

### Central Region Self-Sufficiency Component Comparison

Centre County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$788	24.6%	\$836	24.9%	\$48	6.1%	0.3%
Child Care	\$846	26.4%	\$820	24.4%	-\$26	-3.1%	-2.0%
Food	\$316	9.9%	\$341	10.2%	\$25	7.9%	0.3%
<b>Transportation</b>	<b>\$226</b>	<b>7.0%</b>	<b>\$248</b>	<b>7.4%</b>	<b>\$22</b>	<b>9.7%</b>	<b>0.3%</b>
<b>Healthcare</b>	<b>\$260</b>	<b>8.1%</b>	<b>\$318</b>	<b>9.5%</b>	<b>\$58</b>	<b>22.3%</b>	<b>1.4%</b>
Miscellaneous	\$244	7.6%	\$256	7.6%	\$12	4.9%	0.0%
Taxes	\$668	20.8%	\$709	21.1%	\$41	6.1%	0.3%
Earned Income Tax Credit (-)	\$0	0.0%	\$0	0.0%	--	--	0.0%
Child Care Tax Credit (-)	-\$58	-1.8%	-\$55	-1.6%	-\$3	-5.2%	0.2%
Child Tax Credit (-)	-\$83	-2.6%	-\$83	-2.5%	\$0	0.0%	0.1%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.0%	--	--	--
Self-Sufficiency Wage - <i>Hourly</i>	<b>\$18.50</b>		<b>\$19.37</b>		\$0.87	4.7%	--
Self-Sufficiency Wage - <i>Monthly</i>	<b>\$3,206</b>		<b>\$3,357</b>		\$151	4.7%	--
Self-Sufficiency Wage - <i>Annual</i>	<b>\$38,472</b>		<b>\$40,284</b>		\$1,812	4.7%	--

Clinton County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$596	27.1%	\$631	24.8%	\$35	5.9%	-2.3%
<b>Child Care</b>	<b>\$487</b>	<b>22.2%</b>	<b>\$574</b>	<b>22.6%</b>	<b>\$87</b>	<b>17.9%</b>	<b>0.4%</b>
Food	\$316	14.4%	\$341	13.4%	\$25	7.9%	-1.0%
<b>Transportation</b>	<b>\$224</b>	<b>10.2%</b>	<b>\$247</b>	<b>9.7%</b>	<b>\$23</b>	<b>10.3%</b>	<b>-0.5%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>12.2%</b>	<b>\$328</b>	<b>12.9%</b>	<b>\$61</b>	<b>22.8%</b>	<b>0.7%</b>
<b>Miscellaneous</b>	<b>\$189</b>	<b>8.6%</b>	<b>\$212</b>	<b>8.3%</b>	<b>\$23</b>	<b>12.2%</b>	<b>-0.3%</b>
<b>Taxes</b>	<b>\$374</b>	<b>17.0%</b>	<b>\$459</b>	<b>18.1%</b>	<b>\$85</b>	<b>22.7%</b>	<b>1.0%</b>
Earned Income Tax Credit (-)	-\$102	-4.6%	-\$67	-2.6%	-\$35	-34.3%	2.0%
Child Care Tax Credit (-)	-\$73	-3.3%	-\$68	-2.7%	-\$5	-6.8%	0.6%
Child Tax Credit (-)	-\$83	-3.8%	-\$83	-3.3%	\$0	0.0%	0.5%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.3%	--	--	--
Self-Sufficiency Wage - <i>Hourly</i>	<b>\$12.67</b>		<b>\$14.66</b>		\$1.99	15.7%	--
Self-Sufficiency Wage - <i>Monthly</i>	<b>\$2,196</b>		<b>\$2,541</b>		\$345	15.7%	--
Self-Sufficiency Wage - <i>Annual</i>	<b>\$26,354</b>		<b>\$30,490</b>		\$4,136	15.7%	--

Source: The Self-Sufficiency Standard for Pennsylvania (Editions 6 and 7), PathWays PA; based on a family of one parent and one pre-school aged child  
 Self-sufficiency wage calculated by adding expenses and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll taxes.

