<i>-Annual</i>	\$17,883	\$26,902	\$25,657	\$33,627	\$27,414	\$43,268	\$44,441	\$43,202
							combined	combined

**The Self-Sufficiency Standard for  
McDowell County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	466	540	540	540	540	737	540	540
<i>Child Care</i>	0	433	431	864	266	1,130	864	697
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	378	388	388	388	388	388	766	766
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	118	191	191	247	203	313	311	302
<i>Taxes</i>	207	368	369	498	407	653	631	611
<i>Earned Income Tax Credit (-)</i>	0	-108	-107	-91	-191	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-73	-158	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.53	\$12.50	\$12.54	\$16.07	\$12.58	\$20.88	\$10.60	\$10.23
							per adult	per adult
<i>-Monthly</i>	\$1,502	\$2,200	\$2,208	\$2,829	\$2,214	\$3,675	\$3,731	\$3,601
							combined	combined
<i>-Annual</i>	\$18,025	\$26,394	\$26,494	\$33,950	\$26,571	\$44,096	\$44,774	\$43,217
							combined	combined

**The Self-Sufficiency Standard for  
Marion County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	492	591	591	591	591	707	591	591
<i>Child Care</i>	0	433	431	864	266	1,130	864	697
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	719	719
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	118	193	194	250	206	308	312	302
<i>Taxes</i>	207	374	375	504	413	640	632	612
<i>Earned Income Tax Credit (-)</i>	0	-103	-102	-84	-185	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-165	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.55	\$12.74	\$12.78	\$16.32	\$12.84	\$20.43	\$10.62	\$10.25
							per adult	per adult
<i>-Monthly</i>	\$1,506	\$2,241	\$2,249	\$2,872	\$2,259	\$3,596	\$3,737	\$3,607
							combined	combined
<i>-Annual</i>	\$18,067	\$26,897	\$26,989	\$34,461	\$27,113	\$43,150	\$44,843	\$43,286
							combined	combined

**The Self-Sufficiency Standard for  
Marshall County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	452	577	577	577	577	725	577	577
<i>Child Care</i>	0	461	386	847	310	1,157	847	696
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	361	371	371	371	371	371	732	732
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	195	189	247	210	313	310	302
<i>Taxes</i>	200	378	364	498	421	652	628	611
<i>Earned Income Tax Credit (-)</i>	0	-99	-111	-90	-177	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-158	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.30	\$12.91	\$12.32	\$16.10	\$13.16	\$20.86	\$10.53	\$10.24
							per adult	per adult
<i>-Monthly</i>	\$1,461	\$2,272	\$2,168	\$2,834	\$2,316	\$3,672	\$3,708	\$3,604
							combined	combined
<i>-Annual</i>	\$17,537	\$27,260	\$26,014	\$34,009	\$27,796	\$44,065	\$44,492	\$43,252
							combined	combined

**The Self-Sufficiency Standard for  
Mason County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	458	540	540	540	540	684	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	745	745
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	116	185	186	238	199	296	301	293
<i>Taxes</i>	203	356	358	477	398	612	606	591
<i>Earned Income Tax Credit (-)</i>	0	-117	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.40	\$12.01	\$12.10	\$15.23	\$12.22	\$19.49	\$10.18	\$9.88
							per adult	per adult
<i>-Monthly</i>	\$1,478	\$2,115	\$2,129	\$2,681	\$2,151	\$3,430	\$3,585	\$3,476
							combined	combined
<i>-Annual</i>	\$17,732	\$25,374	\$25,553	\$32,171	\$25,812	\$41,156	\$43,015	\$41,713
							combined	combined

**The Self-Sufficiency Standard for  
Mercer County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	465	540	540	540	540	730	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	368	378	378	378	378	378	747	747
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	185	186	238	199	300	301	293
<i>Taxes</i>	204	356	359	477	398	622	606	591
<i>Earned Income Tax Credit (-)</i>	0	-117	-115	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.46	\$12.02	\$12.11	\$15.24	\$12.23	\$19.84	\$10.19	\$9.88
							per adult	per adult
<i>-Monthly</i>	\$1,488	\$2,116	\$2,131	\$2,682	\$2,152	\$3,492	\$3,587	\$3,479
							combined	combined
<i>-Annual</i>	\$17,858	\$25,390	\$25,577	\$32,187	\$25,828	\$41,900	\$43,046	\$41,744
							combined	combined

