



The Self-Sufficiency Standard for South Carolina 2024

Prepared for the United Way Association of South Carolina



United Way Association of South Carolina

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**United Way Association
of South Carolina**

Center for
Women's Welfare

University of Washington School
of Social Work

The Self-Sufficiency Standard for South Carolina 2024

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By Sarah Broliar, Annie Kucklick, & Lisa Manzer | January 2024

Preface

United Way Association of South Carolina is publishing *The Self-Sufficiency Standard for South Carolina 2024* to ensure the best data and analyses are available to enable South Carolina’s families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live.

The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that South Carolina families can afford their basic needs. Over the past 26 years, the Standard has been calculated for 45 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase “the feminization of poverty,” she has written and spoken widely on women’s poverty and economic inequality, including testimony before Congress and the President’s Working Group on Welfare Reform. The Ford Foundation provided funding for the Standard’s original development.

The Self-Sufficiency Standard for South Carolina 2024 was produced by the Center for Women’s Welfare at the University of Washington with the cooperation of staff at the United Way Association of South Carolina. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/South-Carolina>.

For further information about the Self-Sufficiency Standard project, including the latest reports, data, and related publications, please visit www.selfsufficiencystandard.org or contact Self-Sufficiency Standard lead researcher, Annie Kucklick, at (206) 685-5264 or akuckl@uw.edu.



2024. Center for Women’s Welfare and the United Way Association of South Carolina

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Key Findings

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in South Carolina. The Self-Sufficiency Standard is a measure of income adequacy based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. The official poverty measure, developed half a century ago, only considers the cost of food. While the Standard considers more cost items, note that it is still “bare bones,” accounting for just enough allotted to meet basic needs, but no extras. For example, the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency, separate from the Self-Sufficiency Standard.

Selected Findings from The Self-Sufficiency Standard for South Carolina

In South Carolina, the amount needed to be economically self-sufficient varies greatly by geographic location. For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$19.55 per hour in Abbeville County to \$32.26 per hour in Charleston County, or from 209% to 346% of the federal poverty guidelines for a family of two. See [Figure A on page 7](#).

- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Charleston County needs an hourly wage of \$20.72 (\$43,754 annually) to meet their basic needs. For families with children, the amount needed to cover basic needs increases considerably. If this single adult in Charleston County had a preschooler and a school-age child, the amount necessary to be economically secure almost doubles, increasing to \$38.17 per hour (\$80,619 annually), to cover the cost of child care, a larger housing unit, and increased food and health care costs. See [Table 1 on page 9](#).
- **For families with young children, the combined costs of housing and child care typically make up the most substantial portion of the family’s budget.** For a family with two adults, one infant, and one preschooler in Aiken County, child care is 27% of the family’s budget while housing is 15%. See [Figure B on page 10](#).



The Self-Sufficiency Standard is a measure of income adequacy based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits.

- **The 2024 Self-Sufficiency Standard for Richland County falls above many similarly sized counties.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Columbia City within Richland County, SC (\$35.05 per hour) is most comparable to Williamsburg, VA (\$35.01 per hour). See *Figure C on page 13*.
- **The amount needed to meet the costs of basic needs between 2016 and 2024 increased by a larger amount than predicted using the Consumer Price Index (CPI).** For a family with two adults, one preschooler, and one school-age child in Spartanburg County, the cost of living increased by 63% not including taxes, rather than the 29% predicted if the 2016 Standard were adjusted to 2024 using the CPI. See *Figure G on page 19* and *Table 2 on page 17*.
- **The federal poverty guidelines for three-person families (\$24,860 annually) are set at a level well below what is needed to meet a family’s basic needs.** For example, the federal poverty guidelines are just 34% of the Standard for one adult, one preschooler, and one school-age child in Beaufort County (\$72,202 annually). See *Figure H on page 20*.
- **Even working full time, earning the 2024 federal minimum wage of \$7.25 per hour is not enough to meet the Standard anywhere in South Carolina, for any family composition, including single adults.** If a parent has one preschooler and one school-age child in Beaufort County, they would be able to cover only 31% of the family’s basic needs earning minimum wage (with their take-home pay after accounting for taxes). See *Figure H on page 20*.

Table I. The Self-Sufficiency Standard for Select South Carolina Counties and Family Types, 2024

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Aiken	\$30,084	\$52,816	\$64,440	\$76,048
Beaufort	\$42,601	\$62,640	\$72,202	\$84,774
Berkeley	\$38,928	\$62,677	\$74,490	\$86,817
Charleston	\$43,754	\$68,135	\$80,619	\$93,336
Greenville	\$35,356	\$59,188	\$71,237	\$83,247
Greenwood	\$28,423	\$44,283	\$55,186	\$67,229
Horry	\$36,410	\$60,078	\$71,820	\$83,896
Kershaw	\$28,857	\$52,537	\$63,985	\$75,491
Orangeburg	\$29,052	\$43,828	\$53,179	\$66,359
Spartanburg	\$33,205	\$57,196	\$68,691	\$80,300
Sumter	\$31,441	\$56,555	\$67,944	\$79,562
York	\$37,638	\$61,969	\$73,806	\$85,816

An Excel file of all 700+ family types for each county can be downloaded at: www.selfsufficiencystandard.org/South Carolina

- **Only two of the top ten most common occupations in the Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area (MSA) have median wages above the Standard for a three-person family in Greenville County.** Only registered nurses and general operations managers have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Greenville County (\$33.73 per hour). The median wages for the eight other top ten occupations fall below the Self-Sufficiency Standard for this family. See *Figure I on page 27*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Berkeley County needs \$29.68 per hour to be self-sufficient. This hourly wage does not cover does an additional \$202 per month needed to save for emergencies, such as job loss. See *Table 7 on page 45*.

Getting to Self-Sufficiency in South Carolina

Closing the gap between current wages and the Self-Sufficiency Standard requires both reducing costs and investing in opportunities for workers.

Reducing costs for workers means ensuring families who are struggling to cover basic needs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step but instead require support through transitional work supports and programs. Removing structural barriers is also necessary to help families work towards self-sufficiency over time. This report finds that:

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Charleston County with one preschooler and one school-age child would be able to meet the family’s needs of \$3,562 per month with the help of child care assistance, food assistance (SNAP/WIC), health insurance for children (PHC), and housing assistance. This is much less than the full wage needed of \$6,718 per month without work supports. See *Table 5 on page 32*.
- **For a variety of occupations, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Greenville and working as a retail salesperson with an hourly median wage of \$13.75, earns only 45% of the income needed to meet the family’s basic needs if they are not receiving any work supports. With housing, child care, food, and health care assistance, however, this parent could cover all of the family’s basic needs. See *Figure K on page 35*.

Investing in workers means increasing access to jobs that pay self-sufficient wages and have career potential. Incumbent worker training for low-wage workers who are already in an industry that offers adequate wages creates a career ladder to self-sufficiency and supports employer growth. Benefits such as paid sick days and employer-sponsored health insurance are key resources that support the stability and long-term health of workers and their families. This effectively raises income as workers do not have to lose a day’s wage to care for an ill child or to visit the doctor to manage chronic health conditions. For businesses, such investments in career advancement paired with access to medical care can mean the difference between the retention of an experienced employee and the costs employee turnover: recruitment, training, and lost efficiency.

Using the Self-Sufficiency Standard

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

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

The Self-Sufficiency Standard is currently used to better understand issues of income adequacy, analyze policy, and help individuals striving to be self-sufficient. Community organizations, academic researchers, foundations, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others, are using the Standard.

The 2024 Report in Brief

The 2024 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for South Carolina families and how it differs depending on family type and geographic area. The report then compares South Carolina to other places in the United States, examines how costs have increased over time, and contrasts the South Carolina Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

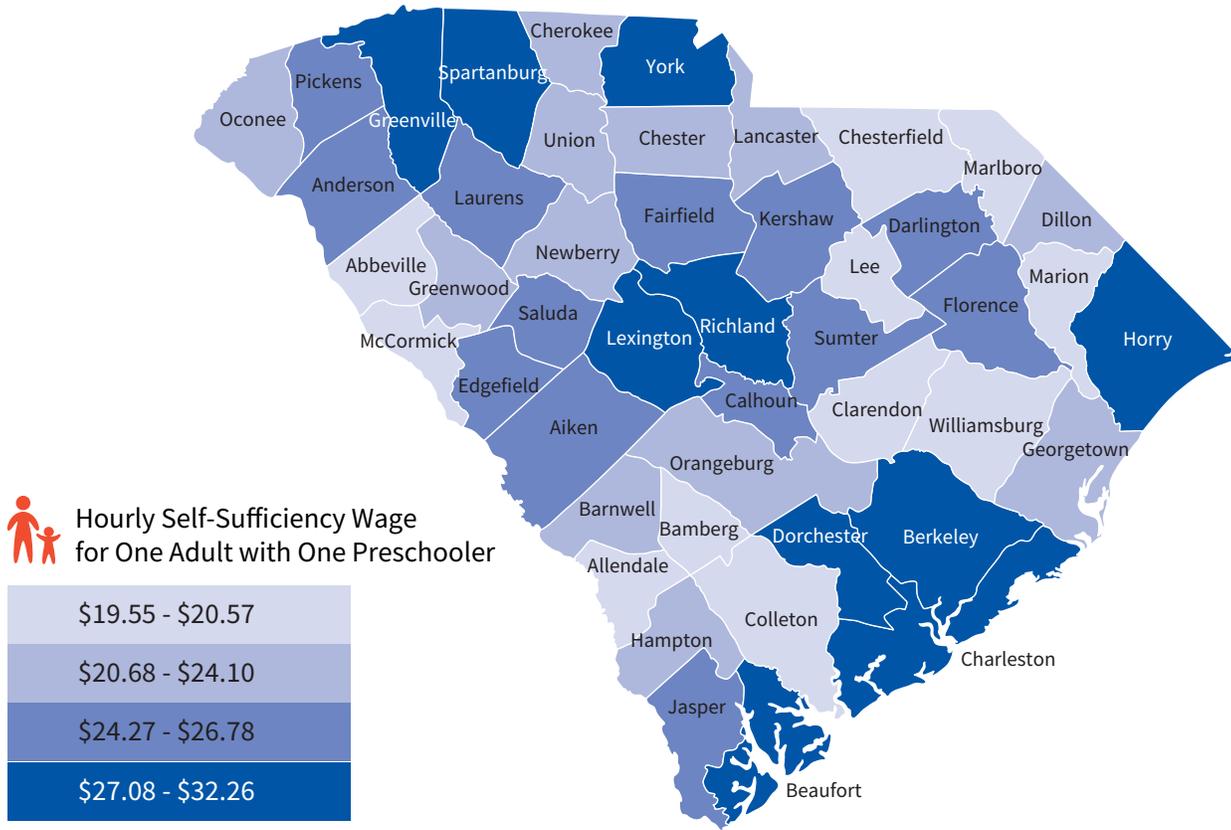
The appendices provide a more thorough explanation of the methodology and data sources used to calculate the Self-Sufficiency Wages; and detailed tables of the Standard that include the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties. This report represents costs, policies, and eligibility limits in effect at one point in time, that of late 2023. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those in effect at the time of writing.

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

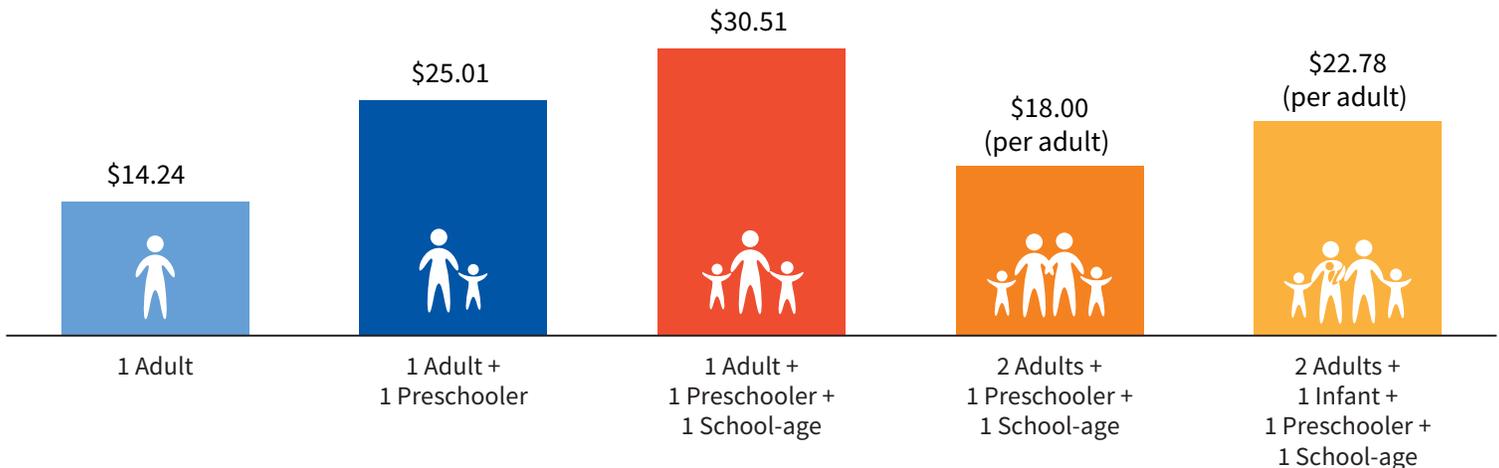
How Much is Enough in South Carolina?

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

The Self-Sufficiency Standard Varies by County



The Self-Sufficiency Standard Varies by Family Type



Hourly Self-Sufficiency Wage in Aiken County

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

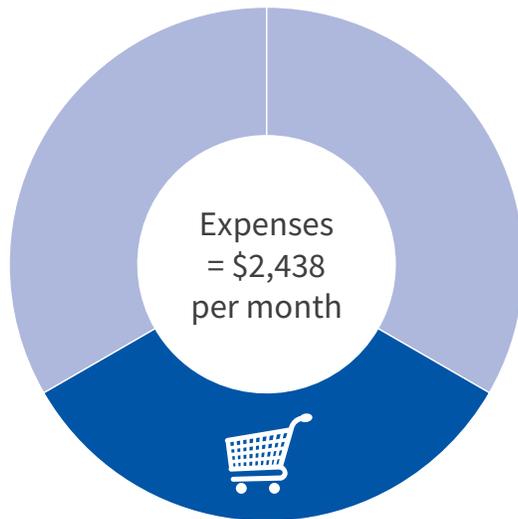
How Does the Standard Compare?

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

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

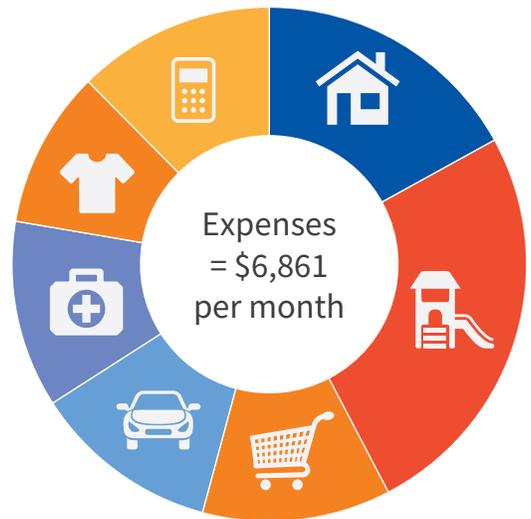
Official Poverty Measure

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



Self-Sufficiency Standard

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

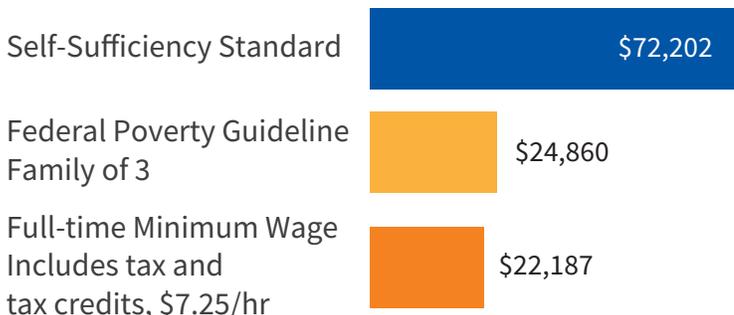


36% The official poverty measure only covers 36% of the cost of all basic needs as defined by the Self-Sufficiency Standard



Sumter County
2 adults + 1 infant + 1 preschooler

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



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

130



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

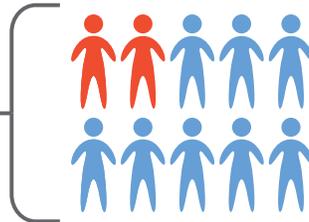
Getting to Self-Sufficiency

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

How Do South Carolina's Jobs Stack Up?



The ten most common occupations cover one fourth of the total South Carolina workforce



Only two of the top ten occupations in the state have median wages above the Standard for this family in Greenville County



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

How Do Work Supports Help Families Meet Basic Needs?

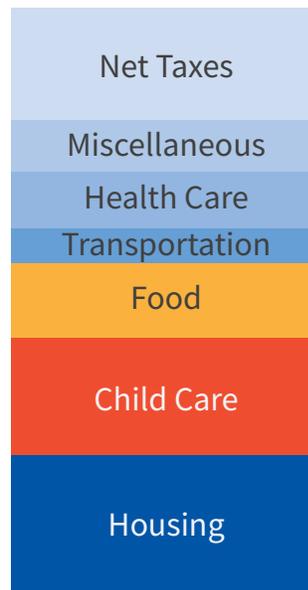


Charleston County
1 adult + 1 preschooler + 1 school-age

This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

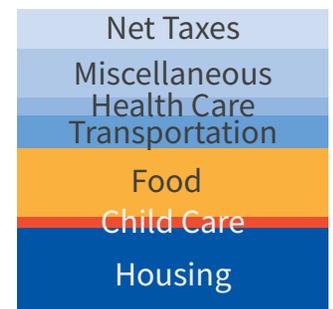
- Taxes (net of tax credits) decrease from \$1,379 to \$473 per month.
- CHIP and Medicaid reduce health care costs from \$690 to \$221 per month.
- Food assistance reduces groceries from \$857 to \$818 per month.
- Child care assistance reduces child care costs from \$1,454 to \$121 per month.
- A housing voucher which sets rent at 30% of income reduces housing costs from \$1,732 to \$1,069.

Monthly Expenses = \$6,718
Wage Needed = \$38.17 per hour



With No Work Supports

Monthly Expenses = \$3,562
Wage Needed = \$20.24 per hour



With Work Supports

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About the Self-Sufficiency Standard

- Introduction
- Inside the Report
- Overview of Data Sources and Assumptions

Introduction

The last few years have underscored how many American families were already stretching income to cover basic necessities as costs continued to grow faster than wages. Though often not deemed “poor” by the official poverty measure (OPM), these families lack enough income to meet the rising costs of essentials, such as food, housing, transportation, and health care.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and basic, costly expenses. It meets the need for a measure of income adequacy that more accurately documents the cost of living facing families today. Households with inadequate incomes are part of the mainstream workforce, yet despite working long hours, they are not recognized as having inadequate income by the official poverty measure, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.¹

The Self-Sufficiency Standard for South Carolina 2024 defines the amount of income necessary to meet the basic needs of families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs including the impacts of taxes and tax credits. It assumes the full cost of each need, without help from public subsidies such as Medicaid, or from private assistance such as informal babysitting by a neighbor.

A Realist Approach

The official poverty measure was developed nearly six decades ago and no longer provides an accurate picture of income adequacy.² **The most significant shortcoming of the official poverty measure is that for most families, in most places, the threshold is simply too low.** While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the official poverty measure increases by a constant amount for each additional family member and therefore, does not adequately account for the real costs of meeting basic needs. The Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”³ Despite the limitations of the official poverty measure, it still defines the federal poverty guidelines, which are used to set the eligibility levels for numerous poverty and work support programs, and to estimate the number of Americans in poverty. Simply raising the level of the official poverty measure, or using a multiple of it, however, cannot solve the structural problems inherent in the official poverty measure. The official poverty measure is based only on the cost of food and is the same no matter where one lives. Additionally, it includes a demographic model of a two-parent family with a “stay-at-home” mom that no longer reflects the majority of families today.



The Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today’s families to make ends meet. The key elements of the Standard that distinguish it from other measures of income adequacy or poverty are:

A Focus on Modern Families with Working Adults. Because paid employment is the norm for supporting families today in the United States,⁴ the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

Geographic Variation in Costs. The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

Variation by Family Composition. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

Inside the Report

Part 1 introduces the Self-Sufficiency Standard, explaining its unique features and how it is calculated.

Part 2 presents the details of the Standard for South Carolina: how much a self-sufficient income is for these families, how the Standard varies by family type and county, how costs in South Carolina compare to other places across the United States, how it has changed over time, and how the Standard compares to other income benchmarks.

Part 3 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.

Part 4 provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

Methodology, Assumptions, and Sources provides a detailed description of the data, sources, and assumptions used to calculate the Standard.

The Self-Sufficiency Standard for Select Family Types provides detailed tables of the Self-Sufficiency Standard for ten select family types in South Carolina.

More Online

Download this and past reports plus county-specific information for over 700 family types at:

<http://selfsufficiencystandard.org/South-Carolina>

For a more in-depth look at how the Standard compares to the official poverty measure visit:

<https://selfsufficiencystandard.org/the-standard/official-poverty-measure/>

Individual and Independent Pricing of Each Cost. Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter independently. The costs—which include housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level, which is determined whenever possible by using what government sources have defined as minimally adequate for those receiving assistance, (e.g., child care subsidy benefit levels).

Taxes and Tax Credits are Included as Budget Items. Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

Permits Modeling of the Impact of Subsidies. Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family’s Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure.

Moreover, the availability of Self-Sufficiency Standard data, going back two decades and across 45 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long-term trend of increasing economic inequality. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased, while families experienced plummeting or lost incomes. We expect (and are starting to see) similar trends following the COVID-19 pandemic. Despite lost wages, rent must be paid, food bought, and child care arranged.

Overview of Data Sources and Assumptions



HOUSING

Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs) which include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within multi-county metropolitan areas are adjusted using Small Area FMRs.



CHILD CARE

Child care includes the expense of full-time care for infants and preschoolers and part-time—before and after school—care for school-age children. The cost of child care is calculated from market-rate costs, defined as the 75th percentile, taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities or babysitting when not at work.



FOOD

Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's Map the Meal Gap data based on Nielsen scans of grocery receipts.



PUBLIC TRANSPORTATION

Public transportation assumes the cost of a transit pass if 7% or more of workers in a county use public transportation to get to and from work. No counties in South Carolina assume the use of public transportation.



PRIVATE TRANSPORTATION

Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums come from the National Association of Insurance Commissioners and are indexed by county using data from top market share automobile insurance companies. Fixed costs of car ownership are calculated using the Consumer Expenditure Survey. Travel is limited to commuting to work and daycare plus one shopping trip per week.



HEALTH CARE

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



MISCELLANEOUS

Miscellaneous expenses include the costs of cell phone and internet service and additional expenses. The additional expenses are calculated by taking 10% of all other costs. This category consists of all other essentials including clothing, paper products, diapers, nonprescription medicines, household items, and personal hygiene items.



TAXES AND TAX CREDITS

Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit, Child and Dependent Care Tax Credit, and the Child Tax Credit, along with relevant local tax credits.



EMERGENCY SAVINGS

Emergency savings is the amount needed to cover living expenses when there is job loss, net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment. In two-adult households, the second adult is assumed to remain employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

Self-Sufficiency Standard Results for South Carolina

- What it Takes to Make Ends Meet
- Changing Family Budgets
- The Cost of Basic Needs Across the United States
- The Increasing Cost of Living in South Carolina
- The Self-Sufficiency Standard Compared to Other Benchmarks of Income

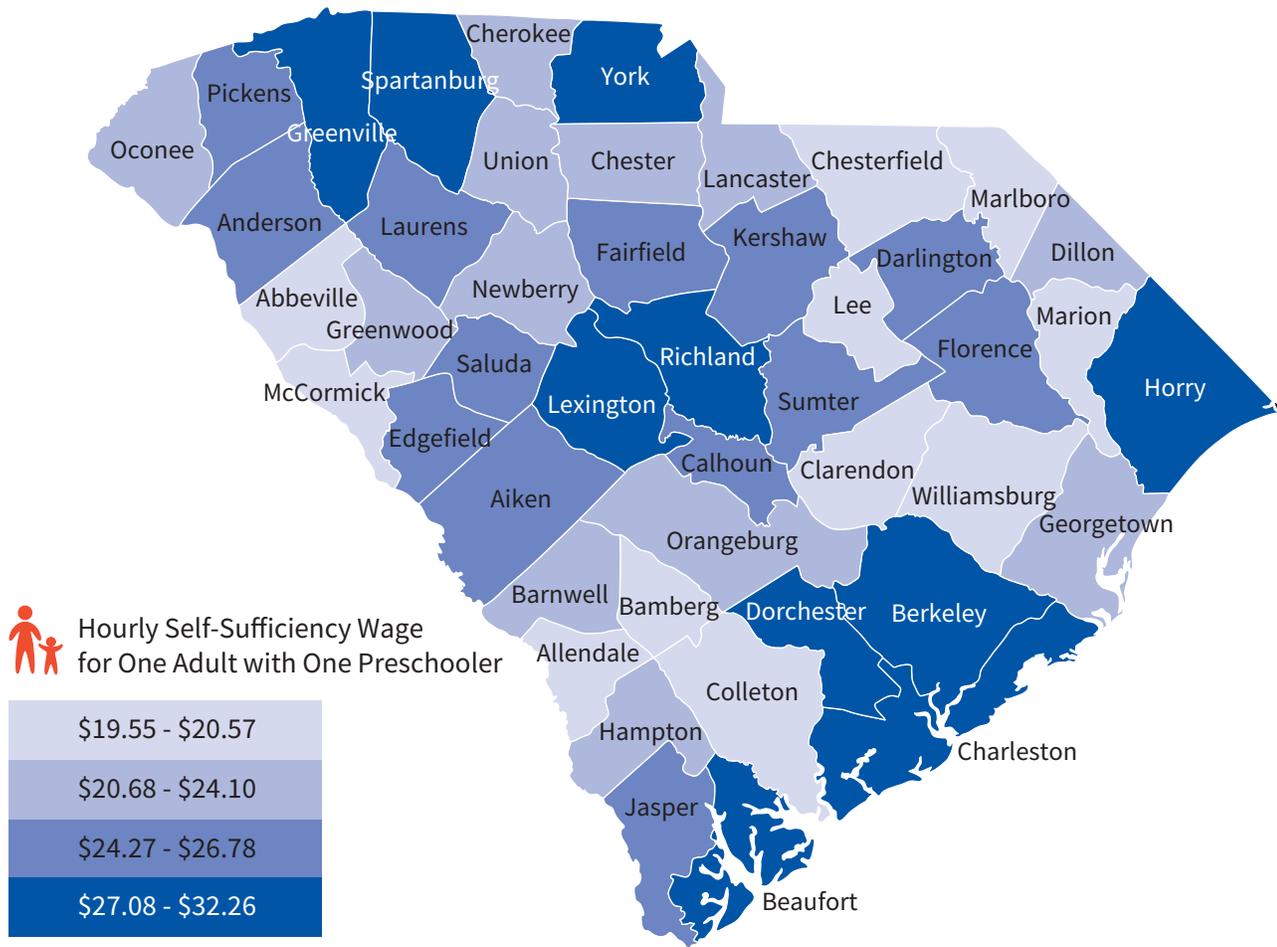
What it Takes to Make Ends Meet

The amount of income a family needs to meet their basic needs depends upon their family composition and where they live.

The Cost of Basic Needs Varies by Location

The map in [Figure A](#) displays the cost of meeting basic needs across South Carolina for families with one adult and one preschooler. The 2024 Self Sufficiency Standard for this single parent ranges from \$19.55 to \$32.26 per hour, or 209% to 346% of the federal poverty guidelines for a family of two. This parent would need to make more than twice the federal poverty guidelines and requires an occupation that pays over \$12.30 more per hour full time than the federal minimum wage to live in Abbeville County, the lowest cost county in South Carolina.

Figure A. Map of Counties by Level of Hourly Self-Sufficiency Wage One Adult and One Preschooler, SC 2024



- The most affordable counties in South Carolina are found in rural areas, particularly in the northeastern part of the state, known as the Pee Dee region. These counties require between \$19.55 and \$20.57 per hour, assuming full-time, year round work for this family with one adult and one preschooler.
- The second lowest cost group requires between \$20.68 per hour in Union County and \$24.10 in Georgetown County for this family type. This group is dispersed throughout the state.
- The second-highest cost group requires wages between \$24.27 and \$26.78 per hour to meet basic needs. These counties comprise a substantial section of the Midlands region.
- The most expensive counties are primarily urban, encompassing the following Metropolitan Statistical Areas (MSAs): Charleston-North Charleston SC MSA; Columbia, SC; Greenville-Anderson-Mauldin, SC; Myrtle Beach-Conway-North Myrtle Beach, SC-NC; and Spartanburg. Dorchester County requires \$29.69 per hour, and Charleston County requires an hourly wage of \$32.26 per hour for this single parent to make ends meet.

The Cost of Basic Needs Varies by Family Type

The Standard can also vary substantially by family type—the number of adults, the number of children, and the children’s ages—as illustrated by the Charleston County example in [Table 1](#).

- A single adult needs to earn \$20.72 per hour working full time to meet their basic needs. While lower than other family types, this wage is still more than 13 dollars per hour higher than the 2024 federal hourly minimum wage used by the state of South Carolina (\$7.25).
- Adding a child greatly increases this requirement: if this adult has a preschooler, they would need to earn \$32.26 per hour to be self-sufficient, over four times the federal hourly minimum wage.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$38.17 per hour to meet their family’s basic needs. This is equivalent to over five full-time minimum wage jobs.⁵ **Put differently, this parent would need to work more than 210 hours a week at minimum wage to have adequate income, without considering the impacts of tax credits. There are only 168 hours in a week.**
- When there are two adults, the additional adult adds some cost, but also splits the economic burden. Two parents with one preschooler and one school-age child would each need to earn \$22.10 per hour, over three times the minimum wage, to meet their family’s basic needs.



This parent would need to work more than 210 hours a week at minimum wage to have adequate income, without considering the impact of tax credits. There are only 168 hours in a week.

Table 1. The Self-Sufficiency Standard for Select Family Types*
 Charleston County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,543	\$1,732	\$1,732	\$1,732
Child Care	\$0	\$867	\$1,454	\$1,454
Food	\$393	\$578	\$857	\$1,143
Transportation	\$412	\$423	\$423	\$810
Health Care	\$221	\$641	\$690	\$785
Premium	\$126	\$514	\$514	\$514
Out of Pocket Costs	\$95	\$127	\$176	\$271
Miscellaneous	\$359	\$526	\$618	\$738
Broadband & Cell Phone	\$102	\$102	\$102	\$146
Other Necessities	\$257	\$422	\$516	\$592
Taxes	\$718	\$1,128	\$1,379	\$1,549
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult) **	\$20.72	\$32.26	\$38.17	\$22.10
Monthly	\$3,646	\$5,678	\$6,718	\$7,778
Annual	\$43,754	\$68,135	\$80,619	\$93,336
Emergency Savings Fund (Monthly)	\$101	\$224	\$337	\$128

* The Standard is calculated by adding expenses and taxes and subtracting tax credits.

** 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.

Changing Family Budgets

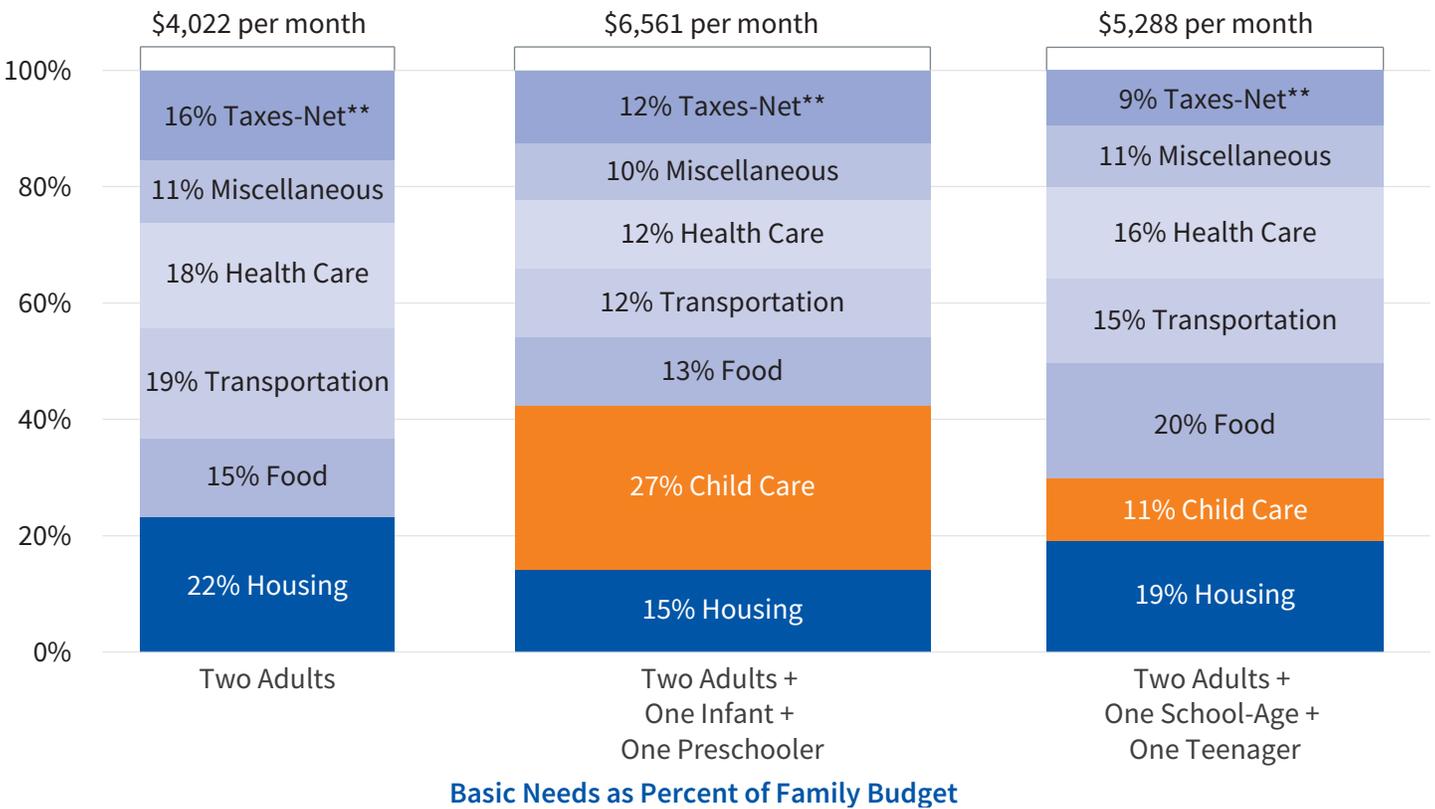
As families change, so does the amount they spend on basic expenses (such as food and shelter).

With the addition of new children, child care becomes a notable portion of a family’s budget. **Figure B** demonstrates these changes for a family in Aiken County. Each family type has its own column. The bars within a column represent an item’s percentage of the total budget, all adding up to 100%. The width of a column is proportionate to the total budget, meaning that a family with a wider column needs more money to meet their basic needs.

When there are just two adults, they need to earn a combined monthly total of \$4,022 to make ends meet, not including a small amount of emergency savings. In Aiken County, this couple would spend:

- Housing is 22% of the family expenses.
- Food takes up 15% of the household budget.
- Transportation is 19% of the budget.
- Health care accounts for 18% of the Self-Sufficiency Standard budget.

Figure B. Basic Needs as a Percentage of the Family Budget for Three Family Types*
Aiken County, SC 2024



* While the column widths are different to represent total monthly cost, the percentages of each cost add to 100% for each column.

** The two-adult family is not eligible for any tax credits. Therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 17% for two adults with one infant and one preschooler and 16% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

- Taxes are 16% of household expenses. This family is not eligible for any tax credits.

If this family included two young children (one infant and one preschooler), the total Self-Sufficiency Standard budget increases to \$6,561 per month. With the addition of child care, the proportions spent on each need change:

- Child care alone accounts for 27% of the family’s budget. When one adds housing, these two items account for 42% of expenses. Across the country, Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) typically have about half of the budget going to housing and child care expenses alone.
- Food costs are 13% of the total income. This is slightly higher than the national average expenditure on food (12%) and less than one third of the 33% assumed by the methodology of the official poverty measure.⁶
- Health care costs account for 12% of the family budget, including both the employees’ share of the health care premium (\$519 per month) and out-of-pocket costs (\$241 per month).⁷
- Net taxes for the family now reflect a tax burden of about 12% due to the offsetting effects of the Federal Child Tax Credit and Child Care Tax Credit. If it were assumed that tax credits are not received monthly but instead yearly in a lump sum, which is how they are actually received, the monthly tax burden would be 17% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older and have less child care needs. The total monthly cost of basic needs drops to \$5,288. Without the large amount for child care, the proportions for most of the other budget items increase:

- The cost of housing is now 19% of the family budget.
- Child care for the school-age child now accounts for just 11% of the basic needs budget for this family type, less than half of what was necessary when the children were younger.
- A larger proportion of the budget for food, now at 20%, is partly due to increased food costs for the teenager.
- Transportation is 15% of the total family budget.
- Health care accounts for 16% of the family budget.
- Net taxes have become 9% of the family’s budget. If it were assumed, as noted before, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 16% of the total costs for two adults with one school-age child and one teenager.