Note: Hourly wage based on a 2,080-hour work year; source publishes hourly wage according to a 2,112-hour work year (8 hours per day times 22 days per month)

Totals may not add exactly due to rounding

According to PathWays PA, the following are some explanations of the increasing self-sufficiency standard:

- The self-sufficiency standard is based on real costs incurred by families, not projected costs or anticipated costs due to changes in public policy.
- Healthcare: A worker's share of health care premiums in PA nearly doubled between 2000 and 2009 (from \$6,721 to \$13,116 per year). The primary increase in health care costs in the PA Standard between 2008 and 2010 was a result in the increase in the average statewide health care premium paid by employees.
- Transportation: the largest transportation increases came from the fixed costs of car ownership.
- Taxes: tax increases are the result of the higher income levels needed to meet the other costs that increased.

### Central Region Self-Sufficiency Component Comparison

Columbia County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$589	25.6%	\$624	24.0%	\$35	5.9%	-1.6%
<b>Child Care</b>	<b>\$543</b>	<b>23.6%</b>	<b>\$604</b>	<b>23.2%</b>	<b>\$61</b>	<b>11.2%</b>	<b>-0.3%</b>
Food	\$316	13.7%	\$341	13.1%	\$25	7.9%	-0.6%
<b>Transportation</b>	<b>\$228</b>	<b>9.9%</b>	<b>\$251</b>	<b>9.7%</b>	<b>\$23</b>	<b>10.1%</b>	<b>-0.2%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>11.6%</b>	<b>\$328</b>	<b>12.6%</b>	<b>\$61</b>	<b>22.8%</b>	<b>1.0%</b>
<b>Miscellaneous</b>	<b>\$194</b>	<b>8.4%</b>	<b>\$215</b>	<b>8.3%</b>	<b>\$21</b>	<b>10.8%</b>	<b>-0.1%</b>
<b>Taxes</b>	<b>\$405</b>	<b>17.6%</b>	<b>\$477</b>	<b>18.3%</b>	<b>\$72</b>	<b>17.8%</b>	<b>0.8%</b>
Earned Income Tax Credit (-)	-\$84	-3.6%	-\$57	-2.2%	-\$27	-32.1%	1.5%
Child Care Tax Credit (-)	-\$70	-3.0%	-\$65	-2.5%	-\$5	-7.1%	0.5%
Child Tax Credit (-)	-\$83	-3.6%	-\$83	-3.2%	\$0	0.0%	0.4%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.3%	--	--	--
Self-Sufficiency Wage - <i>Hourly</i>	<b>\$13.30</b>		<b>\$15.00</b>		\$1.70	12.8%	--
Self-Sufficiency Wage - <i>Monthly</i>	<b>\$2,305</b>		<b>\$2,600</b>		\$295	12.8%	--
Self-Sufficiency Wage - <i>Annual</i>	<b>\$27,661</b>		<b>\$31,198</b>		\$3,537	12.8%	--

Lycoming County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$587	26.2%	\$622	26.2%	\$35	6.0%	0.0%
Child Care	\$532	23.8%	\$499	21.0%	-\$33	-6.2%	-2.8%
Food	\$309	13.8%	\$328	13.8%	\$19	6.1%	0.0%
<b>Transportation</b>	<b>\$227</b>	<b>10.1%</b>	<b>\$250</b>	<b>10.5%</b>	<b>\$23</b>	<b>10.1%</b>	<b>0.4%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>11.9%</b>	<b>\$328</b>	<b>13.8%</b>	<b>\$61</b>	<b>22.8%</b>	<b>1.9%</b>
Miscellaneous	\$192	8.6%	\$203	8.6%	\$11	5.7%	0.0%
<b>Taxes</b>	<b>\$374</b>	<b>16.7%</b>	<b>\$425</b>	<b>17.9%</b>	<b>\$51</b>	<b>13.6%</b>	<b>1.2%</b>
Earned Income Tax Credit (-)	-\$95	-4.2%	-\$93	-3.9%	-\$2	-2.1%	0.3%
Child Care Tax Credit (-)	-\$73	-3.3%	-\$70	-2.9%	-\$3	-4.1%	0.3%
Child Tax Credit (-)	-\$83	-3.7%	-\$83	-3.5%	\$0	0.0%	0.2%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.4%	--	--	--
Self-Sufficiency Wage - <i>Hourly</i>	<b>\$12.91</b>		<b>\$13.70</b>		\$0.79	6.1%	--
Self-Sufficiency Wage - <i>Monthly</i>	<b>\$2,238</b>		<b>\$2,374</b>		\$136	6.1%	--
Self-Sufficiency Wage - <i>Annual</i>	<b>\$26,852</b>		<b>\$28,487</b>		\$1,635	6.1%	--

Source: The Self-Sufficiency Standard for Pennsylvania (Editions 6 and 7), PathWays PA; based on a family of one parent and one pre-school aged child  
 Self-sufficiency wage calculated by adding expenses and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll taxes.