**The Self-Sufficiency Standard for  
Mineral County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	492	577	577	577	577	778	577	577
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	118	189	190	244	203	309	305	296
<i>Taxes</i>	206	365	366	490	406	642	616	598
<i>Earned Income Tax Credit (-)</i>	0	-110	-109	-98	-193	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-73	-130	-73	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.52	\$12.37	\$12.43	\$15.77	\$12.53	\$20.49	\$10.35	\$10.02
							per adult	per adult
<i>-Monthly</i>	\$1,499	\$2,178	\$2,188	\$2,775	\$2,204	\$3,606	\$3,642	\$3,527
							combined	combined
<i>-Annual</i>	\$17,992	\$26,133	\$26,255	\$33,299	\$26,454	\$43,267	\$43,700	\$42,327
							combined	combined

**The Self-Sufficiency Standard for  
Mingo County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	474	540	540	540	540	680	540	540
<i>Child Care</i>	0	461	386	847	310	1,157	847	696
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	378	388	388	388	388	388	766	766
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	119	193	187	245	208	310	310	302
<i>Taxes</i>	208	374	360	494	417	646	627	611
<i>Earned Income Tax Credit (-)</i>	0	-103	-115	-95	-182	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.59	\$12.74	\$12.15	\$15.92	\$12.98	\$20.61	\$10.52	\$10.23
							per adult	per adult
<i>-Monthly</i>	\$1,513	\$2,242	\$2,138	\$2,802	\$2,285	\$3,627	\$3,703	\$3,600
							combined	combined
<i>-Annual</i>	\$18,151	\$26,902	\$25,657	\$33,627	\$27,414	\$43,525	\$44,441	\$43,202
							combined	combined

**The Self-Sufficiency Standard for  
Monongalia County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	509	602	602	602	602	781	602	602
<i>Child Care</i>	0	411	409	820	266	1,086	820	675
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	719	719
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	120	192	193	247	207	311	309	301
<i>Taxes</i>	211	372	373	497	415	647	624	609
<i>Earned Income Tax Credit (-)</i>	0	-105	-104	-91	-183	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-158	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.68	\$12.64	\$12.68	\$16.03	\$12.94	\$20.70	\$10.48	\$10.21
							per adult	per adult
<i>-Monthly</i>	\$1,528	\$2,225	\$2,233	\$2,821	\$2,277	\$3,643	\$3,688	\$3,593
							combined	combined
<i>-Annual</i>	\$18,335	\$26,698	\$26,790	\$33,854	\$27,319	\$43,722	\$44,254	\$43,112
							combined	combined

**The Self-Sufficiency Standard for  
Monroe County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	487	540	540	540	540	673	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	368	378	378	378	378	378	747	747
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	119	185	186	238	199	295	301	293
<i>Taxes</i>	209	356	359	477	398	609	606	591
<i>Earned Income Tax Credit (-)</i>	0	-117	-115	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-173	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.62	\$12.02	\$12.11	\$15.24	\$12.23	\$19.37	\$10.19	\$9.88
							per adult	per adult
<i>-Monthly</i>	\$1,517	\$2,116	\$2,131	\$2,682	\$2,152	\$3,409	\$3,587	\$3,479
							combined	combined
<i>-Annual</i>	\$18,205	\$25,390	\$25,577	\$32,187	\$25,828	\$40,907	\$43,046	\$41,744
							combined	combined