Health Insurance Marketplace

The Self-Sufficiency Standard assumes that a job that pays a self-sufficiency wage provides employer-sponsored health insurance. However, if neither adult had employer sponsored health insurance in the example above (two adults with one infant and one preschooler in Aiken County), and they purchased a silver health care plan through the federal Health Insurance Marketplace,

the monthly premium amount would be \$266 after accounting for the premium tax credit of \$1,099 per month (assuming an annual income of \$78,000, the Standard for this family type).⁸ However, while this is less than the Standard, the annual deductible for the benchmark plan is nearly \$12,000—four times the average family deductible among employer-sponsored plans.⁹

The Cost of Basic Needs Across the United States

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

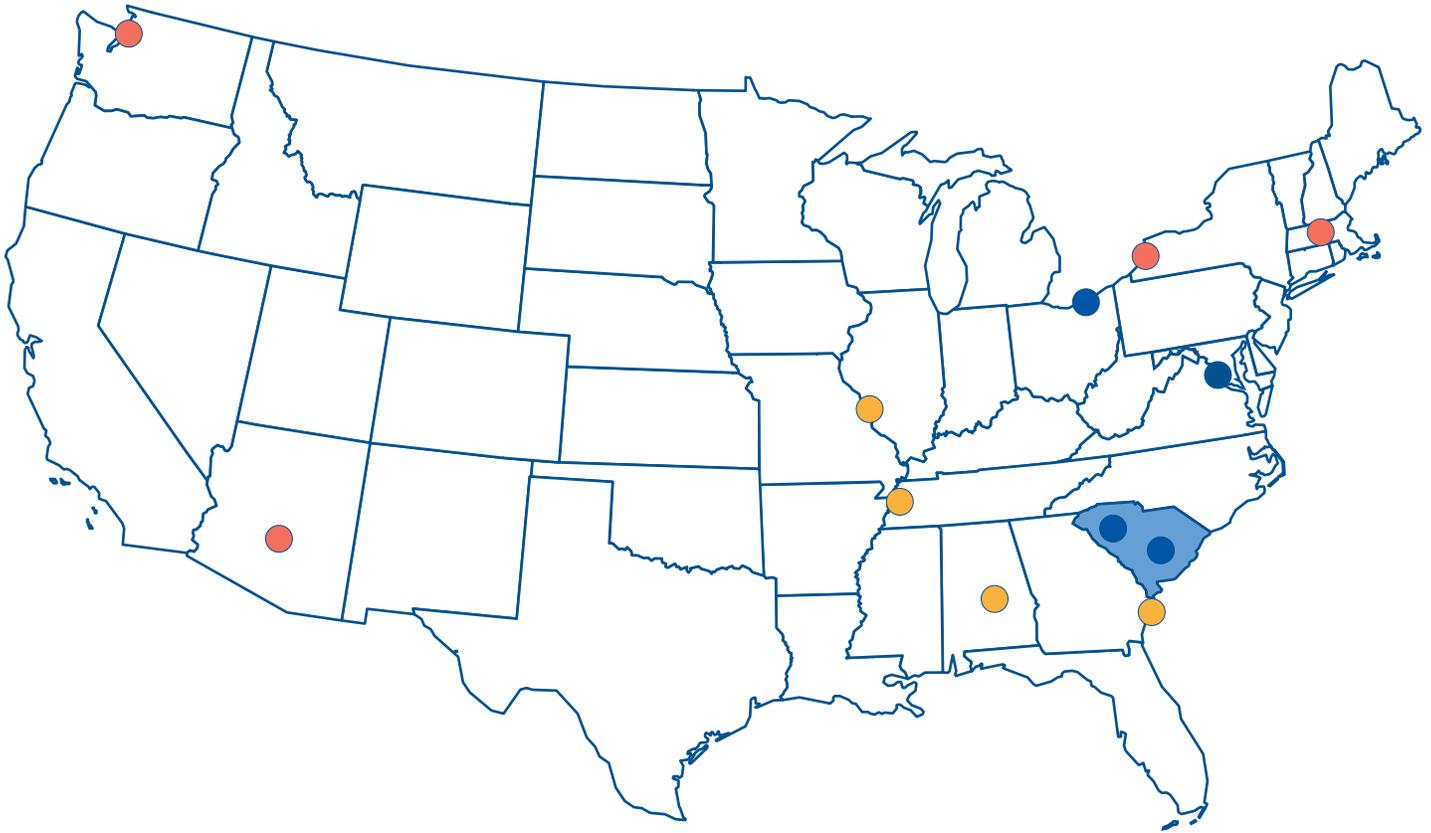
Columbia and Greenville, SC. In [Figure C](#) the Self-Sufficiency Standards for a family with one parent, one preschooler, and one school-age child in Columbia and Greenville, SC are compared to the Standard for the same family type in ten other cities across the United States: Montgomery, AL; Scottsdale, AZ; Savannah, GA; Worcester, MA; St. Louis, MO; Buffalo, NY; Cleveland, OH; Covington, TN; Williamsburg, VA; and Tacoma, WA.¹⁰

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these places range from a low of \$26.93 per hour (Covington, TN) to a high of \$44.49 (Worcester, MA) per hour, or \$56,875 to \$93,956 annually.
- In Columbia, SC a parent with one preschooler and one school-age child requires a wage of \$35.05 per hour working full-time, year-round to meet the family's basic needs. The same family requires an hourly wage of \$33.78 in Greenville, SC.
- While all the budget items in the Standard vary geographically, housing and child care vary considerably. In Buffalo, NY child care for one preschooler and one school-age child costs \$2,348 per month, compared to \$1,856 per month in Cleveland, OH and \$1,454 in Columbia, SC. Likewise, for this family in Buffalo, housing costs \$997 per month compared to \$1,250 in Greenville, SC after being adjusted for inflation. Each of these cities has a Self-Sufficiency Standard hourly wage within \$2.84 of each other.
- In every South Carolina city represented in [Figure C](#) and [Figure D](#), this parent would need to work between 3.6 to 4.8 full-time, minimum wage jobs, or a median of 168 hours a week, to make ends meet.



In every South Carolina city on these maps, this parent would need to work a median of 168 hours a week to make ends meet.

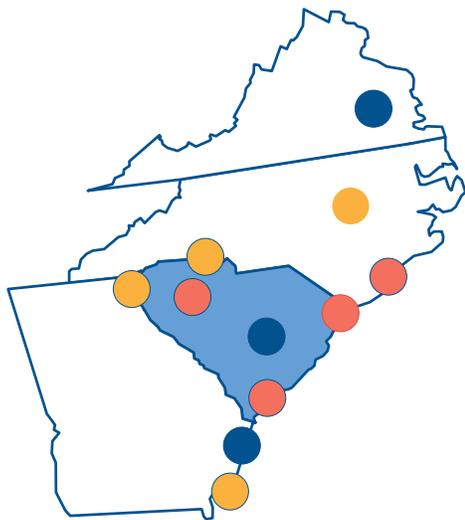
Figure C. The Self-Sufficiency Wage in Columbia and Greenville, SC Compared to U.S. Cities, 2024*
One Adult, One Preschooler, and One School-age Child



Worcester, MA	\$44.49
Scottsdale, AZ	\$36.96
Tacoma, WA	\$36.92
Buffalo, NY	\$36.37
Columbia, SC	\$35.05
Williamsburg, VA	\$35.01
Cleveland, OH	\$34.05
Greenville, SC	\$33.78
Savannah, GA	\$31.26
St Louis, MO	\$28.29
Montgomery, AL	\$28.06
Covington, TN	\$26.93

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

Figure D. The Self-Sufficiency Wage for Southeastern Cities, 2024*
One Adult, One Preschooler, and One School-age Child



Wilmington, NC	\$36.10
Beaufort, SC	\$34.24
Myrtle Beach, SC	\$34.06
Greenville, SC	\$33.78
Sumter, SC	\$32.22
Prince George, VA	\$31.28
Savannah, GA	\$31.26
Brunswick, GA	\$29.72
Goldsboro, NC	\$29.29
Gaffney, SC	\$26.68
Walhalla, SC	\$26.95

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

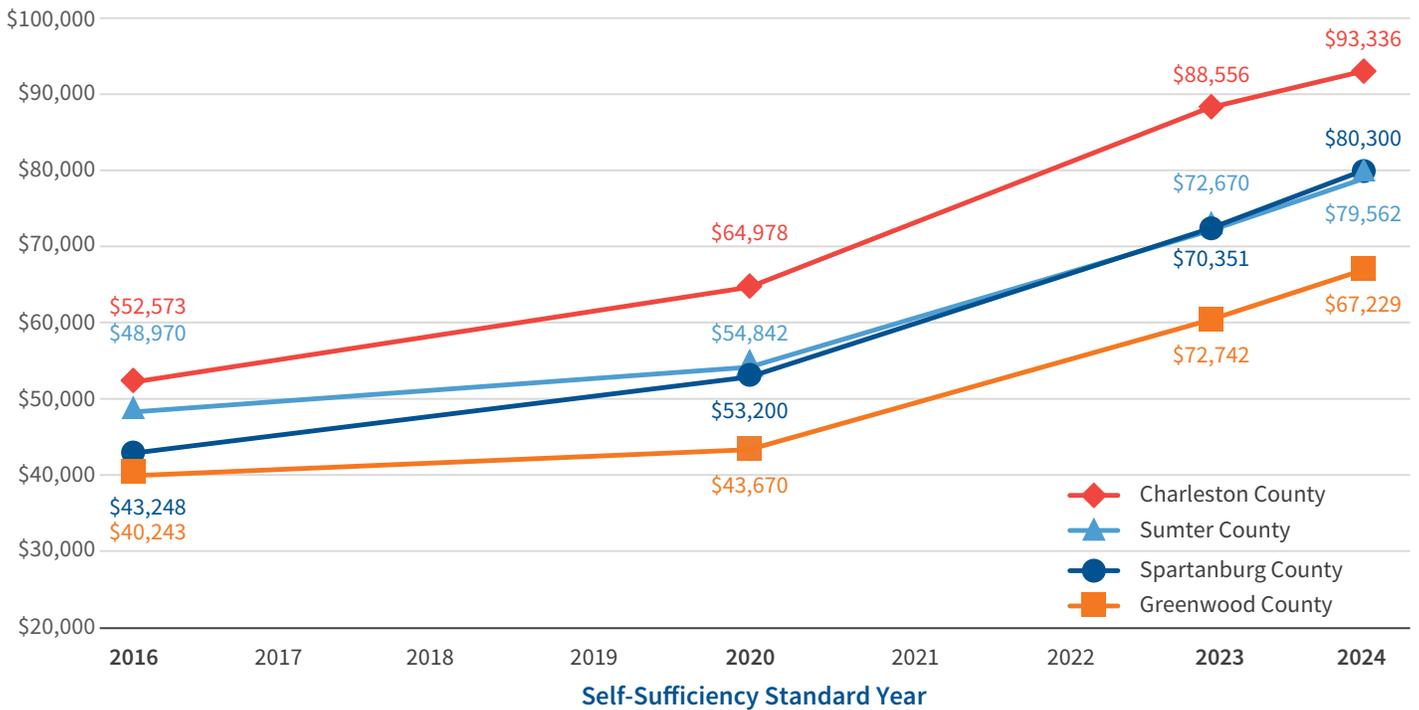
Figure D compares five cities in the Southern coastal states: Brunswick, GA; Savannah, GA; Goldsboro, NC; Wilmington, NC; and Prince George, VA, to six others in South Carolina: Beaufort, Gaffney, Greenville, Myrtle Beach, Sumter, and Walhalla.

- Coastal cities in Georgia require a lower Self-Sufficiency Standard than their counterparts in North and South Carolina. An adult supporting one preschooler and one school age child in Brunswick, GA requires a wage of \$29.72 per hour. Beaufort, SC though similar in size, has a Standard of \$34.24 per hour.
- The swiftly growing Myrtle Beach requires a high hourly Standard of \$34.06 for a parent with one preschooler and one school-age child. Wilmington, NC edges out Myrtle Beach with higher child care costs (\$1,454 versus \$1,644).

Figure F. The Self-Sufficiency Standard for Charleston, Greenwood, Spartanburg, and Sumter Counties

Two Adults, One Preschooler, and One School-age Child: 2016-2024

Annual Income



Tracing the changes in the Standard for this four-person family in four counties, [Figure F](#) provides more insight on how the Self-Sufficiency Standard has increased in the state.

- The largest change in the Standard since 2016 occurred in Spartanburg County, which experienced an 86% increase in the cost of living, from \$43,248 in 2016 to \$80,300 in 2024, while Sumter County increased by 63%, from \$48,970 in 2016 to \$79,562 in 2024.
- Sumter County had the second highest cost in 2016 but was overtaken by Spartanburg County after 2024, which experienced a larger increase in the costs of housing (71% versus 44%) and health care (83% versus 65%) from 2016 to 2024.
- Between the years of 2016 and 2024, the gap between the lowest cost county in this comparison (Greenwood) and the highest cost (Charleston) has widened significantly. In 2016, this family in Charleston County required \$12,330 more than the same family type in Greenwood County; in 2024, the gap widens to \$26,108. This is primarily due to the cost of housing and health care in Charleston County increasing at nearly twice the rate of Greenwood County since 2016 (90% versus 56% for housing).

[Table 2](#) shows the actual cost and percent change for each basic need since 2016 in Horry County, as well as statewide, for a family with one adult, one preschooler, and one school-age child. This analysis indicates that housing and child care cost increases in Horry County surpassed statewide increases. Overall, Horry County is in the 80th percentile statewide, meaning 80% of counties in South Carolina had a Self-Sufficiency Standard that did not increase as dramatically as Horry. However, the increase in individual cost items varies greatly by geography.

Table 2. Percent Change in the Self-Sufficiency Standard Over Time, 2016 – 2024*Horry County, SC: One Adult, One Preschooler, and One School-age Child*

Monthly Costs	2016	2024	Percentage Change	
			County	Statewide
Housing	\$788	\$1,361	73%	53%
Child Care	\$867	\$1,454	68%	58%
Food	\$586	\$730	25%	26%
Transportation	\$278	\$427	54%	53%
Health Care	\$430	\$694	62%	64%
Miscellaneous	\$295	\$569	93%	88%
Taxes	\$524	\$1,184	126%	131%
Tax Credits*	(\$328)	(\$433)	32%	11%
Self-Sufficiency Wage				
Monthly	\$3,439	\$5,985	74%	71%
Annual	\$41,271	\$71,820		
Median Earnings for Retail Salesperson**				
Statewide	\$21,450	\$28,874		35%
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	\$20,500	\$27,661	35%	

* Total Tax Credits is the sum of the monthly tax credits available to the individual, including: EITC, CCTC, and CTC.

** Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2022 OEWS Estimates," www.bls.gov/oes (accessed May 24, 2023). Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2001 OEWS Estimates," www.bls.gov/oes (accessed November 29, 2022). Median earnings from 2022 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000001 (accessed May 23, 2023).

- Housing in Horry County increased substantially at a rate of 73%, 20% greater than the average change statewide. In dollar terms, the monthly cost of housing has increased on average by \$573 since 2016. Only Beaufort and Charleston counties saw higher rates of change, 76% and 90%, respectively.
- Child care costs rose at a rate of 68%, surpassing the average change statewide. This translates to an additional \$587 per month for this single parent since 2016.
- Food costs in Horry County increased comparably to what is seen statewide, 25% and 26% respectively. This represents a \$144 per month increase for this single parent. Four other counties showed changes upwards of 40%: Barnwell, Charleston, Greenville, and Greenwood.
- Transportation costs in Horry County rose by 54%, as opposed to a 53% increase statewide. Transportation for all of South Carolina is assumed to be private, meaning that transportation expenses include the cost of owning and operating a car for each adult. *See details on page 57.*
- Horry County health care costs grew by 62%, lower than the 64% increase seen statewide. In dollar terms, the monthly cost of health care has increased on average by \$264 since 2016. Residents in Beaufort and Spartanburg counties were saddled with growth over 86%, \$360 dollars more per month.

Cost of Living Increases versus Earnings Increases. While the Self-Sufficiency Standard for this three-person family in Horry County increased by 74% over the past eight years, workers' median earnings have not kept pace. For example, for retail salespersons, (the most common occupation in the Myrtle Beach-Conway-North Myrtle Beach, SC-NC and statewide in 2016) the median earnings increased by just 35% in the metropolitan Myrtle Beach area (\$20,500 to \$27,661 annually) and 35% statewide (\$21,450 to \$28,874 annually). If this single parent was working as a retail salesperson in Horry County and earning the 2024 median wage, they would not be able to cover all of their basic needs in 2016, much less now. Cost increases outstripping wage increases indicate a worrisome trend that will continue to put pressure on family budgets.

Documenting Changes in Living Costs with the Standard versus the Consumer Price Index. Nationally, the official measure of inflation is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services, and is used to adjust items such as the Federal Poverty Guidelines and eligibility thresholds for other benefits, and consumer income payments such as social security.¹¹ Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2016 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed in this visualization for the purpose of comparison. This comparison was done for a four-person family (two adults, one preschooler, and one school-age child) in Spartanburg County.

- The South Region Consumer Price Index (CPI) increased 29% between 2016 and 2024.
- If the 2016 Self-Sufficiency Standard for Spartanburg County (\$43,086 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2024 is estimated to be \$55,486 per year.¹² The *actual* 2024 Standard (without taxes or tax credits) for this family type is \$70,324 per year, a 63% increase over the last eight years.

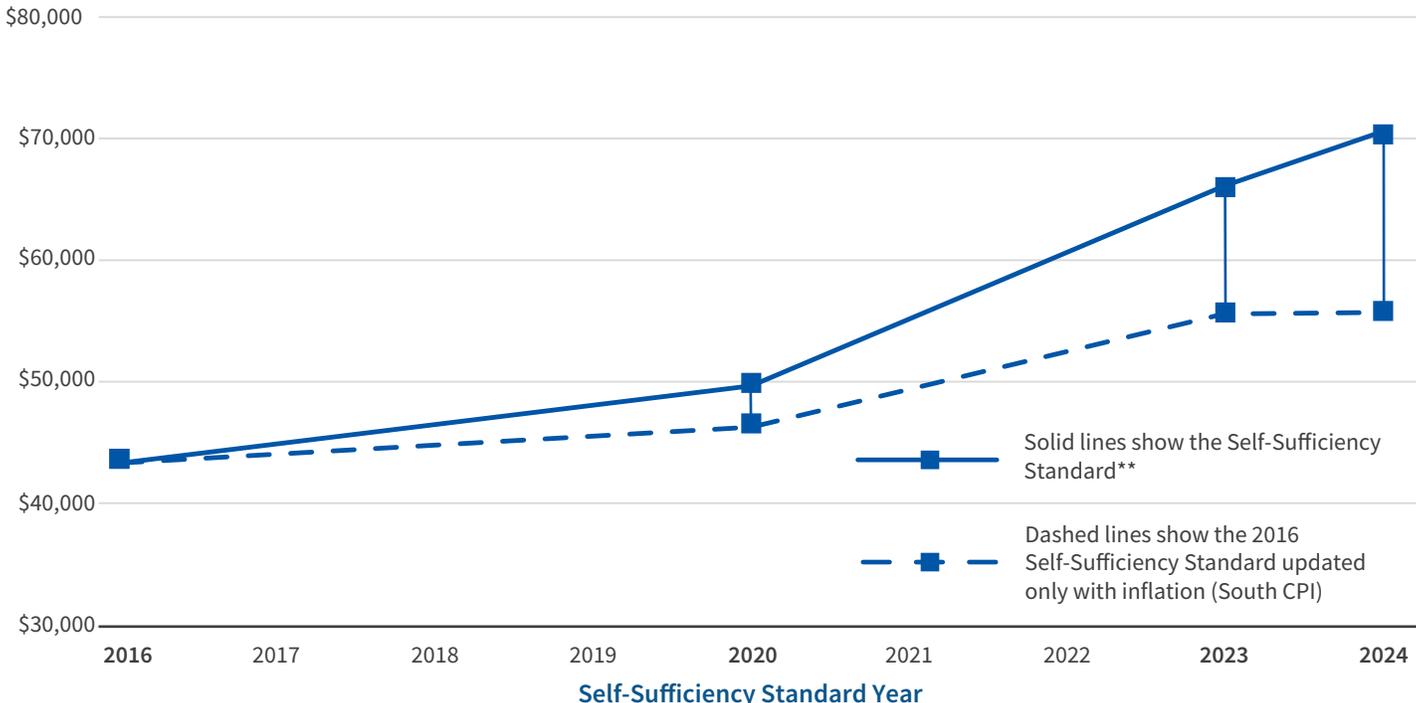
Figure G demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 29%, costs rose by 63% in Spartanburg County. This figure is just under the statewide average increase. Using the CPI for this family type in Spartanburg County results in a 2024 estimate of costs that is more than \$14,800 less than the costs measured by the 2024 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Spartanburg County families, leaving them thousands of dollars short.

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

Figure G. CPI* Measured Inflation Underestimates Real Cost of Living Increases:
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2016 – 2024
Spartanburg County, SC: Two Adults, One Preschooler, and One School-Age Child

Annual Income



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "South Region All Items," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed October 20, 2023).

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

The country has recently experienced exceptionally high rates of inflation. Inflation sharpens the financial strain families face as costs rise and median earnings for low-wage jobs stay relatively constant. Previous Standard research indicates that the cost of basic needs rises faster than the general inflation measures reveal. This means that low-income families deal with even more burdensome increases than indicated by the "all items" CPI data (which shows an 4.2% increase for the CPI-U South Region over the past year in September 2023). For example, the CPI for housing costs alone is 6.4% in the same region and time period.¹³ Low-income families in South Carolina have been dealing with the cost of living rising faster than wages even before this period of high inflation. These rapid cost increases now further aggravate the real but hidden economic crunch that these families are experiencing.