Note: Hourly wage based on a 2,080-hour work year; source publishes hourly wage according to a 2,112-hour work year (8 hours per day times 22 days per month)

Totals may not add exactly due to rounding

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### Central Region Self-Sufficiency Component Comparison

Mifflin County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$546	25.5%	\$579	24.6%	\$33	6.0%	-0.8%
Child Care	\$510	23.8%	\$543	23.1%	\$33	6.5%	-0.7%
Food	\$316	14.7%	\$341	14.5%	\$25	7.9%	-0.2%
<b>Transportation</b>	<b>\$225</b>	<b>10.5%</b>	<b>\$248</b>	<b>10.6%</b>	<b>\$23</b>	<b>10.2%</b>	<b>0.1%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>12.5%</b>	<b>\$318</b>	<b>13.5%</b>	<b>\$51</b>	<b>19.1%</b>	<b>1.1%</b>
Miscellaneous	\$186	8.7%	\$203	8.6%	\$17	9.1%	0.0%
<b>Taxes</b>	<b>\$359</b>	<b>16.7%</b>	<b>\$403</b>	<b>17.2%</b>	<b>\$44</b>	<b>12.3%</b>	<b>0.4%</b>
Earned Income Tax Credit (-)	-\$110	-5.1%	-\$97	-4.1%	-\$13	-11.8%	1.0%
Child Care Tax Credit (-)	-\$73	-3.4%	-\$70	-3.0%	-\$3	-4.1%	0.4%
Child Tax Credit (-)	-\$83	-3.9%	-\$83	-3.5%	\$0	0.0%	0.3%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.4%	--	--	--
<b>Self-Sufficiency Wage - Hourly</b>	<b>\$12.37</b>		<b>\$13.55</b>		\$1.19	9.6%	--
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$2,144</b>		<b>\$2,349</b>		\$205	9.6%	--
<b>Self-Sufficiency Wage - Annual</b>	<b>\$25,723</b>		<b>\$28,191</b>		\$2,468	9.6%	--

Montour County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$645	24.5%	\$684	23.0%	\$39	6.0%	-1.5%
<b>Child Care</b>	<b>\$653</b>	<b>24.8%</b>	<b>\$736</b>	<b>24.7%</b>	<b>\$83</b>	<b>12.7%</b>	<b>0.0%</b>
Food	\$316	12.0%	\$341	11.5%	\$25	7.9%	-0.5%
<b>Transportation</b>	<b>\$224</b>	<b>8.5%</b>	<b>\$247</b>	<b>8.3%</b>	<b>\$23</b>	<b>10.3%</b>	<b>-0.2%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>10.1%</b>	<b>\$328</b>	<b>11.0%</b>	<b>\$61</b>	<b>22.8%</b>	<b>0.9%</b>
<b>Miscellaneous</b>	<b>\$211</b>	<b>8.0%</b>	<b>\$233</b>	<b>7.8%</b>	<b>\$22</b>	<b>10.4%</b>	<b>-0.2%</b>
<b>Taxes</b>	<b>\$498</b>	<b>18.9%</b>	<b>\$583</b>	<b>19.6%</b>	<b>\$85</b>	<b>17.1%</b>	<b>0.7%</b>
Earned Income Tax Credit (-)	-\$32	-1.2%	\$0	0.0%	-\$32	-100.0%	1.2%
Child Care Tax Credit (-)	-\$65	-2.5%	-\$60	-2.0%	-\$5	-7.7%	0.5%
Child Tax Credit (-)	-\$83	-3.2%	-\$83	-2.8%	\$0	0.0%	0.4%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.1%	--	--	--
<b>Self-Sufficiency Wage - Hourly</b>	<b>\$15.19</b>		<b>\$17.16</b>		\$1.97	12.9%	--
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$2,634</b>		<b>\$2,974</b>		\$340	12.9%	--
<b>Self-Sufficiency Wage - Annual</b>	<b>\$31,604</b>		<b>\$35,692</b>		\$4,088	12.9%	--

Source: The Self-Sufficiency Standard for Pennsylvania (Editions 6 and 7), PathWays PA; based on a family of one parent and one pre-school aged child  
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- Transportation: the largest transportation increases came from the fixed costs of car ownership.
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## Central Region Self-Sufficiency Component Comparison