**The Self-Sufficiency Standard for  
Morgan County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	602	723	723	723	723	967	723	723
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	129	204	204	258	217	328	320	311
<i>Taxes</i>	230	397	399	522	438	692	650	632
<i>Earned Income Tax Credit (-)</i>	0	-84	-83	-65	-159	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-125	-70	-150	-105	-105
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$9.34	\$13.63	\$13.67	\$17.08	\$13.83	\$22.04	\$10.91	\$10.59
							per adult	per adult
<i>-Monthly</i>	\$1,644	\$2,399	\$2,407	\$3,006	\$2,434	\$3,878	\$3,842	\$3,726
							combined	combined
<i>-Annual</i>	\$19,728	\$28,788	\$28,881	\$36,072	\$29,207	\$46,540	\$46,103	\$44,716
							combined	combined

**The Self-Sufficiency Standard for  
Nicholas County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	487	540	540	540	540	687	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	743	743
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	119	185	186	238	199	296	301	293
<i>Taxes</i>	209	356	358	476	398	612	606	590
<i>Earned Income Tax Credit (-)</i>	0	-117	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.61	\$12.01	\$12.09	\$15.23	\$12.22	\$19.50	\$10.18	\$9.87
							per adult	per adult
<i>-Monthly</i>	\$1,515	\$2,114	\$2,128	\$2,680	\$2,150	\$3,433	\$3,583	\$3,474
							combined	combined
<i>-Annual</i>	\$18,177	\$25,362	\$25,541	\$32,159	\$25,800	\$41,191	\$42,991	\$41,689
							combined	combined

**The Self-Sufficiency Standard for  
Ohio County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	452	577	577	577	577	725	577	577
<i>Child Care</i>	0	411	409	820	266	1,086	820	675
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	361	371	371	371	371	371	732	732
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	190	191	245	205	306	307	300
<i>Taxes</i>	200	367	369	492	411	635	621	607
<i>Earned Income Tax Credit (-)</i>	0	-108	-107	-96	-187	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.30	\$12.48	\$12.53	\$15.87	\$12.77	\$20.28	\$10.43	\$10.16
							per adult	per adult
<i>-Monthly</i>	\$1,461	\$2,197	\$2,205	\$2,792	\$2,248	\$3,570	\$3,672	\$3,577
							combined	combined
<i>-Annual</i>	\$17,537	\$26,364	\$26,456	\$33,508	\$26,972	\$42,836	\$44,058	\$42,919
							combined	combined

**The Self-Sufficiency Standard for  
Pendleton County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	542	612	612	612	612	799	612	612
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	350	360	360	360	360	360	710	710
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	123	193	193	247	206	311	309	300
<i>Taxes</i>	217	373	374	498	413	647	624	606
<i>Earned Income Tax Credit (-)</i>	0	-104	-103	-91	-185	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-158	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.89	\$12.68	\$12.73	\$16.07	\$12.85	\$20.69	\$10.48	\$10.15
							per adult	per adult
<i>-Monthly</i>	\$1,565	\$2,232	\$2,241	\$2,829	\$2,261	\$3,641	\$3,688	\$3,573
							combined	combined
<i>-Annual</i>	\$18,781	\$26,789	\$26,890	\$33,948	\$27,132	\$43,694	\$44,262	\$42,882
							combined	combined

**The Self-Sufficiency Standard for  
Pleasants County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	451	578	578	578	578	768	578	578
<i>Child Care</i>	0	433	386	819	266	1,085	819	652
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	364	374	374	374	374	374	737	737
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	193	189	245	206	311	308	298
<i>Taxes</i>	200	373	365	493	412	646	622	603
<i>Earned Income Tax Credit (-)</i>	0	-103	-111	-96	-186	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-158	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.31	\$12.70	\$12.35	\$15.88	\$12.80	\$20.66	\$10.45	\$10.10
							per adult	per adult
<i>-Monthly</i>	\$1,463	\$2,235	\$2,173	\$2,796	\$2,253	\$3,637	\$3,678	\$3,554
							combined	combined
<i>-Annual</i>	\$17,559	\$26,823	\$26,076	\$33,546	\$27,037	\$43,639	\$44,136	\$42,647
							combined	combined