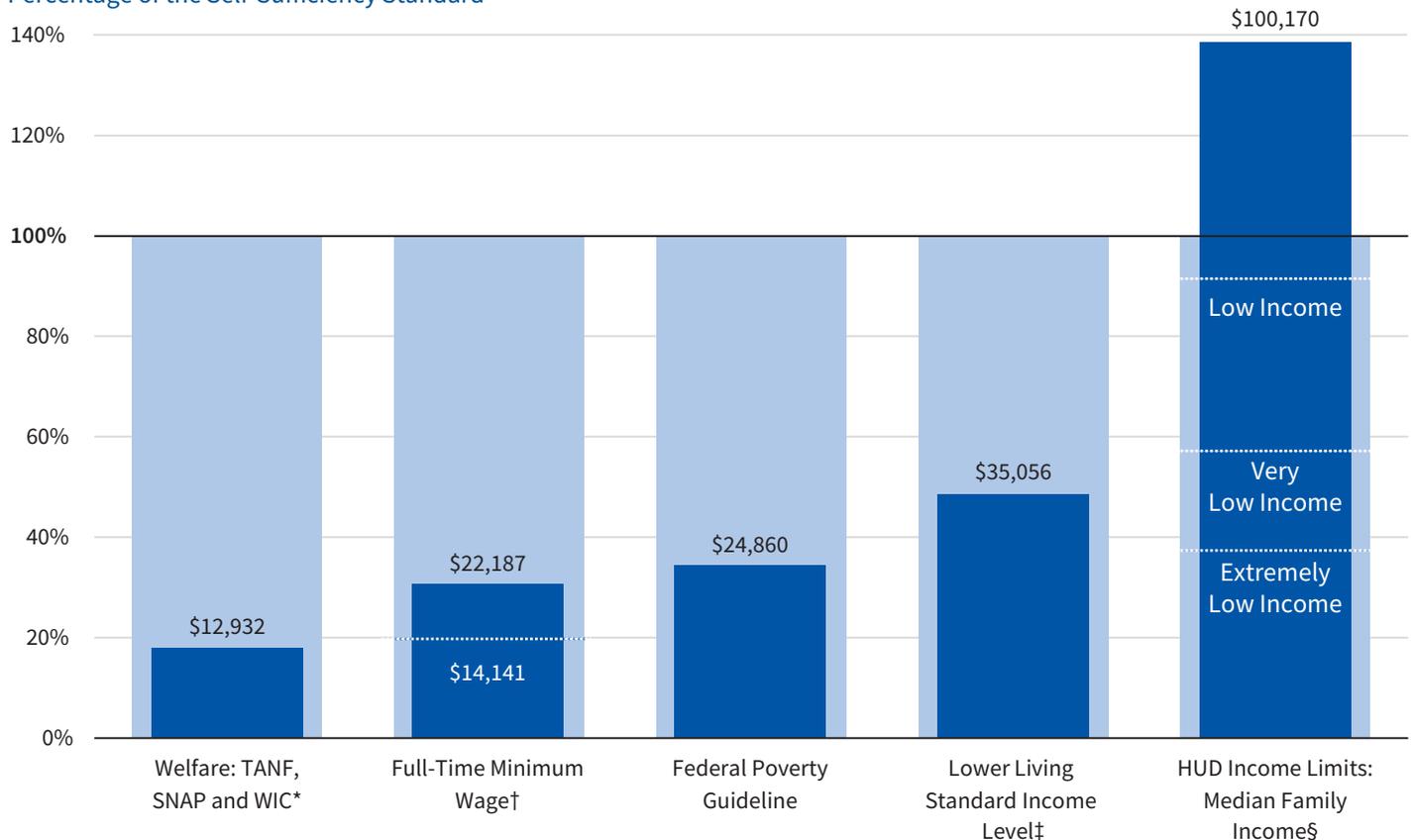
The Self-Sufficiency Standard Compared to Other Benchmarks of Income

Common poverty benchmarks grossly underestimate a family's needs as determined by the Self-Sufficiency Standard.

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure H** compares the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Beaufort County (\$72,202 per year) to the following income benchmarks for three-person families:

Figure H. The Self-Sufficiency Standard Compared to Other Benchmarks
Beaufort County, SC 2024, One Adult, One Preschooler, and One School-age Child

Percentage of the Self-Sufficiency Standard



* The maximum TANF benefit amount is \$3,660 annually, the SNAP benefit amount is \$8,807 annually, and the annual WIC benefit amount is \$465 annually for this family of three in South Carolina.

† The federal minimum wage, used by the State of South Carolina, is \$7.25 per hour. This amounts to \$15,312 per year. Assuming this family pays federal and state taxes and receives tax credits, however, the net yearly income would be a larger amount, \$22,187, as shown. The dashed line shows the annual income received after accounting for taxes (\$14,141) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2023 adjusted South: Metro Area for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2023.

- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants, and Children)
- The federal minimum wage, used in South Carolina (\$7.25 per hour)
- The U.S. Department of Health and Human Services federal poverty guidelines (FPG): the FPG are a simplified version of the official poverty measure used for setting income eligibility limits for a variety of benefit programs such as TANF, SNAP, and WIC
- The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development’s Median Family Income

Welfare: TANF, SNAP, and WIC. The first bar on the left in [Figure H](#) calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of the Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), and Women, Infants, and Children (WIC). This public assistance package totals \$12,932 per year for three-person families in South Carolina, which is only 18% of what this family needs to make ends meet in Beaufort County.

Minimum Wage. The federal minimum wage, which is used in South Carolina, is \$7.25 an hour. Someone working full time at this rate would earn \$15,312 annually. Given the tax credits this family qualifies for, including the federal and state earned income tax credit and child tax credit, the net total income would be \$22,187.

A full-time minimum wage job, including tax credits, in Beaufort County provides 31% of the amount needed for this family to be self-sufficient. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receive tax credits annually (as is true of all workers), their take-home income would be \$14,141 over the year, shown by the dashed line on the second bar in [Figure H](#). Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to 20% of the Self-Sufficiency Standard for a family of one adult, one preschooler, and one school-age child in Beaufort County.

Federal Poverty Guidelines. According to the 2023 federal poverty guidelines, a three-person family, no matter their location or composition, would be considered “poor” with an annual income of \$24,860 or less. The FPG for three-person families are 34% of the Self-Sufficiency Standard for this family in Beaufort County.

This comparison demonstrates just one family type. Unlike the Self-Sufficiency Standard, the FPG does not vary by age of child—only by number of persons in a household. For families in Beaufort County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG are 41% of the Self-Sufficiency Standard. For a household with a higher budget, such as a household consisting of one adult with one preschooler, and one teenager, the FPG are 38% of the Self-Sufficiency Standard. Not accounting for the age of children results in the FPG underestimating the need for families with young children.

There is also considerable variation by place. [Table 3](#) compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across South Carolina and finds that the Self-Sufficiency Standard for this family type ranges from 199% of the FPG in Abbeville County to 324% of the FPG in Charleston County.

Lower Living Standard Income Level (LLSIL). The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL) was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus has priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.¹⁴ The 2023 LLSIL for a three-person family in the South: Metro Area is \$35,056 and 70% of the LLSIL is \$24,539, which is \$421 less than the FPG for this family size.¹⁵

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

The HUD median income for a three-person family in Beaufort County is \$100,170 annually.¹⁶ For a three-person family in this county, HUD income limits are as follows:

- **Low Income.** Income between \$41,310 and \$66,105
- **Very Low Income.** Income between \$27,000 and \$41,310
- **Extremely Low Income.** Income less than \$27,000¹⁷

The Self-Sufficiency Standard of \$72,202 for this family is above the HUD “Low Income” range, but still well below the median income, demonstrating that the Standard is a conservative measure of the minimum amount required to be self-sufficient in Beaufort County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered “Very Low Income” or “Extremely Low Income.”)

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The percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across South Carolina ranges from 199% of the FPG in Abbeville County to 324% of the FPG in Charleston County.

Table 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income
Two Family Types, South Carolina Counties: 2024

County	One Adult + One Preschooler + One School-age As a Percentage of:				Two Adults + One Preschooler + One School-age As a Percentage of:			
	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income
Abbeville	\$49,554	199%	324%	83%	\$64,318	214%	420%	97%
Aiken	\$64,440	259%	421%	92%	\$76,048	253%	497%	97%
Allendale	\$50,103	202%	327%	105%	\$65,072	217%	425%	122%
Anderson	\$67,007	270%	438%	99%	\$78,431	261%	512%	104%
Bamberg	\$49,786	200%	325%	89%	\$64,475	215%	421%	103%
Barnwell	\$56,284	226%	368%	103%	\$68,491	228%	447%	113%
Beaufort	\$72,202	290%	472%	72%	\$84,774	283%	554%	76%
Berkeley	\$74,490	300%	486%	82%	\$86,817	289%	567%	86%
Calhoun	\$65,023	262%	425%	86%	\$77,115	257%	504%	92%
Charleston	\$80,619	324%	527%	88%	\$93,336	311%	610%	92%
Cherokee	\$56,264	226%	367%	96%	\$67,676	226%	442%	104%
Chester	\$53,522	215%	350%	97%	\$66,313	221%	433%	108%
Chesterfield	\$51,903	209%	339%	95%	\$65,879	220%	430%	108%
Clarendon	\$51,292	206%	335%	84%	\$65,622	219%	429%	97%
Colleton	\$52,849	213%	345%	106%	\$66,364	221%	433%	119%
Darlington	\$63,589	256%	415%	115%	\$75,260	251%	492%	123%
Dillon	\$54,641	220%	357%	110%	\$67,268	224%	439%	122%
Dorchester	\$74,730	301%	488%	82%	\$87,196	291%	569%	86%
Edgefield	\$62,667	252%	409%	89%	\$73,952	247%	483%	95%
Fairfield	\$64,979	261%	424%	86%	\$76,902	256%	502%	92%
Florence	\$65,940	265%	431%	93%	\$78,122	260%	510%	100%
Georgetown	\$59,947	241%	392%	88%	\$72,249	241%	472%	96%
Greenville	\$71,237	287%	465%	89%	\$83,247	277%	544%	94%
Greenwood	\$55,186	222%	360%	78%	\$67,229	224%	439%	85%

Definitions: The 2023 federal poverty guidelines for family of three = \$24,860 and for a family of four = \$30,000. Area median family income varies by and is calculated from HUD's FY2023 Income Limits. Annual minimum wage is the gross amount of full-time, year-round work at the federal minimum wage of \$7.25 per hour, used by South Carolina

Table 3 Cont. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income
Two Family Types, South Carolina Counties: 2024

County	One Adult + One Preschooler + One School-age As a Percentage of:				Two Adults + One Preschooler + One School-age As a Percentage of:			
	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income	Annual Self-Sufficiency Standard	Federal Poverty Guidelines	Minimum Wage	Median Family Income
Hampton	\$53,554	215%	350%	110%	\$67,036	223%	438%	124%
Horry	\$71,820	289%	469%	108%	\$83,896	280%	548%	114%
Jasper	\$62,301	251%	407%	107%	\$74,910	250%	489%	116%
Kershaw	\$63,985	257%	418%	94%	\$75,491	252%	493%	100%
Lancaster	\$59,301	239%	387%	67%	\$71,484	238%	467%	72%
Laurens	\$64,341	259%	420%	87%	\$75,402	251%	492%	92%
Lee	\$52,105	210%	340%	102%	\$65,975	220%	431%	117%
Lexington	\$70,339	283%	459%	93%	\$82,319	274%	538%	98%
McCormick	\$52,299	210%	342%	76%	\$65,834	219%	430%	86%
Marion	\$51,701	208%	338%	114%	\$65,783	219%	430%	131%
Marlboro	\$50,912	205%	332%	110%	\$65,483	218%	428%	127%
Newberry	\$54,662	220%	357%	85%	\$66,530	222%	434%	93%
Oconee	\$56,824	229%	371%	92%	\$68,241	227%	446%	99%
Orangeburg	\$53,179	214%	347%	113%	\$66,359	221%	433%	127%
Pickens	\$67,182	270%	439%	84%	\$78,852	263%	515%	89%
Richland	\$73,917	297%	483%	98%	\$86,137	287%	563%	103%
Saluda	\$64,230	258%	419%	85%	\$75,508	252%	493%	90%
Spartanburg	\$68,691	276%	449%	95%	\$80,300	268%	524%	100%
Sumter	\$67,944	273%	444%	110%	\$79,562	265%	520%	116%
Union	\$52,819	212%	345%	97%	\$66,065	220%	431%	110%
Williamsburg	\$53,067	213%	347%	99%	\$66,462	222%	434%	112%
York	\$73,806	297%	482%	80%	\$85,816	286%	560%	83%
Minimum	\$49,554	199%	324%	83%	\$64,318	214%	420%	97%
Maximum	\$80,619	324%	527%	88%	\$93,336	311%	610%	92%

Definitions: The 2023 federal poverty guidelines for family of three = \$24,860 and for a family of four = \$30,000. Area median family income varies by and is calculated from HUD's FY2023 Income Limits. Annual minimum wage is the gross amount of full-time, year-round work at the federal minimum wage of \$7.25 per hour, used by South Carolina.

The Gap between Wages and Costs

- South Carolina's Most Common Jobs Fall Short of to the Self-Sufficiency Standard
- Reducing Costs for Workers
- Investing in Worker Opportunities

South Carolina's Most Common Jobs Fall Short of the Standard

The most common occupations in South Carolina pay wages that do not meet a family's basic needs.

Having detailed the cost of meeting basic needs in South Carolina, the next question is how families can secure the resources necessary to meet these needs. Since almost all working-age families receive their income from employment, a crucial question is whether the jobs available provide sufficient wages.

How do the most common occupations in the Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area (MSA) compare to the Self-Sufficiency Standard? To answer this question, the median wages of the ten occupations with the highest number of employees in the MSA are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Greenville County (\$33.73 per hour).¹⁸

Almost one-fourth (24%) of the MSA region's workers are employed in the ten most common occupations, shown in [Figure I](#). Only two of the ten most common occupations in the MSA—general and operations managers and registered nurses—have a median wage that is above the Self-Sufficiency Standard for this family type. Seven of the eight top occupations that do not provide sufficient wages to cover the cost of basic needs can be categorized into two job categories: retail and food service; and production, transportation, and material movers.

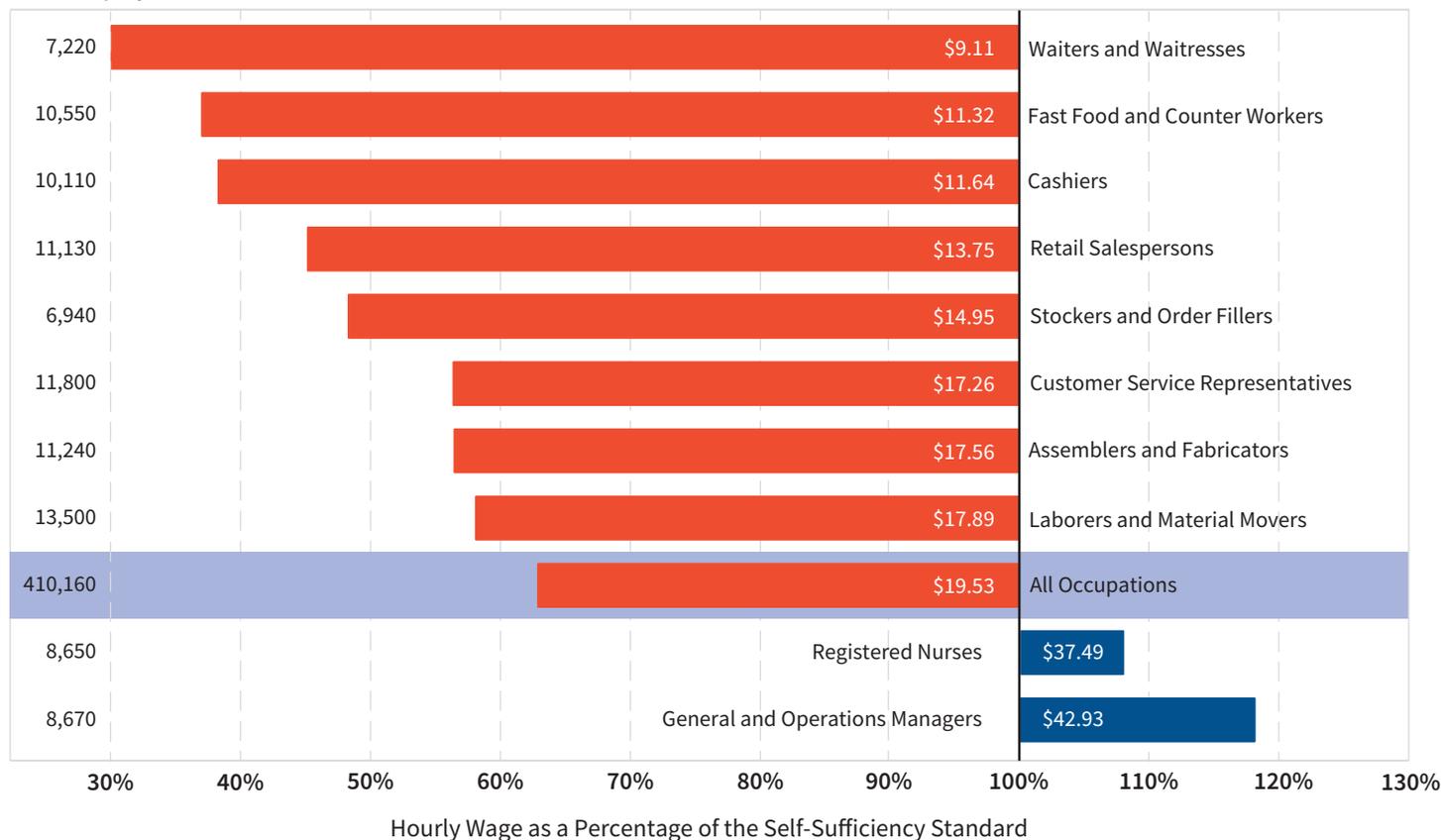
Direct Sales, Food Preparation, and Service. Common service occupations in the Greenville-Anderson-Mauldin, SC MSA include waiters and waitresses, cashiers, fast food and counter workers, and retail salespersons. These occupations account for 10% percent of workers within the MSA. With inflation adjusted median earnings ranging from \$9.11 to \$13.75 per hour, these occupations provide workers with an income that is only 30% to 45% of the Standard for this family type in Greenville County, after accounting for taxes and non-refundable tax credits.

Definition Note

A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. In an economy such as the United States, there are high levels of inequality across and within occupations (meaning a wider distribution of wages, with some earning extremely high wages and others earning poverty wages). The average wage, or mean wage, can be skewed by a small number of high earners. The median is a more realistic measure of a typical worker's earnings within and across occupations, and so it is used here.

Figure I. Median Hourly Wages of the Ten Largest Occupations in Greenville-Anderson-Mauldin, SC MSA, Compared to the Greenville County Self-Sufficiency Standard (\$33.73)*
One Adult, One Preschooler, & One School-age Child: Greenville County, SC 2024

Greenville-Anderson-Mauldin, SC Metropolitan Statistical Area (MSA) Occupations
 Total Employment, 2022



Source: U.S. Department of Labor, “May 2022 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed October 16, 2023). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

* Percentages are calculated assuming the family receives qualifying federal and state tax credits for this family type. The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are not included in the calculation of whether an occupation’s wage provides adequate monthly income.

Production, Transportation, and Material Movers. Manufacturing is at the heart of South Carolina’s economic output, with its assemblers, laborers, and movers serving as the lifeblood. These workers receive median earnings of \$17.89 (laborers and material movers), \$17.56 (assemblers and fabricators), and \$14.95 (stockers and order fillers) when adjusted for inflation, amounting to 58%, 56% and 48% of the Self-Sufficiency Standard, respectively. That number contrasts sharply with the wages of the general operations managers supervising South Carolina’s production efforts, earning \$42.93 per hour.

For many of the occupations discussed in this analysis, this single parent would have to work more than two full-time jobs to yield enough income to meet the family’s basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance. These same occupations have wages so low that even an adult working full time would be unable to support themselves alone—since the Self-Sufficiency wage for a single adult is \$16.74 per hour—much less support children.