Northumberland County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$546	26.3%	\$579	24.8%	\$33	6.0%	-1.5%
<b>Child Care</b>	<b>\$477</b>	<b>23.0%</b>	<b>\$532</b>	<b>22.7%</b>	<b>\$55</b>	<b>11.5%</b>	<b>-0.2%</b>
Food	\$316	15.2%	\$341	14.6%	\$25	7.9%	-0.6%
<b>Transportation</b>	<b>\$228</b>	<b>11.0%</b>	<b>\$251</b>	<b>10.7%</b>	<b>\$23</b>	<b>10.1%</b>	<b>-0.3%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>12.9%</b>	<b>\$328</b>	<b>14.0%</b>	<b>\$61</b>	<b>22.8%</b>	<b>1.2%</b>
<b>Miscellaneous</b>	<b>\$183</b>	<b>8.8%</b>	<b>\$203</b>	<b>8.7%</b>	<b>\$20</b>	<b>10.9%</b>	<b>-0.1%</b>
<b>Taxes</b>	<b>\$337</b>	<b>16.2%</b>	<b>\$392</b>	<b>16.8%</b>	<b>\$55</b>	<b>16.3%</b>	<b>0.5%</b>
Earned Income Tax Credit (-)	-\$121	-5.8%	-\$99	-4.2%	-\$22	-18.2%	1.6%
Child Care Tax Credit (-)	-\$75	-3.6%	-\$70	-3.0%	-\$5	-6.7%	0.6%
Child Tax Credit (-)	-\$83	-4.0%	-\$83	-3.5%	\$0	0.0%	0.4%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.4%	--	--	--
Self-Sufficiency Wage - <i>Hourly</i>	<b>\$11.98</b>		<b>\$13.50</b>		\$1.52	12.7%	--
Self-Sufficiency Wage - <i>Monthly</i>	<b>\$2,076</b>		<b>\$2,339</b>		\$263	12.7%	--
Self-Sufficiency Wage - <i>Annual</i>	<b>\$24,915</b>		<b>\$28,074</b>		\$3,159	12.7%	--

Snyder County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$586	26.1%	\$621	25.0%	\$35	6.0%	-1.1%
Child Care	\$510	22.7%	\$543	21.9%	\$33	6.5%	-0.9%
Food	\$316	14.1%	\$341	13.7%	\$25	7.9%	-0.4%
<b>Transportation</b>	<b>\$223</b>	<b>9.9%</b>	<b>\$246</b>	<b>9.9%</b>	<b>\$23</b>	<b>10.3%</b>	<b>0.0%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>11.9%</b>	<b>\$328</b>	<b>13.2%</b>	<b>\$61</b>	<b>22.8%</b>	<b>1.3%</b>
Miscellaneous	\$190	8.5%	\$208	8.4%	\$18	9.5%	-0.1%
<b>Taxes</b>	<b>\$400</b>	<b>17.8%</b>	<b>\$458</b>	<b>18.4%</b>	<b>\$58</b>	<b>14.5%</b>	<b>0.6%</b>
Earned Income Tax Credit (-)	-\$94	-4.2%	-\$76	-3.1%	-\$18	-19.1%	1.1%
Child Care Tax Credit (-)	-\$73	-3.3%	-\$68	-2.7%	-\$5	-6.8%	0.5%
Child Tax Credit (-)	-\$83	-3.7%	-\$83	-3.3%	\$0	0.0%	0.4%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.3%	--	--	--
Self-Sufficiency Wage - <i>Hourly</i>	<b>\$12.93</b>		<b>\$14.33</b>		\$1.39	10.8%	--
Self-Sufficiency Wage - <i>Monthly</i>	<b>\$2,242</b>		<b>\$2,484</b>		\$242	10.8%	--
Self-Sufficiency Wage - <i>Annual</i>	<b>\$26,903</b>		<b>\$29,803</b>		\$2,900	10.8%	--