**The Self-Sufficiency Standard for  
Pocahontas County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	466	540	540	540	540	661	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	743	743
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	185	186	238	199	293	301	293
<i>Taxes</i>	204	356	358	476	398	606	606	590
<i>Earned Income Tax Credit (-)</i>	0	-117	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-173	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.45	\$12.01	\$12.09	\$15.23	\$12.22	\$19.27	\$10.18	\$9.87
							per adult	per adult
<i>-Monthly</i>	\$1,487	\$2,114	\$2,128	\$2,680	\$2,150	\$3,391	\$3,583	\$3,474
							combined	combined
<i>-Annual</i>	\$17,846	\$25,362	\$25,541	\$32,159	\$25,800	\$40,689	\$42,991	\$41,689
							combined	combined

**The Self-Sufficiency Standard for  
Preston County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	509	602	602	602	602	781	602	602
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	719	719
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	120	192	193	247	206	310	309	300
<i>Taxes</i>	211	372	373	497	412	644	624	606
<i>Earned Income Tax Credit (-)</i>	0	-105	-104	-91	-186	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.68	\$12.64	\$12.68	\$16.03	\$12.80	\$20.54	\$10.48	\$10.15
							per adult	per adult
<i>-Monthly</i>	\$1,528	\$2,225	\$2,233	\$2,821	\$2,253	\$3,616	\$3,688	\$3,573
							combined	combined
<i>-Annual</i>	\$18,335	\$26,698	\$26,790	\$33,854	\$27,039	\$43,391	\$44,254	\$42,874
							combined	combined

**The Self-Sufficiency Standard for  
Putnam County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	509	636	636	636	636	810	636	636
<i>Child Care</i>	0	343	454	797	222	1,019	797	676
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	121	190	202	249	207	308	312	307
<i>Taxes</i>	213	367	393	501	416	641	632	623
<i>Earned Income Tax Credit (-)</i>	0	-109	-88	-87	-183	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-165	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.77	\$12.45	\$13.45	\$16.22	\$12.95	\$20.46	\$10.62	\$10.43
							per adult	per adult
<i>-Monthly</i>	\$1,543	\$2,191	\$2,368	\$2,855	\$2,278	\$3,600	\$3,738	\$3,670
							combined	combined
<i>-Annual</i>	\$18,515	\$26,292	\$28,415	\$34,262	\$27,341	\$43,205	\$44,856	\$44,036
							combined	combined

**The Self-Sufficiency Standard for  
Raleigh County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	483	545	545	545	545	696	545	545
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	743	743
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	118	185	186	238	200	297	301	293
<i>Taxes</i>	208	357	359	478	399	614	607	592
<i>Earned Income Tax Credit (-)</i>	0	-117	-115	-112	-200	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.58	\$12.05	\$12.14	\$15.27	\$12.26	\$19.57	\$10.20	\$9.89
							per adult	per adult
<i>-Monthly</i>	\$1,510	\$2,121	\$2,136	\$2,687	\$2,157	\$3,444	\$3,589	\$3,481
							combined	combined
<i>-Annual</i>	\$18,114	\$25,449	\$25,636	\$32,250	\$25,890	\$41,334	\$43,070	\$41,768
							combined	combined

**The Self-Sufficiency Standard for  
Randolph County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	426	549	549	549	549	708	549	549
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	111	187	187	241	201	302	303	295
<i>Taxes</i>	193	360	361	485	400	626	612	595
<i>Earned Income Tax Credit (-)</i>	0	-114	-113	-104	-198	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.07	\$12.18	\$12.22	\$15.57	\$12.32	\$19.99	\$10.28	\$9.94
							per adult	per adult
<i>-Monthly</i>	\$1,419	\$2,144	\$2,151	\$2,740	\$2,169	\$3,519	\$3,618	\$3,499
							combined	combined
<i>-Annual</i>	\$17,033	\$25,726	\$25,818	\$32,875	\$26,030	\$42,229	\$43,419	\$41,990
							combined	combined