This problem cannot be solved by merely adding another working adult to the household. A family in Greenville County consisting of two adults with a preschooler and school-age child requires each adult to earn at least \$19.71 per hour working full time. Both of these adults working full time in eight of these top occupations would still be unable to earn the minimum needed to support themselves.

This discussion reflects a shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovered, the job gains have been disproportionately in lower-wage occupations. At the same time, income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Greenville County.¹⁹

This analysis of the wages of the Greenville-Anderson-Mauldin, SC metropolitan region's most common occupations demonstrates that the economic insecurity faced by so many Greenville County workers does not reflect a lack of work effort or skills. Rather, it is simply that current wages are too low in many common occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession and now by the lingering economic impact of the pandemic. South Carolina adheres to the federal minimum wage, \$7.25 per hour; that amount has not changed since July of 2009.^{5,20}

Within this framework, two approaches include: *reducing costs and investing in worker opportunities*. The next two sections will discuss each of these approaches. The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance, and through benefits, such as paid sick leave and employer sponsored health care coverage. Strategies for the second approach, increasing access to higher paying jobs, are often broader, such as increasing education levels, incumbent worker programs, and nontraditional job training. This includes supporting job attainment through tools that let workers maintain their employment and economic well-being in times of hardship and life change.

Reducing costs and investing in workers can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

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



Eight of the top ten occupations in South Carolina do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Greenville County.

Reducing Costs for Workers

Work supports in the form of subsidies or assistance and employee benefits can help families meet basic needs and live with dignity.

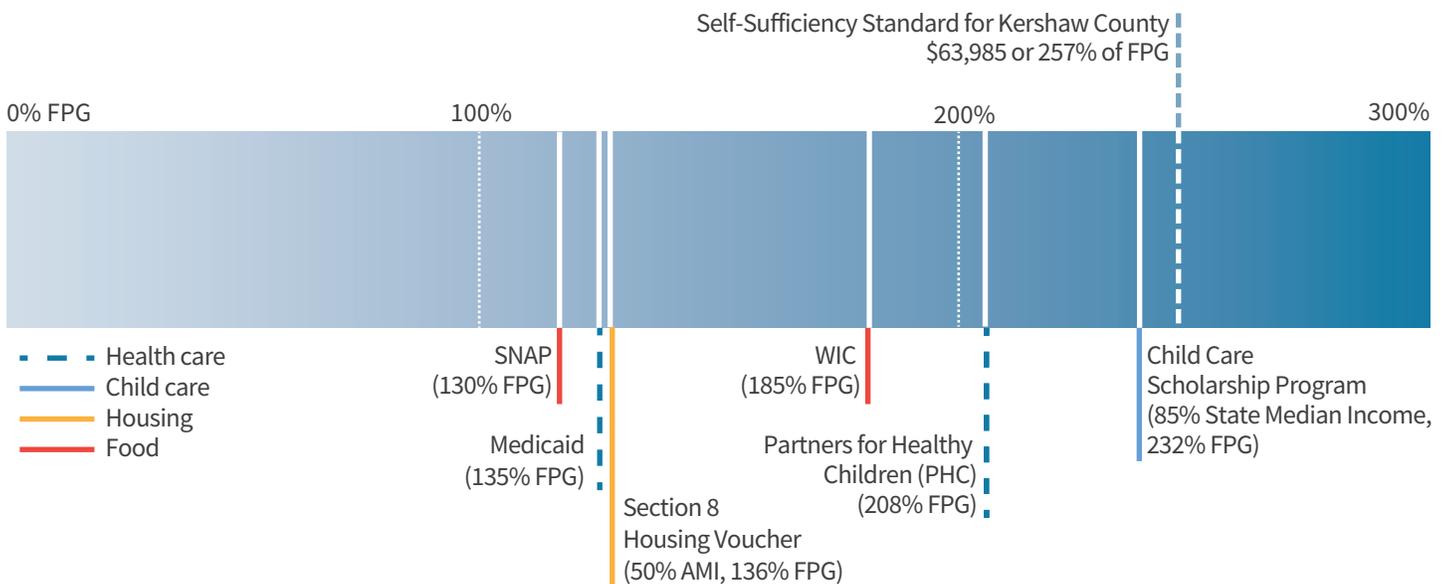
Work Supports

As described above, many families struggle to meet their needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. **With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for obtaining higher wages.**

This section models how work supports can reduce a family’s expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet. State and federal work supports include programs such as:

- South Carolina Child Care Scholarship Program (CCSP)
- Partners for Healthy Children (PHC) and Medicaid
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

Figure J. Eligibility Thresholds for Work Supports in South Carolina
One Adult, One Preschooler, & One School-age Child: Kershaw County, SC 2024



AMI = Area Median Income, defined annually by the Department of Housing and Urban Development for specific geographic locations.

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

PROGRAM	BENEFIT	INCOME ELIGIBILITY
South Carolina Working Families Child Care Scholarship Program (CCSP)	State sponsored child care assistance, with copayment varying on family income.	Family income must be below 85% of the State Median Income Level, as of October 1, 2023. Families who already have a child care scholarship and whose income falls above the state eligibility threshold will remain enrolled until their 52-week eligibility period expires.
Housing Assistance (Section 8 Housing Vouchers and Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income.
Healthy Connections (Medicaid)	Subsidized quality health plan insurance with copays but no monthly premium.	Individuals with incomes under 135% of the FPG are eligible for a quality health plan with no monthly premium.
Partners for Healthy Children (PHC)	Health care benefits for uninsured children ages 19 and under, with no copays	Household adjusted gross income is at or below 208% of the FPG (about \$5,200/month for a family of four).
Supplemental Nutrition Assistance Program (SNAP)	The average monthly SNAP benefit for a household in South Carolina is \$231. The maximum SNAP benefit for a family of three in South Carolina is \$766.	Families must earn a gross income less than 130% of the FPG to be eligible.
Special Supplemental Nutrition Program For Women, Infants, and Children (WIC)	South Carolina’s average monthly benefit is \$38.76 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age five: at or below 185% FPG.
Federal Earned Income Tax Credit (EITC)	Maximum benefit for families with: 1 child \$4,213 per year 2 children \$6,960 per year 3+ children \$7,830 per year.	Maximum eligibility for families with: 1 child \$49,082 one parent, \$56,002 married 2 children \$55,768 one parent, \$62,688 married 3+ children \$59,899 one parent, \$66,819 married.
Federal Child And Dependent Care Tax Credit (CCTC)	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
Federal Child Tax Credit (CTC)	Up to \$2,000 annual tax credit per child, with \$1,600 refundable.	Married filing jointly: up to \$110,000 Single parent: up to \$75,000.
South Carolina Earned Income Tax Credit (EITC)	The nonrefundable credit is 125% of the federal EITC benefit.	The same as the federal EITC eligibility.
Child Support	The average payment from non-custodial parents is \$255.17 per month in South Carolina.	No eligibility limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2023. The 2023 federal poverty guidelines for a family of three are \$24,860 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. [Table 4](#) provides a summary of South Carolina work supports, child support, and tax credits modeled in this section, while [Figure J](#) provides an overview of work support eligibility by the federal poverty guidelines in South Carolina.

How do Work Supports and Child Supports Reduce Costs?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports one by one (see [Table 5](#)). Work supports are modeled using the Self-Sufficiency Standard for a Charleston County family of one adult, one preschooler, and one school-age child. Column #1 of [Table 5](#) shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of [Table 5](#) model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

No Work Supports (Column #1). Note that in [Table 5](#) tax credits that are available as a refund when annual taxes are filed in the next year are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family spends \$1,454 on monthly child care expenses and \$1,732 on the cost of housing per month. Without any refundable tax credits, child support, or work supports to reduce costs, this Charleston County family needs \$6,718 per month, or \$38.17 per hour, to meet the cost of basic needs.

Child Support (Column #2). Child support payments from non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in South Carolina is \$255 per month (see column #2).²¹ Adding child support reduces the wage required by this parent to meet basic needs to \$6,371 per month, or \$36.20 per hour.

Child Care (Column #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support and adds stability for parents, children, and employers. The state eligibility for the South Carolina Working Families Child Care Scholarship is 85% of the State Median Income level as of October 1st, 2023.²² Adding child care assistance for this family decreases child care costs to \$173, a decrease of more than \$1,280, and lowers the wage needed to \$5,075 per month, or \$28.84 per hour.

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

- **Health Care.** Under the assumption that transitional Medicaid covers all the family's health care expenses, health care costs are reduced from \$690 per month to zero in column #4.
- **Child Care.** Child care assistance reduces the family's cost to \$147 per month.
- **Food.** With child care and health care assistance, this family needs a self-sufficiency wage that is above the eligibility threshold to receive SNAP or WIC benefits. Food costs remain at \$857 per month.²³

Table 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage

One Adult, One Preschooler, and One School-age Child: Charleston County, SC 2024

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table.

	#1	#2	#3	#4	#5	#6
	No Work Supports	Child Support	Child Care	Child Care, SNAP/WIC*, Transitional Medicaid	Child Care, SNAP/WIC*, PHC*	Housing, Child Care, SNAP/WIC*, & PHC*
Monthly Expenses						
Housing	\$1,732	\$1,732	\$1,732	\$1,732	\$1,732	\$1,069
Child Care	\$1,454	\$1,454	\$173	\$147	\$121	\$121
Food	\$857	\$857	\$857	\$857	\$857	\$818
Transportation	\$423	\$423	\$423	\$423	\$423	\$423
Health Care	\$690	\$690	\$690	\$0	\$221	\$221
Miscellaneous	\$618	\$618	\$618	\$618	\$618	\$618
Taxes	\$1,379	\$1,286	\$946	\$586	\$586	\$473
Total Expenses (net of work supports)	\$8,459	\$8,341	\$6,618	\$5,470	\$6,618	\$4,801
Monthly Resources						
Federal Child Care Tax Credit (-)	(\$100)	(\$100)	(\$35)	(\$29)	(\$24)	(\$25)
Federal Child Tax Credit (-)	(\$333)	(\$333)	(\$328)	(\$218)	(\$255)	(\$155)
Child Support (-)	--	(\$255)	--	--	--	--
Total Additional Monthly Resources	(\$433)	(\$688)	(\$363)	(\$247)	(\$279)	(\$180)
Self-Sufficiency Wage						
Total monthly expenses minus total additional monthly resources						
Hourly	\$38.17	\$36.20	\$28.84	\$23.38	\$24.92	\$20.24
Monthly	\$6,718	\$6,371	\$5,075	\$4,115	\$4,385	\$3,562
Annual	\$80,619	\$76,448	\$60,910	\$49,380	\$52,625	\$42,745
Annual Refundable Tax Credits**						
Earned Income Tax Credit	\$0	\$0	\$0	(\$1,346)	(\$662)	(\$2,743)
Child Tax Credit	\$0	\$0	(\$66)	(\$1,387)	(\$934)	(\$2,135)

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children. Assumes average monthly value of WIC benefit \$38.76 (FY 2022) in South Carolina. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program. PHC is Partners for Healthy Children, a health care benefit for uninsured children ages 19 and under, with no copays.

** The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit granted against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table.

Altogether, these three work supports reduce the wage required to meet basic needs to \$4,115 per month, \$2,603 less than the full Self-Sufficiency Standard. With the help of these crucial work supports, this Charleston County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a wage of \$23.38 per hour.

Child Care, Food, & Partners for Healthy Children (Column #5). After 12 months, the adult would no longer be eligible for Medicaid and is responsible for their own health care costs at \$221 per month. The children remain covered under Partners for Healthy Children (PHC). The family retains eligibility for child care assistance at a rate of \$121 per month but is still not eligible for food assistance. Food costs remain at \$857 a month, bringing the new amount needed to \$4,385 per month (\$24.92 per hour).

Housing, Child Care, Food, & Partners for Healthy Children (Column #6). Housing assistance can have a substantial impact on helping families meet their basic needs, but it is rarely accessible. Housing vouchers are intended to reduce the cost of housing to about 30% of income.²⁴ In Charleston County, controlling for the price of rent reduces housing costs to \$1,069 per month. This family would also continue to receive child care and is now eligible for children's health care assistance (through the fully subsidized Partners for Healthy Children Program) and WIC, reducing monthly costs to \$121 and \$221, and \$818 respectively. With this benefit package, a parent with one preschooler and one school-age child living in Charleston County can meet basic needs with an income of \$3,562 per month (\$20.24 per hour).

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

The Importance of Work Supports

Work supports help lower families' monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.²⁵ Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and restrictions for universal pre-K options.²⁶ Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.²⁷ Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.²⁸ While it is estimated that less than one in four eligible households receives federal housing assistance, Housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.²⁹ Rent assistance also reduces the likelihood of severe illness.³⁰ Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, and health care and food access.³¹

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.³²

Refundable Tax Credits. The South Carolina 2024 Self-Sufficiency Standard shows both refundable and nonrefundable tax credits as if they are received monthly. They are, however, treated differently in the modeling table and figure. The refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore, it is only shown as a monthly credit against federal taxes in the modeling presented here.

The tax credits are calculated this way in the modeling table and figure to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.³³ As such, many families use this refund as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.³⁴ Therefore, the total amounts of the refundable credits the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. The amount of the credit is based on the assumption that the adult works at this same wage, for the whole year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “additional” refundable portion of the CTC is shown as a lump sum received annually. The amounts of tax credits vary significantly, depending upon income. When costs are reduced in column #6, where the full work support package is modeled, the parent is eligible for \$4,877 in annual refundable tax credits, see [Table 5](#).

How Do Work Supports Increase Wage Adequacy?

[Table 5](#) shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, [Figure K](#) illustrates the impact of work supports on wage adequacy (as defined by the Self-Sufficiency Standard) when earnings increase.

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family’s basic needs.

$$\text{Wage Adequacy} = \frac{\text{Earned Income}}{\text{Living expenses (Self-Sufficiency Standard reduced by work supports)}}$$

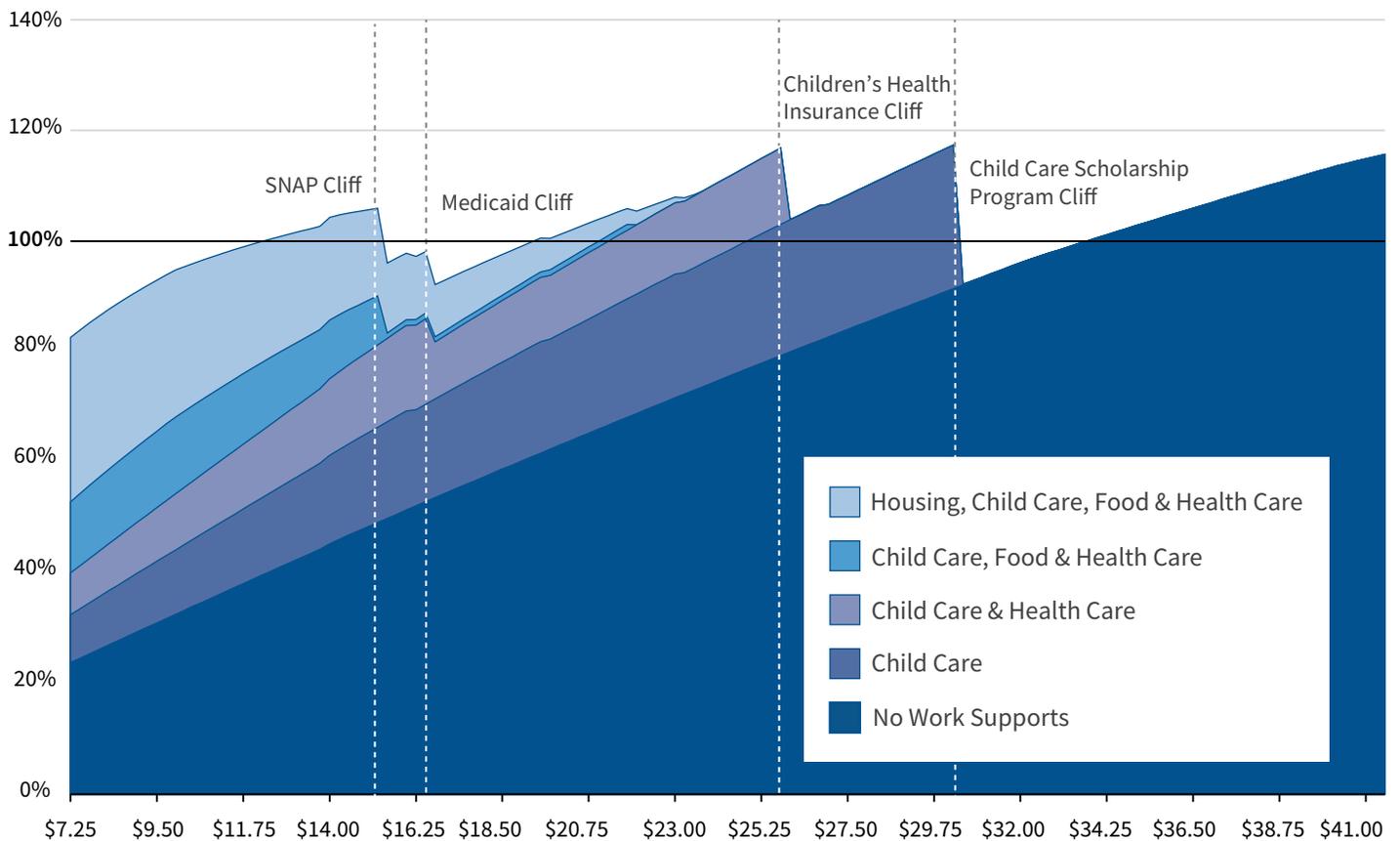
Greenville County Wage Adequacy

Modeling the same family as before with one parent, one preschooler and one school-age child residing in Greenville County, **Figure K** shows the impact of work supports on wage adequacy as the parent's earnings increase, starting at the 2024 Federal minimum wage, \$7.25 per hour.⁵ The darkest blue area along the bottom of the y axis indicates the baseline, showing wage adequacy without any work supports. Without the support of child care, health care, food, or housing subsidies, the family would not reach 100% wage adequacy until they earn an hourly wage of \$33.75. The lighter color stacked lines each represent an added work support package. The first stacked line above the no work supports (dark blue shaded area), shows the impact of wage adequacy with the Child Care Scholarship Program. The family is able to cover all of their basic needs with hourly earnings of \$24.75. However, note that if the parent earns more than \$30.25 per hour, their hourly earnings are no longer sufficient to cover the family's costs because they are no longer eligible for a subsidized child care program, dropping their wage adequacy drops by 25 percentage points.

This cliff effect is also illustrated earlier along the x-axis wage spectrum. The family is able to cover all of their basic needs with the added financial support of housing, food, health care, and child care (the top color line in light blue), but the loss of Medicaid around an hourly wage of \$16.75 drops the family

Figure K. Impact of Work Supports on Wage Adequacy

One Adult, One Preschooler, & One School-age Child: Greenville County, SC 2024



Housing=Section 8 Vouchers and Public Housing; Child Care=Publicly Funded Child Care Program; Food=Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) Program; Health Care=Medicaid and South Carolina Children's Health Program.

from being able to cover 86% of their family's basic expenses to 82% of their costs, which would be significantly worse if the family was not still supported by the Partners for Healthy Children Program. This also happens when the family loses SNAP and WIC.

Public subsidies and work supports can stabilize families and increase economic security. However, the cliff effect as documented in [Figure K](#) can offset the benefits of a parent increasing their hourly wage and as a result decrease the family's wage adequacy. To effectively support families on their path to self-sufficiency, it is critical to examine where these benefit cliffs happen along an earnings spectrum and also understand how the work support packages interact with each other.

Wage Adequacy by Occupation in Greenville County

Table 6 provides detailed data with the exact amounts of each work support modeled for five occupations in South Carolina compared with the Self-Sufficiency Standard for the same Greenville County family type previously modeled in [Figure K](#). Fast food and counter workers, retail salespersons, laborers and material movers, general operations managers, and an occupation representing the median hourly wage in the Greenville-Anderson-Mauldin, SC MSA have been selected to show a range of earnings and wage adequacy levels depending on eligibility for work supports.