Source: The Self-Sufficiency Standard for Pennsylvania (Editions 6 and 7), PathWays PA; based on a family of one parent and one pre-school aged child  
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- Transportation: the largest transportation increases came from the fixed costs of car ownership.
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Union County							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$631	27.1%	\$669	27.4%	\$38	6.0%	0.3%
Child Care	\$510	21.9%	\$477	19.5%	-\$33	-6.5%	-2.4%
Food	\$316	13.6%	\$341	13.9%	\$25	7.9%	0.4%
<b>Transportation</b>	<b>\$223</b>	<b>9.6%</b>	<b>\$246</b>	<b>10.1%</b>	<b>\$23</b>	<b>10.3%</b>	<b>0.5%</b>
<b>Healthcare</b>	<b>\$267</b>	<b>11.5%</b>	<b>\$328</b>	<b>13.4%</b>	<b>\$61</b>	<b>22.8%</b>	<b>2.0%</b>
Miscellaneous	\$195	8.4%	\$206	8.4%	\$11	5.6%	0.1%
Taxes	\$423	18.1%	\$445	18.2%	\$22	5.2%	0.0%
Earned Income Tax Credit (-)	-\$80	-3.4%	-\$82	-3.4%	\$2	2.5%	0.1%
Child Care Tax Credit (-)	-\$70	-3.0%	-\$68	-2.8%	-\$2	-2.9%	0.2%
Child Tax Credit (-)	-\$83	-3.6%	-\$83	-3.4%	\$0	0.0%	0.2%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.3%	--	--	--
<b>Self-Sufficiency Wage - Hourly</b>	<b>\$13.45</b>		<b>\$14.11</b>		\$0.66	4.9%	--
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$2,331</b>		<b>\$2,446</b>		\$115	4.9%	--
<b>Self-Sufficiency Wage - Annual</b>	<b>\$27,968</b>		<b>\$29,347</b>		\$1,379	4.9%	--

CENTRAL REGION							
Monthly Costs	2008		2010		Difference		Change in % of Total
	Cost	% of Total	Cost	% of Total	Net	Percent	
Housing	\$647	25.5%	\$688	25.0%	\$40	6.3%	-0.5%
Child Care	\$622	24.5%	\$634	23.1%	\$12	2.0%	-1.4%
Food	\$315	12.4%	\$339	12.3%	\$24	7.6%	-0.1%
<b>Transportation</b>	<b>\$226</b>	<b>8.9%</b>	<b>\$249</b>	<b>9.0%</b>	<b>\$23</b>	<b>10.0%</b>	<b>0.1%</b>
<b>Healthcare</b>	<b>\$265</b>	<b>10.4%</b>	<b>\$324</b>	<b>11.8%</b>	<b>\$59</b>	<b>22.4%</b>	<b>1.4%</b>
Miscellaneous	\$207	8.2%	\$223	8.1%	\$16	7.6%	-0.1%
<b>Taxes</b>	<b>\$472</b>	<b>18.6%</b>	<b>\$527</b>	<b>19.2%</b>	<b>\$55</b>	<b>11.6%</b>	<b>0.6%</b>
Earned Income Tax Credit (-)	-\$65	-2.6%	-\$53	-1.9%	-\$12	-18.5%	0.6%
Child Care Tax Credit (-)	-\$68	-2.7%	-\$64	-2.3%	-\$4	-5.6%	0.3%
Child Tax Credit (-)	-\$83	-3.3%	-\$83	-3.0%	\$0	0.0%	0.3%
Marking Work Pay Tax Credit (-)	N/A	N/A	-\$33	-1.2%	--	--	--
<b>Self-Sufficiency Wage - Hourly</b>	<b>\$14.64</b>		<b>\$15.86</b>		\$1.22	8.3%	--
<b>Self-Sufficiency Wage - Monthly</b>	<b>\$2,538</b>		<b>\$2,749</b>		\$211	8.3%	--
<b>Self-Sufficiency Wage - Annual</b>	<b>\$30,460</b>		<b>\$32,992</b>		\$2,531	8.3%	--

Source: The Self-Sufficiency Standard for Pennsylvania (Editions 6 and 7), PathWays PA; based on a family of one parent and one pre-school aged child  
 Self-sufficiency wage calculated by adding expenses and subtracting tax credits. Taxes include federal and state income taxes (including state tax credits except state EITC and CTC) and payroll taxes.

Note: Hourly wage based on a 2,080-hour work year; source publishes hourly wage according to a 2,112-hour work year (8 hours per day times 22 days per month)

Totals may not add exactly due to rounding

According to PathWays PA, the following are some explanations of the increasing self-sufficiency standard:

- The self-sufficiency standard is based on real costs incurred by families, not projected costs or anticipated costs due to changes in public policy.
- Healthcare: A worker's share of health care premiums in PA nearly doubled between 2000 and 2009 (from \$6,721 to \$13,116 per year). The primary increase in health care costs in the PA Standard between 2008 and 2010 was a result in the increase in the average statewide health care premium paid by employees.
- Transportation: the largest transportation increases came from the fixed costs of car ownership.
- Taxes: tax increases are the result of the higher income levels needed to meet the other costs that increased.