**The Self-Sufficiency Standard for  
Ritchie County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	469	569	569	569	569	739	569	569
<i>Child Care</i>	0	433	386	819	266	1,085	819	652
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	364	374	374	374	374	374	737	737
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	192	188	244	205	308	307	297
<i>Taxes</i>	204	371	363	491	410	639	620	601
<i>Earned Income Tax Credit (-)</i>	0	-105	-112	-98	-189	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.45	\$12.62	\$12.27	\$15.81	\$12.72	\$20.40	\$10.41	\$10.06
							per adult	per adult
<i>-Monthly</i>	\$1,487	\$2,221	\$2,160	\$2,782	\$2,239	\$3,590	\$3,666	\$3,542
							combined	combined
<i>-Annual</i>	\$17,843	\$26,656	\$25,918	\$33,381	\$26,862	\$43,083	\$43,992	\$42,504
							combined	combined

**The Self-Sufficiency Standard for  
Roane County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	469	569	569	569	569	739	569	569
<i>Child Care</i>	0	456	409	865	229	1,094	865	638
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	366	376	376	376	376	376	742	742
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	195	191	249	201	309	312	297
<i>Taxes</i>	205	377	368	502	402	642	632	599
<i>Earned Income Tax Credit (-)</i>	0	-101	-108	-86	-197	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-73	-165	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.47	\$12.84	\$12.50	\$16.24	\$12.40	\$20.49	\$10.62	\$10.03
							per adult	per adult
<i>-Monthly</i>	\$1,490	\$2,260	\$2,200	\$2,857	\$2,183	\$3,606	\$3,739	\$3,530
							combined	combined
<i>-Annual</i>	\$17,884	\$27,117	\$26,400	\$34,288	\$26,193	\$43,269	\$44,872	\$42,364
							combined	combined

**The Self-Sufficiency Standard for  
Summers County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	487	540	540	540	540	673	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	743	743
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	119	185	186	238	199	294	301	293
<i>Taxes</i>	209	356	358	476	398	609	606	590
<i>Earned Income Tax Credit (-)</i>	0	-117	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-173	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.61	\$12.01	\$12.09	\$15.23	\$12.22	\$19.36	\$10.18	\$9.87
							per adult	per adult
<i>-Monthly</i>	\$1,515	\$2,114	\$2,128	\$2,680	\$2,150	\$3,407	\$3,583	\$3,474
							combined	combined
<i>-Annual</i>	\$18,177	\$25,362	\$25,541	\$32,159	\$25,800	\$40,879	\$42,991	\$41,689
							combined	combined

**The Self-Sufficiency Standard for  
Taylor County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	474	560	560	560	560	671	560	560
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	116	188	189	242	202	299	304	296
<i>Taxes</i>	204	362	364	487	403	618	614	597
<i>Earned Income Tax Credit (-)</i>	0	-112	-111	-101	-196	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.42	\$12.27	\$12.32	\$15.66	\$12.42	\$19.72	\$10.32	\$10.00
							per adult	per adult
<i>-Monthly</i>	\$1,483	\$2,160	\$2,168	\$2,757	\$2,186	\$3,470	\$3,633	\$3,519
							combined	combined
<i>-Annual</i>	\$17,791	\$25,924	\$26,015	\$33,081	\$26,236	\$41,643	\$43,596	\$42,224
							combined	combined

**The Self-Sufficiency Standard for  
Tucker County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	434	540	540	540	540	707	540	540
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	719	719
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	112	186	186	240	200	302	302	294
<i>Taxes</i>	195	358	359	483	398	626	609	592
<i>Earned Income Tax Credit (-)</i>	0	-116	-115	-106	-200	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.12	\$12.10	\$12.15	\$15.48	\$12.24	\$19.98	\$10.24	\$9.90
							per adult	per adult
<i>-Monthly</i>	\$1,429	\$2,129	\$2,138	\$2,724	\$2,155	\$3,517	\$3,605	\$3,486
							combined	combined
<i>-Annual</i>	\$17,152	\$25,552	\$25,652	\$32,693	\$25,858	\$42,205	\$43,260	\$41,832
							combined	combined