Fast Food and Counter Workers. Column #1 documents the wage adequacy when a full-time fast food and counter worker earning \$11.32 per hour has no work supports; child care assistance; child care, food, and health care assistance; and finally all of the supports plus housing vouchers. As a retail salesperson without work supports, this parent meets 37% of their basic needs. If the parent is able to enroll their children in the South Carolina Working Families Child Care Scholarship Program, the cost of child care decreases from \$1,452 to a copayment of \$52 per month and the family's wage adequacy grows to 50%. With the addition of food assistance (SNAP and WIC), the cost of food decreases to \$207 per month. This family's income also qualifies them for health care benefits for both the adult and children under Medicaid and Partners for Healthy Children (PHC), reducing costs by \$741 per month and bringing wage adequacy to 75%. While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, or \$598 per month. With housing, child care, health care, and food assistance, this family is able to meet 99% of their basic needs with an hourly wage of \$11.32.

Retail Salesperson. If this parent's wage is the median hourly wage for a retail worker, \$13.75, the parent would earn enough to cover less than half (45%) of the family's basic needs without any assistance. When this family receives child care assistance, their wage adequacy increases to 60%. The further addition of children's health insurance and food assistance increases the family's wage adequacy to 85%, still not enough assistance to allow them to meet all of their basic needs. Were the family's housing costs set at 30% of their income, housing costs decrease from \$1,250 per month to \$726. This family can now meet all of their basic needs.

Laborers and Material Movers. The occupation of a laborer and material movers has a median hourly wage of \$17.89. At this rate, only 58% of the family’s needs will be covered without work supports. Child care assistance, with a higher copay than fast food workers and retail salespersons, would help the family cover 76% of their needs. Adding health care assistance for the children, and a small amount of money from WIC to decrease food costs, the family can meet 89% of their needs. At the hourly wage of \$17.89, housing assistance brings the cost of housing down to \$944 per month, a higher amount than the previous occupations because of their respective wages are higher. This household is not eligible for Medicaid for the adult and therefore, even with the addition of housing assistance, this family still cannot meet all of their basic needs (97%).

All Occupations’ Median Wage. The median hourly wage for all occupations in the Greenville-Anderson-Mauldin, SC MSA is \$19.53. Parents earning this wage can cover 63% of their family’s basic needs without any work supports. With child care assistance, they will be able to meet 83% of their needs. With an hourly wage of \$19.53 the family is still eligible for children’s health insurance, but ineligible for Medicaid, leaving an adult health care cost of \$221 on the family, and a wage adequacy of 96%. When housing costs are lowered to 30% of the family’s income, this family can cover all of their basic needs. This leaves a small amount of critical breathing room that allows families to save for emergencies, pay off debt, or provide recreational and development opportunities for children, such as playing on a community sports team or renting a musical instrument.

General Operations Managers. General operations managers in the Greenville-Anderson-Mauldin, SC MSA earn a median hourly wage of \$42.93. Without work supports, this family can meet 118% of their needs. This family is not eligible for subsidized child care costs or any other work supports.

Key work supports can help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs. As mentioned above, however, many families cannot access these critical benefits due to insufficient funding, eligibility levels, administrative barriers, or stigma surrounding public assistance.

“ *Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.* ”

Table 6. Impact of Work Supports on Wage Adequacy Compared to Median Wage of Select Occupations:
No Work Supports and Child Care Subsidy
One Adult, One Preschooler, and One School-age Child: Greenville County, SC 2024

	#1	#2	#3	#4	#5
	Fast Food and Counter Workers	Retail Salesperson	Laborers and Material Movers	All Occupations (Median)	General and Operations Managers
Hourly Wage	\$11.32	\$13.75	\$17.89	\$19.53	\$42.93
Total Monthly Income	\$1,992	\$2,419	\$3,148	\$3,437	\$7,555
PANEL A: No Work Supports					
Monthly Costs					
Housing	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250
Child Care	\$1,454	\$1,454	\$1,454	\$1,454	\$1,454
Food	\$782	\$782	\$782	\$782	\$782
Transportation	\$406	\$406	\$406	\$406	\$406
Health Care	\$741	\$741	\$741	\$741	\$741
Miscellaneous	\$565	\$565	\$565	\$565	\$565
Taxes	\$204	\$279	\$408	\$463	\$1,640
Tax Credits	(\$17)	(\$59)	(\$132)	(\$166)	(\$433)
Total Monthly Expenses	\$5,386	\$5,418	\$5,474	\$5,496	\$6,405
Shortfall (-) Or Surplus	(\$3,394)	(\$2,999)	(\$2,326)	(\$2,060)	\$1,150
Wage Adequacy Total Income/Total Expenses	37%	45%	58%	63%	118%
PANEL B: Child Care Assistance					
Monthly Costs					
Housing	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250
Child Care	\$52	\$52	\$95	\$95	\$1,454
Food	\$782	\$782	\$782	\$782	\$782
Transportation	\$406	\$406	\$406	\$406	\$406
Health Care	\$741	\$741	\$741	\$741	\$741
Miscellaneous	\$565	\$565	\$565	\$565	\$565
Taxes	\$204	\$279	\$408	\$463	\$1,640
Tax Credits	(\$17)	(\$59)	(\$132)	(\$166)	(\$433)
Total Monthly Expenses	\$3,984	\$4,017	\$4,116	\$4,138	\$6,405
Shortfall (-) Or Surplus	(\$1,992)	(\$1,597)	(\$968)	(\$701)	\$1,150
Wage Adequacy Total Income/Total Expenses	50%	60%	76%	83%	118%
Annual Refundable Tax Credits*:					
Earned Income Tax Credit	(\$6,710)	(\$5,631)	(\$3,789)	(\$3,060)	\$0
Child Tax Credit	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	\$0

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

Table 6. Cont. Impact of Work Supports on Wage Adequacy Compared to Median Wage of Select Occupations: Child Care, Food, and Health Subsidies; Child Care, Food, and Health Subsidies and Housing One Adult, One Preschooler, and One School-age Child: Greenville County, SC 2024

	#1	#2	#3	#4	#5
	Fast Food and Counter Workers	Retail Salesperson	Laborers and Material Movers	All Occupations (Median)	General and Operations Managers
Hourly Wage	\$11.32	\$13.75	\$17.89	\$19.53	\$42.93
Total Monthly Income	\$1,992	\$2,419	\$3,148	\$3,437	\$7,555

PANEL C: Child Care, Food (SNAP/WIC), & Health (Medicaid)

Monthly Costs

Housing	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250
Child Care	\$52	\$52	\$95	\$95	\$1,454
Food	\$207	\$361	\$744	\$744	\$782
Transportation	\$406	\$406	\$406	\$406	\$406
Health Care	\$0	\$0	\$221	\$221	\$741
Miscellaneous	\$565	\$565	\$565	\$565	\$565
Taxes	\$204	\$279	\$408	\$463	\$1,640
Tax Credits	(\$17)	(\$59)	(\$132)	(\$166)	(\$433)
Total Monthly Expenses	\$2,667	\$2,854	\$3,557	\$3,579	\$6,405
Shortfall (-) Or Surplus	(\$675)	(\$435)	(\$409)	(\$142)	\$1,150
Wage Adequacy Total Income/Total Expenses	75%	85%	89%	96%	118%

PANEL D: Housing, Child Care, Food (SNAP/WIC), & Health (Medicaid/CHIP)

Monthly Costs

Housing	\$598	\$726	\$944	\$1,031	\$1,250
Child Care	\$52	\$52	\$95	\$95	\$1,454
Food	\$207	\$361	\$744	\$744	\$782
Transportation	\$406	\$406	\$406	\$406	\$406
Health Care	\$0	\$0	\$221	\$221	\$741
Miscellaneous	\$565	\$565	\$565	\$565	\$565
Taxes	\$204	\$279	\$408	\$463	\$1,640
Tax Credits	(\$17)	(\$59)	(\$132)	(\$166)	(\$433)
Total Monthly Expenses	\$2,015	\$2,330	\$3,251	\$3,360	\$6,405
Shortfall (-) Or Surplus	(\$23)	\$90	(\$103)	\$77	\$1,150
Wage Adequacy Total Income/Total Expenses	99%	104%	97%	102%	118%

Annual Refundable Tax Credits*:

Earned Income Tax Credit	(\$6,710)	(\$5,631)	(\$3,789)	(\$3,060)	\$0
Child Tax Credit	(\$3,200)	(\$3,200)	(\$3,200)	(\$3,200)	\$0

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

Workplace Benefits

Workplace policies such as paid sick days and employer-sponsored health insurance, are key resources that reduce costs and support the stability and long-term health of workers and employers alike.³⁵ Employer-sponsored health insurance can help workers maintain or achieve health through the ability to manage chronic conditions and provide routine care for children that reduce the occurrence of expensive emergency medical trips. Paid sick leave policies are good for business, as workers do not have to choose to come to work when they themselves are unwell, effectively risking workplace accidents or spreading illness. Indeed, studies have shown that non-fatal occupational injuries decrease after employees began to receive paid sick leave, particularly in the construction, manufacturing, agriculture, and healthcare and social assistance industries.³⁶ According to research by the Center for Law and Social Policy, nationally, only 60 percent of the lowest-paid workers (paid less than \$21,500 annually), have access to paid sick leave, while 88 percent of the highest-paid workers (paid more than \$72,000 annually) have access.³⁷ **Having paid sick leave can mean the difference between the retention of an experienced employee and absorbing the costs of employee turnover in recruitment, training, and lost efficiency.**

South Carolina legislation [S.C. CODE ANN. § 41-1-25 (2017)] prevents the establishment of any employee benefits requirements at the state and local levels, defined as “any health benefits, disability benefits, death benefits, group accidental death and dismemberment benefits, paid days off for holidays, paid sick leave, paid vacation leave, paid personal necessity leave, retirement benefits, and profit-sharing benefits.”³⁸ However, many state agencies do recognize the return on investment of incorporating these resources. In 2024, employees at state agencies in South Carolina will receive 13 paid holidays, 15 days of annual leave, 15 days sick leave, health insurance coverage, paid parental and military leave.³⁹ While private employers can match these offerings, there is no minimum threshold in South Carolina.

“*Paid leave can mean the difference between the retention of an experienced employee and absorbing the costs of employee turnover in recruitment, training, and lost efficiency.*”

Investing in Worker Opportunities

True long-term self-sufficiency means the ability to meet basic needs without any public or private assistance. Ensuring self-sufficiency in South Carolina will require investing in policies that prioritize creating access to jobs with wages that can keep pace with the increasing cost of living, and supporting workers along their journey.

Paid Family Leave. Paid family leave is a powerful investment in workers by providing a pathway to maintain one's job status through times of hardship and life change. It prioritizes working families by allowing workers to recover from childbirth or care for an ill family member in their final days without fear of termination, or losing ground in their career trajectory.⁴⁰ Paid leave and disability insurance (short and long-term) are policies that help workers stay on track in maintaining their employment and their families at the same time.

Pay Equity and Anti-Discrimination Laws. Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not the gender or race/ethnicity of the job's occupant. A prominent example is known as a Salary History Ban, meaning employers cannot inquire about a job applicant's earlier wages when hiring or determining pay.⁴¹ Without these laws, salary history can perpetuate pay disparities for women and people of color, who earn less than White male employees, even when equalizing for age, education, work history, industry, occupations, and work hours.⁴¹ Salary history bans also benefit "scarred workers," employees who began their careers during economic recessions, and were forced to accept lower wages than those that began careers during economic prosperity.⁴² As of 2023, 16 states have passed salary history bans that apply to public and private employers. Columbia, SC prohibits hiring managers for city employment, and by city contractors and vendors, from inquiring about an applicant's pay history as of 2019.⁴³

Basic Adult Education. For many workers with inadequate education, limited English proficiency, or insufficient relevant job experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high-quality programs that teach basic skills and job skills together in a work-related context are important.

Incumbent Worker Training. For low-wage workers who are already in an industry that offers adequate wages to workers in more advanced positions, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving them an opportunity to become self-sufficient. Retraining and training current employees is a "win-win" strategy (for both employers and employees) in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

Targeted Jobs/Sector Strategies. Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs.

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

Nontraditional Occupations (NTOS). Eliminating gender bias in the workplace will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing, science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In 2021, South Carolina women represent 45% of the workforce, but hold only 29% of positions within manufacturing.⁴⁴ Likewise, for both women and people of color, there is growing demand for workers in the “green economy”.⁴⁵ Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of workers available to employers and create a more diverse workforce that is reflective of the community.⁴⁶

Post-Secondary Education/Training. Creating more opportunities for people to achieve higher levels of education or attain apprenticeships will increase their earning potential and put more people on the path towards self-sufficiency. Additionally, expanding low-wage work opportunities for career development, mentorship, and on-the-job skill building can lead to advancement and increased earnings potential.

While increased education at all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of color. For example, in 2022, when comparing workers weekly median wages nationwide, women workers with a bachelor’s degree earned \$384 less than men with a bachelor’s degree. This translates to \$1,664 less for women’s monthly wages.⁴⁷ When examining racial discrepancies, Black and Hispanic female workers with a bachelor’s degree earned \$185 and \$142 less per week respectively than White female workers with a bachelor’s degree. Black and Hispanic women are trying to make ends meet with \$802 and \$615 less monthly than White women nationally.⁴⁸ This intersection of gender and racial identity leaves women of color particularly vulnerable to economic insecurity.

Labor Force Participation Inquiry

In 2022, the South Carolina Labor Force Participation Task Force used unemployment insurance and employment and wage records to identify the reasons why residents who had left the work force in 2020 had not returned. Those who had not retired or were unavailable to work due to studying, caregiving, or health related issues, indicated “that the greatest barriers preventing individuals from rejoining the workforce are:

- low-paying jobs,
- health and disability concerns,
- gaps in employment history, and
- lack of reliable transportation and childcare.”

Many of these concerns can be mitigated through policy, benefits, and coordinated efforts.⁴⁹

Beyond Self-Sufficiency

- Saving for Emergencies
- The Self-Sufficiency Standard in Use
- Conclusion

Saving for Emergencies

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building economic security pathway(s).

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency: job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance) for the length of time of the emergency. The estimates use the median time out of work (2.35 months) and the median tenure in current employment (four years).⁵⁰ An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. [Table 7](#) illustrates the emergency savings amounts for Berkeley and Orangeburg Counties for three different family types.

- In Berkeley County, a single adult needs to earn a minimum of \$3,244 per month to be able to meet basic needs. To be prepared for the loss of a job, this adult needs to earn an additional \$82 per month. The additional savings would allow this individual to meet basic living costs over the average unemployment period, assuming they also received unemployment insurance. A single adult in Orangeburg County needs to earn \$2,421 per month to be self-sufficient and needs to earn an additional \$55 per month to meet their emergency savings goal
- One adult caring for a preschool-age child needs to earn \$5,223 per month in Berkeley County or \$3,652 in Orangeburg County. Maintaining economic security for this family type requires earning an additional \$202 per month in Berkeley, and an additional \$135 per month in Orangeburg County. For this family type, the overall emergency savings goal is \$9,694 and \$6,498 in Berkeley County and Orangeburg County, respectively. This, with unemployment insurance, is enough to

How is the Emergency Savings Fund Calculated?

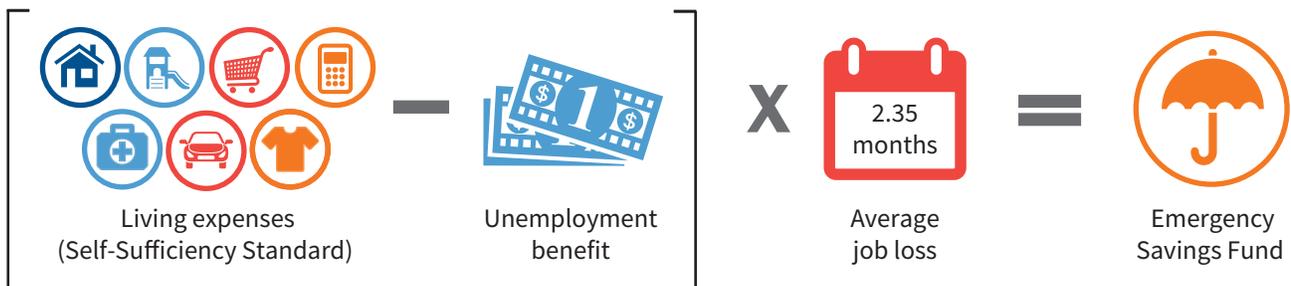


Table 7. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types
Berkeley and Orangeburg Counties, SC 2024

	Berkeley County			Orangeburg County		
	1 Adult	1 Adult 1 Preschooler	2 Adults* 1 Preschooler 1 School-age	1 Adult	1 Adult 1 Preschooler	2 Adults* 1 Preschooler 1 School-age
Monthly Expenses						
Housing	\$1,306	\$1,466	\$1,466	\$825	\$957	\$957
Child Care	\$0	\$867	\$1,454	\$0	\$580	\$1,010
Food	\$340	\$501	\$990	\$297	\$438	\$866
Transportation	\$427	\$438	\$840	\$408	\$418	\$802
Health Care (Net)	\$227	\$666	\$810	\$220	\$637	\$781
Miscellaneous	\$332	\$496	\$702	\$277	\$405	\$588
Taxes (Net)	\$611	\$791	\$974	\$393	\$217	\$527
Monthly Total	\$3,244	\$5,223	\$7,235	\$2,421	\$3,652	\$5,530
Emergency Savings Fund						
Living expenses (2.35 months)**	\$6,237	\$10,503	\$7,418	\$4,805	\$8,139	\$5,927
Tax on additional earnings	\$1,023	\$2,525	\$1,439	\$686	\$1,693	\$938
Subtotal	\$7,260	\$13,028	\$8,856	\$5,491	\$9,832	\$6,866
Unemployment Insurance Benefit	(\$3,334)	(\$3,334)	(\$3,334)	(\$2,857)	(\$3,334)	(\$3,263)
Total Savings	\$3,926	\$9,694	\$5,522	\$2,634	\$6,498	\$3,603
Additional Monthly Earnings (Assumes interest accrued)	\$82	\$202	\$115	\$55	\$135	\$75

* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

** The median unemployment duration in South Carolina is 2.35 months

cover basic needs during the average duration of unemployment in South Carolina, saved over the median tenure in current employment (four years).

- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal only needs to cover half of the family’s total living expenses over about two and a third months. As such, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Berkeley County, this family needs an additional \$115 per month in total earnings and in Orangeburg County, the parents need an additional \$75 per month to save for an average spell of unemployment for one worker.

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if job loss occurs. Without insurance, families would need to save an additional \$70 each month, not accounting for taxes, in order to make ends meet during their period of unemployment.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each household.

- This might mean producing additional savings to meet immediate costs (such as a car breakdown) or paying off debts.
- Some families may invest in additional education or skill training to achieve higher wages and increased economic security, in the near term, or save for retirement for later life security.
- For others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, and leaving an abusive partner or a problematic living situation.

Increase Assets

Individual Development Accounts. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Fund, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Universal Children’s Savings Accounts. Universal children’s savings accounts are evidence-based mechanisms that expand financial and educational opportunities through a prorated investment, based on family income, at birth. These investments give children the ability to financially prepare for college or home-ownership, depending on the type of savings.

The Self-Sufficiency Standard in Use

The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs.

Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others, are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: www.selfsufficiencystandard.org/the-standard/using-the-standard.

Policy Analysis

The Self-Sufficiency Standard is used as a tool to analyze the impact of current and proposed policy changes. The Standard can be used to evaluate the impact of a variety of work supports (such as SNAP/Food Stamp Program or Medicaid) or policy options (such as changes in child care co-payments, tax reform, or tax credits) on family budgets.

- The nonprofit organization Alabama Arise led a coalition that successfully advocated for more progressive taxes, such as the [reduction of grocery taxes](#) for all households in Alabama in 2023.
- In Pennsylvania, many groups, including [PathWays PA](#), have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages. Pennsylvania also used the Standard for an analysis of the impact of proposed child care co-payments on low-income working parents. This analysis was instrumental in preventing the proposed co-payment.
- In New York, the Federation of Protestant Welfare Agencies (FPWA) released a report called “[Pushed to the Precipice](#)” which uses the Standard to investigate how well the social safety net functions in New York and to what extent the most wide-reaching benefits programs provide a pathway out of poverty.