**The Self-Sufficiency Standard for  
Tyler County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	469	569	569	569	569	739	569	569
<i>Child Care</i>	0	411	409	820	266	1,086	820	675
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	364	374	374	374	374	374	737	737
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	190	190	244	205	308	307	300
<i>Taxes</i>	204	366	368	491	410	639	620	606
<i>Earned Income Tax Credit (-)</i>	0	-109	-108	-98	-189	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.45	\$12.43	\$12.48	\$15.81	\$12.72	\$20.41	\$10.42	\$10.15
							per adult	per adult
<i>-Monthly</i>	\$1,487	\$2,188	\$2,197	\$2,783	\$2,239	\$3,592	\$3,667	\$3,572
							combined	combined
<i>-Annual</i>	\$17,843	\$26,259	\$26,360	\$33,397	\$26,862	\$43,100	\$44,008	\$42,869
							combined	combined

**The Self-Sufficiency Standard for  
Upshur County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	438	540	540	540	540	725	540	540
<i>Child Care</i>	0	411	409	820	251	1,071	820	660
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	720	720
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	113	186	187	240	200	304	302	294
<i>Taxes</i>	196	358	360	483	398	630	610	593
<i>Earned Income Tax Credit (-)</i>	0	-115	-115	-106	-200	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.15	\$12.11	\$12.15	\$15.48	\$12.25	\$20.12	\$10.25	\$9.91
							per adult	per adult
<i>-Monthly</i>	\$1,435	\$2,131	\$2,138	\$2,725	\$2,155	\$3,542	\$3,606	\$3,487
							combined	combined
<i>-Annual</i>	\$17,223	\$25,568	\$25,660	\$32,701	\$25,866	\$42,501	\$43,276	\$41,847
							combined	combined

**The Self-Sufficiency Standard for  
Wayne County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	485	582	582	582	582	718	582	582
<i>Child Care</i>	0	461	386	847	310	1,157	847	696
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	745	745
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	119	196	190	249	211	313	312	304
<i>Taxes</i>	209	381	366	501	423	652	632	615
<i>Earned Income Tax Credit (-)</i>	0	-97	-109	-87	-174	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-130	-70	-158	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.60	\$13.00	\$12.43	\$16.20	\$13.26	\$20.86	\$10.61	\$10.31
							per adult	per adult
<i>-Monthly</i>	\$1,513	\$2,289	\$2,187	\$2,852	\$2,334	\$3,671	\$3,736	\$3,628
							combined	combined
<i>-Annual</i>	\$18,158	\$27,464	\$26,247	\$34,220	\$28,006	\$44,055	\$44,835	\$43,533
							combined	combined

**The Self-Sufficiency Standard for  
Webster County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	466	540	540	540	540	661	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	367	377	377	377	377	377	743	743
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	185	186	238	199	293	301	293
<i>Taxes</i>	204	356	358	476	398	606	606	590
<i>Earned Income Tax Credit (-)</i>	0	-117	-116	-113	-201	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-173	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.45	\$12.01	\$12.09	\$15.23	\$12.22	\$19.27	\$10.18	\$9.87
							per adult	per adult
<i>-Monthly</i>	\$1,487	\$2,114	\$2,128	\$2,680	\$2,150	\$3,391	\$3,583	\$3,474
							combined	combined
<i>-Annual</i>	\$17,846	\$25,362	\$25,541	\$32,159	\$25,800	\$40,689	\$42,991	\$41,689
							combined	combined

**The Self-Sufficiency Standard for  
Wetzel County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	481	540	540	540	540	687	540	540
<i>Child Care</i>	0	433	431	864	266	1,130	864	697
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	355	365	365	365	365	365	719	719
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	117	188	189	245	201	306	307	297
<i>Taxes</i>	205	363	364	493	402	635	620	601
<i>Earned Income Tax Credit (-)</i>	0	-112	-111	-96	-198	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.47	\$12.29	\$12.33	\$15.87	\$12.37	\$20.28	\$10.41	\$10.06
							per adult	per adult
<i>-Monthly</i>	\$1,491	\$2,162	\$2,171	\$2,793	\$2,177	\$3,569	\$3,664	\$3,540
							combined	combined
<i>-Annual</i>	\$17,893	\$25,947	\$26,047	\$33,517	\$26,128	\$42,829	\$43,965	\$42,478
							combined	combined

**The Self-Sufficiency Standard for  
Wirt County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	451	578	578	578	578	768	578	578
<i>Child Care</i>	0	433	386	819	266	1,085	819	652
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	364	374	374	374	374	374	737	737
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	193	189	245	206	311	308	298
<i>Taxes</i>	200	373	365	493	412	646	622	603
<i>Earned Income Tax Credit (-)</i>	0	-103	-111	-96	-186	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-75	-130	-70	-158	-110	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.31	\$12.70	\$12.35	\$15.88	\$12.80	\$20.66	\$10.45	\$10.10
							per adult	per adult
<i>-Monthly</i>	\$1,463	\$2,235	\$2,173	\$2,796	\$2,253	\$3,637	\$3,678	\$3,554
							combined	combined
<i>-Annual</i>	\$17,559	\$26,823	\$26,076	\$33,546	\$27,037	\$43,639	\$44,136	\$42,647
							combined	combined

**The Self-Sufficiency Standard for  
Wood County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	451	578	578	578	578	768	578	578
<i>Child Care</i>	0	428	454	882	266	1,148	882	720
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	364	374	374	374	374	374	737	737
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	115	192	196	251	206	317	314	305
<i>Taxes</i>	200	372	380	507	412	661	637	618
<i>Earned Income Tax Credit (-)</i>	0	-105	-99	-81	-186	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-73	-73	-125	-70	-158	-105	-110
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.31	\$12.65	\$12.94	\$16.47	\$12.80	\$21.14	\$10.70	\$10.35
							per adult	per adult
<i>-Monthly</i>	\$1,463	\$2,227	\$2,277	\$2,899	\$2,253	\$3,721	\$3,767	\$3,644
							combined	combined
<i>-Annual</i>	\$17,559	\$26,727	\$27,327	\$34,783	\$27,037	\$44,650	\$45,207	\$43,729
							combined	combined

**The Self-Sufficiency Standard for  
Wyoming County, WV 2009**

<i>Monthly Costs</i>	<i>Adult</i>	<i>Adult + infant</i>	<i>Adult + preschooler</i>	<i>Adult + infant preschooler</i>	<i>Adult + school age teenager</i>	<i>Adult + infant preschooler school age</i>	<i>2 Adults + infant preschooler</i>	<i>2 Adults + preschooler school age</i>
<i>Housing</i>	466	540	540	540	540	737	540	540
<i>Child Care</i>	0	388	391	779	236	1,015	779	627
<i>Food</i>	215	331	338	453	591	629	668	728
<i>Transportation</i>	378	388	388	388	388	388	766	766
<i>Health Care</i>	119	214	214	226	250	251	276	288
<i>Miscellaneous</i>	118	186	187	239	200	302	303	295
<i>Taxes</i>	207	358	361	479	400	626	611	595
<i>Earned Income Tax Credit (-)</i>	0	-115	-114	-110	-198	-19	-54	-54
<i>Child Care Tax Credit (-)</i>	0	-75	-75	-130	-73	-165	-110	-115
<i>Child Tax Credit (-)</i>	0	-83	-83	-167	-167	-250	-167	-167
<i>Self-Sufficiency Wage -Hourly</i>	\$8.53	\$12.10	\$12.19	\$15.33	\$12.32	\$19.96	\$10.26	\$9.95
							per adult	per adult
<i>-Monthly</i>	\$1,502	\$2,130	\$2,145	\$2,698	\$2,168	\$3,514	\$3,613	\$3,504
							combined	combined
<i>-Annual</i>	\$18,025	\$25,565	\$25,744	\$32,371	\$26,012	\$42,163	\$43,350	\$42,048
							combined	combined