Counseling Tool

The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs access benefits, choose jobs that pay adequate wages, and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- [The Department of Economic Development](#) for Austin, TX creates visualizations to demonstrate the hourly wage needed for different family types in Travis County. They publish the data to be used to craft policy, target resources, and in one-on-one job counseling.
- In Oregon, the [Prosperity Planner](#), a Self-Sufficiency Standard online counseling tool, is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.

Evaluation Tool

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

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- An evaluation of Maryland’s refugee resettlement program by the Roosevelt Institute, “[Raising Refugee Voices: Promoting Participatory Refugee Resettlement Evaluation in Maryland](#),” used the Standard as a living wage estimate to support economic development programs and improve policies for refugees.

Targeted Allocation of Resources

The Self-Sufficiency Standard is used by foundations for targeting grant investments that will increase economic security. Additionally, states use the Standard to target job training resources and demonstrate the payoff for investing in education and training. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency wages.

- In Arizona, The City of Tucson’s Resiliency Fund used the Self-Sufficiency Standard for Pima County as the income eligibility threshold for grants to households who had not received any state or federal COVID-19 relief money.
- In California’s Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.

Support for Research

The Self-Sufficiency Standard is used in research as a definition of adequate income and for measuring how affordable different costs are, such as housing and health care. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family’s income, place of residence, and composition.

- The Standard has been used along with data from the U.S. Census Bureau to estimate the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard’s website, www.selfsufficiencystandard.org entitled ‘Overlooked and Undercounted.’
- The Joint Center for Housing Studies at Harvard University uses the Self-Sufficiency Standard to examine the housing affordability crisis in their paper [The Rent Eats First: Rental Housing Unaffordability in the US](#). Researchers use a residual income approach to identify renter households whose housing expenses are too high and who lack the income to enable them to meet a basic but comfortable standard of living. The authors measured non-housing needs using the Self-Sufficiency Standard produced at the University of Washington.

Community Indicator

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

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA serves as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- The Central Arkansas Development Council included the Self-Sufficiency Standard in an interactive dashboard to demonstrate the costs of families living in each Arkansas county by custom family composition.
- Rise Together Bay Area released a dashboard of data tables from their Promoting Family Economic Security Report to track progress on their coalition's goals.

Conclusion

This report highlights how difficult it is for far too many families in South Carolina to meet their basic needs, without resorting to private strategies (such as doubling up—where two or more adults or families reside in the same housing unit) or public work supports (such as child care assistance). Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for South Carolina families. For workers with wages below the Self-Sufficiency Standard, work supports for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. This report has also documented that costs are rising faster than wages, year in and year out. The expanding gap between wages and costs puts an added burden on family financial security, some of whom just survived the rapid and substantial economic downfall as a result of the COVID-19 pandemic. By utilizing the Self-Sufficiency Standard, South Carolina has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

The Self-Sufficiency Standard for South Carolina 2024 defines the minimum income needed to realistically support a family without public or private assistance in South Carolina. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay at least Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

For More Information About the Standard

In addition to South Carolina, the Standard has been calculated for Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, New York City, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, DC metropolitan area.

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Annie Kucklick at akuckkl@uw.edu or visit www.selfsufficiencystandard.org.



Endnotes

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Methodology, Assumptions, and Sources

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Federal Taxes
- State Taxes
- Emergency Savings Fund

Methodology and Data Sources for the Self-Sufficiency Standard

This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. We begin with a discussion of our general approach, followed by the specifics of how each cost is calculated, ending with a list of data sources. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Standard are:

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific (as appropriate)

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

The Self-Sufficiency Standard assumes adult household members work full time and therefore includes all major costs associated with employment for every adult household member (i.e. taxes, transportation, and child care for families with young children). The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual self-sufficiency wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number and age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2024 edition of the South Carolina Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one

preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.¹

All adults in one- and two-adult households are working full-time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.² The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for South Carolina 2024* and the assumptions included in the calculations are described below.

Housing

The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the South Carolina Self-Sufficiency Standard are calculated using the FY 2024 HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.³

The FMRs are calculated for Metropolitan Statistical Areas (MSAs) and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area. In South Carolina, there are four MSA's where more than one county shares the same FMR: Augusta-Richmond County, GA-SC HUD Metro FMR Area (Aiken, Edgefield counties of South Carolina); Charleston-North Charleston, SC MSA (Berkeley, Charleston, and Dorchester counties); Columbia, SC HUD Metro FMR Area (Calhoun, Fairfield, Lexington, Richland, and Saluda counties); and Greenville-Mauldin-Easley, SC HUD Metro FMR Area (Greenville and Pickens counties). Because HUD only calculates one set of FMRs for each of these metropolitan areas, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

Child Care

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁴ The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile, unless the state sets a higher definition of market rate.

Child care costs for the South Carolina Standard have been calculated using 75th percentile data from the South Carolina Child Care Market Rate Study March 2021. The survey provided rates for rural and urban regions. Rates are updated to August 2023 from September 2020, the data collection period, using the Consumer Price Index.

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

Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

Food

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.⁶

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 37% of their food budget on food prepared away from home.⁷ Food costs in the Standard, effectively, cover groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost. The Standard follows the SNAP protocol of using June data of the current year to represent the annual average. Hence, the Standard for 2024 uses data from June 2023.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

Geographic differences in food costs within South Carolina are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, this could result in an inaccurate representation of the cost of food in low-population counties. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.⁸

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan to vary food costs geographically. For the 2024 Standard, due to the pervasive increase in food costs nationwide in 2022 (11.4 percent for food at home), and a final predicted increase of 5.2 percent for food at home in 2023, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.⁹

Transportation

The Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2017 National Household Travel Survey (NHTS).

Regional variation in the cost of auto insurance for the South Carolina Standard is calculated using rates for a single, 30 year old woman gleaned from data collected for each county from the “Average Car Insurance Cost” produced annually by CarInsurance.com.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2022 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census South region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

The average expenditure for auto insurance in South Carolina was \$92.76 per month in 2020 based on data from the National Association of Insurance Commissioners (NAIC). The average commute is about 24.74 miles.

Health Care

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the insurance premium for the family.¹⁰

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state's residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.¹¹

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In South Carolina, there are 46 rating areas based on county groupings.¹² (CMS.gov) To vary the state premium by the rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the state marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers in South Carolina must purchase their own coverage individually or through the federal marketplace.

Miscellaneous

This category consists of broadband and cell phone expenses as well as all other essentials.

Other Necessities. The other necessities component of miscellaneous costs are calculated by taking 10% of the sum of the cost of housing, child care, food, transportation, and health care. Other necessities provides a minimum estimate to cover the cost of clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹³

Broadband. The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.¹⁴ Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

Cell Phone. The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.¹⁵ Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

Federal Taxes

Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as adult dependents.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Families who owe little to nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 per child under 17 (with up to \$1,600 refundable). For the Standard, the CTC is shown as being received monthly.¹⁶

State and County Taxes

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

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

Emergency Savings Fund

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family's basic living expenses over the job loss period.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family's Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.¹⁷ The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.¹⁸ In some cases, children, or the whole family, may be covered under state Medicaid or the Children's Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.¹⁹

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The Self-Sufficiency Standard for Select Family Types in South Carolina

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

The Emergency Savings Fund is a monthly addition separate from the Self-Sufficiency Standard.

Table 1. The Self-Sufficiency Standard for Abbeville County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$709	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$308	\$453	\$587	\$671
Transportation	\$391	\$401	\$401	\$401
Health Care	\$206	\$579	\$599	\$628
Miscellaneous	\$264	\$394	\$469	\$464
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$161	\$292	\$367	\$362
Taxes	\$338	\$451	\$612	\$592
Earned Income Tax Credit (-)	\$0	(\$104)	(\$188)	(\$109)
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.59	\$19.55	\$24.03	\$23.46
Monthly	\$2,216	\$3,441	\$4,230	\$4,130
Annual	\$26,589	\$41,290	\$50,758	\$49,554
Emergency Savings Fund	\$52	\$127	\$182	\$178
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,275
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$776	\$692	\$815	\$990
Transportation	\$401	\$767	\$767	\$767
Health Care	\$665	\$662	\$694	\$743
Miscellaneous	\$420	\$508	\$582	\$684
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$318	\$363	\$436	\$538
Taxes	\$432	\$763	\$906	\$1,217
Earned Income Tax Credit (-)	(\$277)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$325)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$18.93	\$13.29	\$15.38	\$18.99
Monthly	\$3,332	\$4,680	\$5,414	\$6,686
Annual	\$39,982	\$56,156	\$64,969	\$80,228
Emergency Savings Fund	\$146	\$60	\$75	\$108

Table 2. The Self-Sufficiency Standard for Aiken County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$865	\$991	\$991	\$991
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$325	\$479	\$620	\$710
Transportation	\$395	\$406	\$406	\$406
Health Care	\$222	\$646	\$665	\$695
Miscellaneous	\$283	\$441	\$544	\$528
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$181	\$339	\$442	\$425
Taxes	\$416	\$789	\$1,055	\$1,021
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.24	\$25.01	\$31.75	\$30.51
Monthly	\$2,507	\$4,401	\$5,588	\$5,370
Annual	\$30,084	\$52,816	\$67,060	\$64,440
Emergency Savings Fund	\$56	\$161	\$237	\$225
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$991	\$991	\$991	\$1,318
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$820	\$732	\$862	\$1,047
Transportation	\$406	\$776	\$776	\$776
Health Care	\$731	\$729	\$760	\$810
Miscellaneous	\$456	\$556	\$659	\$774
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$353	\$410	\$513	\$628
Taxes	\$561	\$949	\$1,207	\$1,566
Earned Income Tax Credit (-)	(\$141)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$22.60	\$15.31	\$18.64	\$22.78
Monthly	\$3,977	\$5,388	\$6,561	\$8,017
Annual	\$47,727	\$64,661	\$78,733	\$96,205
Emergency Savings Fund	\$172	\$66	\$99	\$141

Table 3. The Self-Sufficiency Standard for Allendale County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$806	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$276	\$408	\$529	\$606
Transportation	\$432	\$442	\$442	\$442
Health Care	\$218	\$629	\$649	\$678
Miscellaneous	\$275	\$398	\$472	\$466
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$173	\$296	\$370	\$364
Taxes	\$386	\$467	\$624	\$601
Earned Income Tax Credit (-)	\$0	(\$91)	(\$75)	(\$99)
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.60	\$19.99	\$24.38	\$23.72
Monthly	\$2,393	\$3,518	\$4,291	\$4,175
Annual	\$28,720	\$42,216	\$51,489	\$50,103
Emergency Savings Fund	\$54	\$130	\$185	\$180
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,268
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$698	\$623	\$734	\$893
Transportation	\$442	\$848	\$848	\$848
Health Care	\$714	\$712	\$744	\$793
Miscellaneous	\$421	\$515	\$587	\$687
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$319	\$369	\$441	\$541
Taxes	\$436	\$787	\$926	\$1,228
Earned Income Tax Credit (-)	(\$273)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$328)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.04	\$13.56	\$15.59	\$19.11
Monthly	\$3,351	\$4,772	\$5,489	\$6,725
Annual	\$40,216	\$57,263	\$65,862	\$80,705
Emergency Savings Fund	\$147	\$61	\$75	\$109

Table 4. The Self-Sufficiency Standard for Anderson County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$841	\$1,044	\$1,044	\$1,044
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$318	\$468	\$606	\$694
Transportation	\$391	\$401	\$401	\$401
Health Care	\$250	\$756	\$776	\$805
Miscellaneous	\$282	\$456	\$559	\$542
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$180	\$354	\$457	\$440
Taxes	\$412	\$848	\$1,113	\$1,078
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.17	\$26.27	\$32.98	\$31.73
Monthly	\$2,494	\$4,623	\$5,805	\$5,584
Annual	\$29,924	\$55,477	\$69,664	\$67,007
Emergency Savings Fund	\$56	\$172	\$248	\$236
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,044	\$1,044	\$1,044	\$1,318
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$801	\$715	\$842	\$1,023
Transportation	\$401	\$767	\$767	\$767
Health Care	\$841	\$839	\$871	\$920
Miscellaneous	\$470	\$570	\$672	\$782
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$368	\$424	\$526	\$636
Taxes	\$686	\$1,003	\$1,260	\$1,597
Earned Income Tax Credit (-)	(\$67)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$24.60	\$15.89	\$19.21	\$23.11
Monthly	\$4,330	\$5,594	\$6,762	\$8,133
Annual	\$51,962	\$67,130	\$81,149	\$97,598
Emergency Savings Fund	\$183	\$67	\$104	\$144

Table 5. The Self-Sufficiency Standard for **Bamberg County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$689	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$276	\$407	\$527	\$603
Transportation	\$412	\$423	\$423	\$423
Health Care	\$220	\$637	\$657	\$686
Miscellaneous	\$262	\$397	\$471	\$465
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$160	\$295	\$369	\$363
Taxes	\$332	\$463	\$619	\$596
Earned Income Tax Credit (-)	\$0	(\$95)	(\$80)	(\$105)
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.45	\$19.87	\$24.23	\$23.57
Monthly	\$2,192	\$3,497	\$4,265	\$4,149
Annual	\$26,303	\$41,964	\$51,184	\$49,786
Emergency Savings Fund	\$51	\$129	\$184	\$179
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,275
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$696	\$622	\$732	\$889
Transportation	\$423	\$810	\$810	\$810
Health Care	\$722	\$720	\$751	\$801
Miscellaneous	\$420	\$511	\$584	\$684
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$318	\$365	\$438	\$538
Taxes	\$432	\$774	\$913	\$1,217
Earned Income Tax Credit (-)	(\$277)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$95)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$325)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$18.93	\$13.42	\$15.45	\$18.99
Monthly	\$3,331	\$4,724	\$5,439	\$6,684
Annual	\$39,976	\$56,685	\$65,274	\$80,212
Emergency Savings Fund	\$146	\$60	\$75	\$108

Table 6. The Self-Sufficiency Standard for **Barnwell County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$689	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$354	\$522	\$677	\$775
Transportation	\$406	\$416	\$416	\$416
Health Care	\$222	\$646	\$665	\$695
Miscellaneous	\$269	\$409	\$486	\$482
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$167	\$307	\$384	\$380
Taxes	\$361	\$556	\$824	\$840
Earned Income Tax Credit (-)	\$0	(\$52)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	-\$100
Child Tax Credit (-)	\$0	(\$167)	(\$333)	-\$333
Self-Sufficiency Wage				
Hourly (per adult)	\$13.08	\$21.39	\$26.81	\$26.65
Monthly	\$2,302	\$3,764	\$4,719	\$4,690
Annual	\$27,619	\$45,169	\$56,627	\$56,284
Emergency Savings Fund	\$53	\$138	\$195	\$192
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,167
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$893	\$798	\$939	\$1,143
Transportation	\$416	\$797	\$797	\$797
Health Care	\$731	\$729	\$760	\$810
Miscellaneous	\$440	\$529	\$604	\$698
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$338	\$383	\$458	\$552
Taxes	\$507	\$842	\$993	\$1,272
Earned Income Tax Credit (-)	(\$199)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$21.05	\$14.15	\$16.32	\$19.59
Monthly	\$3,704	\$4,980	\$5,743	\$6,896
Annual	\$44,447	\$59,763	\$68,916	\$82,747
Emergency Savings Fund	\$161	\$62	\$79	\$114

Table 7. The Self-Sufficiency Standard for **Beaufort County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,472	\$1,652	\$1,652	\$1,652
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$384	\$566	\$733	\$839
Transportation	\$408	\$418	\$418	\$418
Health Care	\$240	\$718	\$738	\$768
Miscellaneous	\$353	\$496	\$574	\$571
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$250	\$393	\$472	\$469
Taxes	\$693	\$1,006	\$1,174	\$1,193
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$20.17	\$29.66	\$34.28	\$34.19
Monthly	\$3,550	\$5,220	\$6,034	\$6,017
Annual	\$42,601	\$62,640	\$72,404	\$72,202
Emergency Savings Fund	\$97	\$202	\$259	\$257
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,652	\$1,652	\$1,652	\$2,050
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$969	\$865	\$1,018	\$1,237
Transportation	\$418	\$802	\$802	\$802
Health Care	\$804	\$801	\$833	\$882
Miscellaneous	\$529	\$618	\$694	\$804
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$427	\$472	\$548	\$658
Taxes	\$1,066	\$1,190	\$1,345	\$1,685
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$30.97	\$17.92	\$20.14	\$24.06
Monthly	\$5,450	\$6,309	\$7,089	\$8,468
Annual	\$65,401	\$75,705	\$85,065	\$101,614
Emergency Savings Fund	\$226	\$84	\$112	\$152

Table 8. The Self-Sufficiency Standard for Berkeley County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,306	\$1,466	\$1,466	\$1,466
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$340	\$501	\$648	\$742
Transportation	\$427	\$438	\$438	\$438
Health Care	\$227	\$666	\$686	\$715
Miscellaneous	\$332	\$496	\$600	\$584
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$230	\$394	\$498	\$481
Taxes	\$611	\$1,007	\$1,276	\$1,243
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$18.43	\$29.68	\$36.48	\$35.27
Monthly	\$3,244	\$5,223	\$6,420	\$6,208
Annual	\$38,928	\$62,677	\$77,037	\$74,490
Emergency Savings Fund	\$82	\$202	\$311	\$266
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,466	\$1,466	\$1,466	\$1,815
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$857	\$765	\$901	\$1,094
Transportation	\$438	\$840	\$840	\$840
Health Care	\$751	\$749	\$781	\$830
Miscellaneous	\$512	\$615	\$719	\$837
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$410	\$469	\$573	\$691
Taxes	\$991	\$1,180	\$1,441	\$1,815
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$29.37	\$17.82	\$21.17	\$25.45
Monthly	\$5,168	\$6,271	\$7,453	\$8,957
Annual	\$62,019	\$75,254	\$89,431	\$107,487
Emergency Savings Fund	\$214	\$83	\$121	\$164

Table 9. The Self-Sufficiency Standard for Calhoun County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$861	\$973	\$973	\$973
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$345	\$509	\$660	\$756
Transportation	\$408	\$418	\$418	\$418
Health Care	\$220	\$637	\$657	\$686
Miscellaneous	\$286	\$443	\$547	\$531
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$183	\$340	\$445	\$429
Taxes	\$426	\$795	\$1,066	\$1,034
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	\$(100)	\$(100)
Child Tax Credit (-)	\$0	(\$167)	\$(333)	\$(333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.47	\$25.14	\$31.98	\$30.79
Monthly	\$2,546	\$4,425	\$5,628	\$5,419
Annual	\$30,553	\$53,105	\$67,534	\$65,023
Emergency Savings Fund	\$57	\$163	\$239	\$227
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$973	\$973	\$973	\$1,242
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$871	\$778	\$917	\$1,115
Transportation	\$418	\$802	\$802	\$802
Health Care	\$722	\$720	\$751	\$801
Miscellaneous	\$459	\$561	\$664	\$775
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$357	\$415	\$518	\$629
Taxes	\$575	\$966	\$1,228	\$1,570
Earned Income Tax Credit (-)	(\$126)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$(100)	(\$50)	\$(100)	\$(100)
Child Tax Credit (-)	\$(333)	(\$167)	\$(333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$23.00	\$15.50	\$18.87	\$22.81
Monthly	\$4,047	\$5,456	\$6,641	\$8,030
Annual	\$48,567	\$65,471	\$79,696	\$96,362
Emergency Savings Fund	\$175	\$66	\$101	\$142