# Data Sources

<b>Child Care</b>	West Virginia Department of Health and Human Resources, Office of Social Services, Child Care Services: 2005 Market Rate Survey	<i>Infant:</i> Under 3 years old. Registered Family Day Care. <i>Preschool:</i> 3 – 5 years old. Day Care Center <i>School age:</i> 6 – 12 years old. Registered Family Day Care. Part-time.
<b>Food</b>	US Department of Agriculture, Low-Cost Food Plan, May 2008. Retrieved from <a href="http://www.cnpp.usda.gov/Publications/FoodPlans/2008/CostofFoodMay08.pdf">http://www.cnpp.usda.gov/Publications/FoodPlans/2008/CostofFoodMay08.pdf</a> ACCRA. Cost of Living Index. (2006, First Quarter average). <a href="http://www.coli.org/">http://www.coli.org/</a>	USDA plan used for all counties. Assumed single adult families headed by female.
<b>Health Insurance</b>	<b>Premiums:</b> Kaiser Family Foundation. Average Annual Cost of Employment Based Health Insurance—Single & Family Coverage, 2002. <a href="http://www.statehealthfacts.org">http://www.statehealthfacts.org</a>  <b>Out-of-Pocket Costs:</b> Agency for Healthcare Research and Quality. Household Component “Analytical Tool (MEPSnet/HC). Rockville, MD. <a href="http://www.meps.ahrq.gov">http://www.meps.ahrq.gov</a>	In addition to health insurance premiums, health costs include regional out-of-pocket costs calculated for adults, infants, preschoolers, school age children, and teenagers. All data is updated with the Medical CPI.
<b>Housing</b>	Department of Housing and Urban Development. Fair Market Rents-Fiscal Year 2005. <a href="http://www.huduser.org">http://www.huduser.org</a> . National Low Income Housing Coalition (NLIHC), Median Gross Rent by County, 2000. <a href="http://www.nlihc.org/research/lalihd/renterreport.pdf">http://www.nlihc.org/research/lalihd/renterreport.pdf</a> .	Fair Market Rents by County. Ratios for FMRs were created for the four Metropolitan Statistical Areas (Charleston, WV; Huntington-Ashland WV-KY-OH; Steubenville-Weirton OH-WV; Wheeling WV-OH) using the NLIHC median gross rent of each county.
<b>Taxes</b>	<b>Federal Income Tax:</b> US Department of Treasury – IRS 1040 Instructions. <a href="http://www.irs.gov/individuals/index.html">http://www.irs.gov/individuals/index.html</a> <b>State Income Tax:</b> West Virginia Department Revenue, State Tax Department. <a href="http://www.wvtax.gov/tsdPublications.html">http://www.wvtax.gov/tsdPublications.html</a> <b>Sales and Use Tax:</b> West Virginia Department Revenue, State Tax Department. <a href="http://www.wvtax.gov">http://www.wvtax.gov</a>	State sales and use tax is 6% for the entire state. Food is taxed at 5% for the entire state.  There is no state EITC in West Virginia
<b>Transportation</b>	<b>Insurance Premiums:</b> State Average Premiums and Expenditure 2004. National Association of Insurance Commissioners. <b>Regional Ratio:</b> 2005 West Virginia Annual Automobile Survey. West Virginia Insurance commission. <a href="http://www.wvinsurance.gov/consumer/pdf/Auto_Survey.pdf">http://www.wvinsurance.gov/consumer/pdf/Auto_Survey.pdf</a> <b>Fixed Costs:</b> US Department of Labor, Bureau of Labor Statistics. Consumer Expenditures . <a href="http://www.bls.gov/cex">http://www.bls.gov/cex</a> AAA Driving Costs. Average for 2003 vehicle. <a href="http://www.ouraaa.com/news/library/drivingcost/driving.html">http://www.ouraaa.com/news/library/drivingcost/driving.html</a> <b>Mileage:</b> National Household Travel Survey, <a href="http://nhts.ornl.gov">http://nhts.ornl.gov</a>	Private transportation figures used in all counties.  County ratios are calculated using rates from the top four market share auto insurance companies in West Virginia. These ratios are applied to the state average premium to obtain variation in premium by county.
<b>Miscellaneous</b>	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.