Table 10. The Self-Sufficiency Standard for Charleston County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,543	\$1,732	\$1,732	\$1,732
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$393	\$578	\$749	\$857
Transportation	\$412	\$423	\$423	\$423
Health Care	\$221	\$641	\$661	\$690
Miscellaneous	\$359	\$526	\$633	\$618
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$257	\$424	\$530	\$516
Taxes	\$718	\$1,128	\$1,406	\$1,379
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	\$(100)	\$(100)
Child Tax Credit (-)	\$0	(\$167)	\$(333)	\$(333)
Self-Sufficiency Wage				
Hourly (per adult)	\$20.72	\$32.26	\$39.25	\$38.17
Monthly	\$3,646	\$5,678	\$6,909	\$6,718
Annual	\$43,754	\$68,135	\$82,905	\$80,619
Emergency Savings Fund	\$101	\$224	\$349	\$337
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,732	\$1,732	\$1,732	\$2,142
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$990	\$883	\$1,040	\$1,264
Transportation	\$423	\$810	\$810	\$810
Health Care	\$726	\$724	\$755	\$805
Miscellaneous	\$548	\$648	\$754	\$881
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$446	\$502	\$608	\$735
Taxes	\$1,133	\$1,309	\$1,578	\$1,990
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$32.42	\$19.21	\$22.66	\$27.33
Monthly	\$5,706	\$6,763	\$7,975	\$9,619
Annual	\$68,469	\$81,150	\$95,704	\$115,427
Emergency Savings Fund	\$240	\$95	\$134	\$209

Table 11. The Self-Sufficiency Standard for Cherokee County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$711	\$934	\$934	\$934
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$298	\$440	\$569	\$651
Transportation	\$402	\$412	\$412	\$412
Health Care	\$247	\$744	\$763	\$793
Miscellaneous	\$268	\$413	\$488	\$482
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$166	\$311	\$386	\$380
Taxes	\$356	\$610	\$830	\$840
Earned Income Tax Credit (-)	\$0	\$(33)	\$0	\$0
Child Care Tax Credit (-)	\$0	\$(50)	\$(100)	\$(100)
Child Tax Credit (-)	\$0	\$(167)	\$(333)	\$(333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.96	\$22.05	\$26.94	\$26.64
Monthly	\$2,281	\$3,882	\$4,741	\$4,689
Annual	\$27,376	\$46,580	\$56,891	\$56,264
Emergency Savings Fund	\$53	\$141	\$196	\$192
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$934	\$934	\$934	\$1,187
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$752	\$671	\$791	\$961
Transportation	\$412	\$789	\$789	\$789
Health Care	\$829	\$826	\$858	\$907
Miscellaneous	\$438	\$528	\$601	\$691
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$336	\$382	\$455	\$545
Taxes	\$500	\$839	\$981	\$1,244
Earned Income Tax Credit (-)	\$(206)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$(86)	\$(50)	\$(100)	\$(100)
Child Tax Credit (-)	\$(333)	\$(167)	\$(333)	\$(500)
Self-Sufficiency Wage				
Hourly (per adult)	\$20.85	\$14.12	\$16.19	\$19.28
Monthly	\$3,670	\$4,969	\$5,698	\$6,787
Annual	\$44,041	\$59,624	\$68,370	\$81,442
Emergency Savings Fund	\$159	\$62	\$78	\$111

Table 12. The Self-Sufficiency Standard for Chester County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$737	\$910	\$910	\$910
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$284	\$419	\$543	\$621
Transportation	\$408	\$418	\$418	\$418
Health Care	\$240	\$719	\$739	\$768
Miscellaneous	\$269	\$407	\$481	\$475
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$167	\$305	\$379	\$373
Taxes	\$361	\$525	\$792	\$731
Earned Income Tax Credit (-)	\$0	(\$63)	(\$5)	(\$39)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.07	\$21.02	\$26.26	\$25.34
Monthly	\$2,300	\$3,699	\$4,622	\$4,460
Annual	\$27,601	\$44,389	\$55,459	\$53,522
Emergency Savings Fund	\$53	\$136	\$191	\$186
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$910	\$910	\$910	\$1,282
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$717	\$640	\$754	\$916
Transportation	\$418	\$802	\$802	\$802
Health Care	\$804	\$802	\$834	\$883
Miscellaneous	\$430	\$521	\$594	\$695
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$328	\$375	\$448	\$549
Taxes	\$469	\$812	\$952	\$1,259
Earned Income Tax Credit (-)	(\$238)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.99	\$13.83	\$15.88	\$19.44
Monthly	\$3,519	\$4,869	\$5,589	\$6,844
Annual	\$42,224	\$58,425	\$67,073	\$82,132
Emergency Savings Fund	\$154	\$62	\$76	\$112

Table 13. The Self-Sufficiency Standard for Chesterfield County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$718	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$296	\$436	\$564	\$645
Transportation	\$408	\$418	\$418	\$418
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$267	\$403	\$477	\$472
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$165	\$301	\$375	\$370
Taxes	\$353	\$482	\$714	\$660
Earned Income Tax Credit (-)	\$0	(\$79)	(\$37)	(\$68)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.89	\$20.43	\$25.42	\$24.58
Monthly	\$2,269	\$3,595	\$4,474	\$4,325
Annual	\$27,231	\$43,143	\$53,687	\$51,903
Emergency Savings Fund	\$52	\$133	\$188	\$184
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,164
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$745	\$665	\$783	\$952
Transportation	\$418	\$802	\$802	\$802
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$427	\$518	\$591	\$682
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$325	\$372	\$445	\$536
Taxes	\$459	\$800	\$942	\$1,207
Earned Income Tax Credit (-)	(\$249)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.69	\$13.70	\$15.76	\$18.88
Monthly	\$3,465	\$4,822	\$5,549	\$6,645
Annual	\$41,583	\$57,860	\$66,586	\$79,737
Emergency Savings Fund	\$151	\$61	\$76	\$107

Table 14. The Self-Sufficiency Standard for Clarendon County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$689	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$287	\$423	\$549	\$629
Transportation	\$412	\$423	\$423	\$423
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$264	\$402	\$476	\$470
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$162	\$300	\$374	\$368
Taxes	\$339	\$479	\$692	\$633
Earned Income Tax Credit (-)	\$0	(\$82)	(\$46)	-\$79
Child Care Tax Credit (-)	\$0	(\$53)	-\$100	-\$100
Child Tax Credit (-)	\$0	(\$167)	-\$333	-\$333
Self-Sufficiency Wage				
Hourly (per adult)	\$12.61	\$20.33	\$25.18	\$24.29
Monthly	\$2,219	\$3,578	\$4,431	\$4,274
Annual	\$26,630	\$42,934	\$53,173	\$51,292
Emergency Savings Fund	\$52	\$133	\$187	\$183
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,185
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$725	\$647	\$762	\$927
Transportation	\$423	\$810	\$810	\$810
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$426	\$517	\$590	\$682
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$324	\$371	\$444	\$536
Taxes	\$453	\$796	\$937	\$1,209
Earned Income Tax Credit (-)	-\$255	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$90	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	-\$333	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.51	\$13.66	\$15.71	\$18.90
Monthly	\$3,434	\$4,807	\$5,530	\$6,652
Annual	\$41,212	\$57,688	\$66,362	\$79,828
Emergency Savings Fund	\$150	\$61	\$76	\$108

Table 15. The Self-Sufficiency Standard for Colleton County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$756	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$304	\$448	\$580	\$663
Transportation	\$410	\$421	\$421	\$421
Health Care	\$227	\$666	\$686	\$715
Miscellaneous	\$272	\$404	\$479	\$474
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$170	\$302	\$377	\$371
Taxes	\$372	\$489	\$751	\$701
Earned Income Tax Credit (-)	\$0	-\$75	-\$22	-\$51
Child Care Tax Credit (-)	\$0	(\$50)	-\$100	-\$100
Child Tax Credit (-)	\$0	(\$167)	-\$333	-\$333
Self-Sufficiency Wage				
Hourly (per adult)	\$13.30	\$20.57	\$25.81	\$25.02
Monthly	\$2,341	\$3,620	\$4,543	\$4,404
Annual	\$28,095	\$43,436	\$54,518	\$52,849
Emergency Savings Fund	\$54	\$134	\$189	\$185
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,094
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$766	\$684	\$805	\$978
Transportation	\$421	\$806	\$806	\$806
Health Care	\$751	\$749	\$781	\$830
Miscellaneous	\$429	\$520	\$593	\$678
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$327	\$374	\$447	\$532
Taxes	\$467	\$809	\$951	\$1,191
Earned Income Tax Credit (-)	-\$240	\$0	\$0	\$0
Child Care Tax Credit (-)	-\$90	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	-\$333	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.92	\$13.79	\$15.87	\$18.71
Monthly	\$3,506	\$4,854	\$5,586	\$6,585
Annual	\$42,070	\$58,246	\$67,032	\$79,016
Emergency Savings Fund	\$153	\$61	\$76	\$106

Table 16. The Self-Sufficiency Standard for **Darlington County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$756	\$959	\$959	\$959
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$297	\$438	\$567	\$649
Transportation	\$419	\$429	\$429	\$429
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$272	\$438	\$540	\$523
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$170	\$336	\$438	\$421
Taxes	\$373	\$778	\$1,040	\$1,002
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.32	\$24.77	\$31.41	\$30.11
Monthly	\$2,345	\$4,360	\$5,529	\$5,299
Annual	\$28,139	\$52,318	\$66,347	\$63,589
Emergency Savings Fund	\$54	\$159	\$234	\$222
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$959	\$959	\$959	\$1,170
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$750	\$669	\$788	\$958
Transportation	\$429	\$823	\$823	\$823
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$450	\$553	\$655	\$757
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$348	\$407	\$509	\$611
Taxes	\$540	\$939	\$1,193	\$1,500
Earned Income Tax Credit (-)	(\$163)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$22.00	\$15.20	\$18.48	\$22.06
Monthly	\$3,871	\$5,350	\$6,506	\$7,766
Annual	\$46,455	\$64,200	\$78,074	\$93,189
Emergency Savings Fund	\$168	\$65	\$98	\$135

Table 17. The Self-Sufficiency Standard for **Dillon County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$691	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$315	\$466	\$604	\$691
Transportation	\$417	\$427	\$427	\$427
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$267	\$407	\$482	\$477
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$165	\$304	\$380	\$375
Taxes	\$353	\$523	\$808	\$780
Earned Income Tax Credit (-)	\$0	(\$63)	\$0	(\$20)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.91	\$20.99	\$26.47	\$25.87
Monthly	\$2,271	\$3,694	\$4,658	\$4,553
Annual	\$27,257	\$44,332	\$55,896	\$54,641
Emergency Savings Fund	\$52	\$136	\$192	\$188
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,125
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$797	\$712	\$838	\$1,020
Transportation	\$427	\$819	\$819	\$819
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$433	\$524	\$598	\$686
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$331	\$378	\$452	\$540
Taxes	\$481	\$825	\$970	\$1,225
Earned Income Tax Credit (-)	(\$225)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$20.32	\$13.97	\$16.07	\$19.07
Monthly	\$3,577	\$4,916	\$5,656	\$6,713
Annual	\$42,926	\$58,994	\$67,873	\$80,561
Emergency Savings Fund	\$156	\$62	\$77	\$109

Table 18. The Self-Sufficiency Standard for **Dorchester County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,287	\$1,447	\$1,447	\$1,447
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$357	\$525	\$680	\$778
Transportation	\$423	\$433	\$433	\$433
Health Care	\$227	\$666	\$686	\$715
Miscellaneous	\$332	\$496	\$601	\$585
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$229	\$394	\$499	\$483
Taxes	\$609	\$1,008	\$1,280	\$1,248
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$18.38	\$29.69	\$36.55	\$35.38
Monthly	\$3,235	\$5,225	\$6,433	\$6,228
Annual	\$38,815	\$62,705	\$77,195	\$74,730
Emergency Savings Fund	\$81	\$202	\$314	\$268
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,447	\$1,447	\$1,447	\$1,793
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$899	\$802	\$945	\$1,148
Transportation	\$433	\$831	\$831	\$831
Health Care	\$751	\$749	\$781	\$830
Miscellaneous	\$514	\$616	\$720	\$839
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$412	\$470	\$574	\$693
Taxes	\$998	\$1,184	\$1,447	\$1,824
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$29.53	\$17.86	\$21.24	\$25.54
Monthly	\$5,197	\$6,286	\$7,478	\$8,991
Annual	\$62,360	\$75,436	\$89,732	\$107,895
Emergency Savings Fund	\$215	\$84	\$122	\$165

Table 19. The Self-Sufficiency Standard for Edgefield County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$848	\$966	\$966	\$966
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$308	\$455	\$588	\$673
Transportation	\$389	\$399	\$399	\$399
Health Care	\$215	\$614	\$634	\$664
Miscellaneous	\$278	\$432	\$535	\$518
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$176	\$330	\$433	\$416
Taxes	\$397	\$755	\$1,018	\$982
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.83	\$24.27	\$30.95	\$29.67
Monthly	\$2,435	\$4,271	\$5,447	\$5,222
Annual	\$29,217	\$51,254	\$65,369	\$62,667
Emergency Savings Fund	\$55	\$155	\$230	\$218
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$966	\$966	\$966	\$1,264
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$778	\$694	\$817	\$993
Transportation	\$399	\$763	\$763	\$763
Health Care	\$700	\$697	\$729	\$778
Miscellaneous	\$445	\$545	\$648	\$759
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$343	\$399	\$502	\$613
Taxes	\$522	\$907	\$1,163	\$1,507
Earned Income Tax Credit (-)	(\$182)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$21.49	\$14.86	\$18.16	\$22.13
Monthly	\$3,782	\$5,230	\$6,393	\$7,791
Annual	\$45,389	\$62,761	\$76,714	\$93,487
Emergency Savings Fund	\$165	\$64	\$95	\$136

Table 20. The Self-Sufficiency Standard for **Fairfield County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$865	\$980	\$980	\$980
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$326	\$480	\$622	\$712
Transportation	\$412	\$423	\$423	\$423
Health Care	\$228	\$668	\$688	\$717
Miscellaneous	\$285	\$444	\$547	\$531
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$183	\$342	\$445	\$428
Taxes	\$425	\$801	\$1,067	\$1,033
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.44	\$25.26	\$32.00	\$30.77
Monthly	\$2,542	\$4,445	\$5,633	\$5,415
Annual	\$30,499	\$53,343	\$67,594	\$64,979
Emergency Savings Fund	\$57	\$164	\$240	\$227
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$980	\$980	\$980	\$1,252
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$822	\$734	\$864	\$1,050
Transportation	\$423	\$810	\$810	\$810
Health Care	\$753	\$751	\$782	\$832
Miscellaneous	\$459	\$561	\$664	\$773
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$356	\$415	\$518	\$627
Taxes	\$573	\$967	\$1,225	\$1,563
Earned Income Tax Credit (-)	(\$129)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$22.92	\$15.51	\$18.84	\$22.75
Monthly	\$4,034	\$5,459	\$6,632	\$8,007
Annual	\$48,406	\$65,503	\$79,582	\$96,081
Emergency Savings Fund	\$174	\$66	\$101	\$141

Table 21. The Self-Sufficiency Standard for Florence County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$792	\$1,012	\$1,012	\$1,012
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$329	\$485	\$629	\$721
Transportation	\$425	\$436	\$436	\$436
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$280	\$449	\$553	\$536
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$177	\$347	\$450	\$434
Taxes	\$402	\$820	\$1,088	\$1,054
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.95	\$25.68	\$32.45	\$31.22
Monthly	\$2,455	\$4,519	\$5,711	\$5,495
Annual	\$29,465	\$54,231	\$68,532	\$65,940
Emergency Savings Fund	\$55	\$167	\$243	\$231
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,012	\$1,012	\$1,012	\$1,279
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$830	\$742	\$874	\$1,063
Transportation	\$436	\$836	\$836	\$836
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$464	\$567	\$670	\$780
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$362	\$421	\$524	\$634
Taxes	\$593	\$992	\$1,252	\$1,589
Earned Income Tax Credit (-)	(\$108)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$23.48	\$15.78	\$19.12	\$23.02
Monthly	\$4,132	\$5,556	\$6,732	\$8,104
Annual	\$49,589	\$66,670	\$80,779	\$97,248
Emergency Savings Fund	\$178	\$67	\$103	\$143

Table 22. The Self-Sufficiency Standard for **Georgetown County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$848	\$1,114	\$1,114	\$1,114
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$344	\$508	\$657	\$752
Transportation	\$419	\$429	\$429	\$429
Health Care	\$224	\$651	\$670	\$700
Miscellaneous	\$286	\$430	\$507	\$503
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$184	\$328	\$405	\$400
Taxes	\$426	\$746	\$907	\$921
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.47	\$24.10	\$28.57	\$28.38
Monthly	\$2,547	\$4,241	\$5,029	\$4,996
Annual	\$30,564	\$50,891	\$60,345	\$59,947
Emergency Savings Fund	\$57	\$154	\$210	\$207
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,114	\$1,114	\$1,114	\$1,478
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$869	\$775	\$913	\$1,109
Transportation	\$429	\$823	\$823	\$823
Health Care	\$736	\$733	\$765	\$814
Miscellaneous	\$460	\$550	\$625	\$729
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$358	\$404	\$479	\$583
Taxes	\$582	\$927	\$1,076	\$1,393
Earned Income Tax Credit (-)	(\$119)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$23.19	\$15.07	\$17.22	\$20.89
Monthly	\$4,082	\$5,304	\$6,061	\$7,355
Annual	\$48,985	\$63,650	\$72,726	\$88,255
Emergency Savings Fund	\$175	\$65	\$87	\$125

Table 23. The Self-Sufficiency Standard for **Greenville County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,114	\$1,250	\$1,250	\$1,250
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$358	\$528	\$684	\$782
Transportation	\$395	\$406	\$406	\$406
Health Care	\$234	\$692	\$712	\$741
Miscellaneous	\$312	\$476	\$581	\$565
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$210	\$374	\$479	\$463
Taxes	\$532	\$930	\$1,202	\$1,171
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$16.74	\$28.02	\$34.89	\$33.73
Monthly	\$2,946	\$4,932	\$6,141	\$5,936
Annual	\$35,356	\$59,188	\$73,692	\$71,237
Emergency Savings Fund	\$67	\$187	\$264	\$253
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,250	\$1,250	\$1,250	\$1,554
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$904	\$807	\$950	\$1,154
Transportation	\$406	\$776	\$776	\$776
Health Care	\$778	\$775	\$807	\$856
Miscellaneous	\$495	\$594	\$698	\$813
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$392	\$448	\$552	\$667
Taxes	\$921	\$1,097	\$1,361	\$1,720
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$27.88	\$16.92	\$20.31	\$24.43
Monthly	\$4,907	\$5,955	\$7,148	\$8,599
Annual	\$58,878	\$71,466	\$85,775	\$103,190
Emergency Savings Fund	\$201	\$75	\$114	\$156

Table 24. The Self-Sufficiency Standard for Greenwood County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$786	\$992	\$992	\$992
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$333	\$491	\$637	\$729
Transportation	\$391	\$401	\$401	\$401
Health Care	\$206	\$579	\$599	\$628
Miscellaneous	\$274	\$406	\$483	\$478
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$172	\$304	\$381	\$376
Taxes	\$379	\$521	\$811	\$803
Earned Income Tax Credit (-)	\$0	(\$64)	\$0	-\$10
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.46	\$20.97	\$26.52	\$26.13
Monthly	\$2,369	\$3,690	\$4,667	\$4,599
Annual	\$28,423	\$44,283	\$56,007	\$55,186
Emergency Savings Fund	\$54	\$136	\$192	\$189
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$992	\$992	\$992	\$1,199
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$840	\$750	\$884	\$1,075
Transportation	\$401	\$767	\$767	\$767
Health Care	\$665	\$662	\$694	\$743
Miscellaneous	\$435	\$523	\$597	\$685
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$333	\$377	\$451	\$539
Taxes	\$489	\$820	\$967	\$1,221
Earned Income Tax Credit (-)	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$20.54	\$13.91	\$16.04	\$19.03
Monthly	\$3,615	\$4,896	\$5,646	\$6,699
Annual	\$43,386	\$58,750	\$67,753	\$80,384
Emergency Savings Fund	\$157	\$62	\$77	\$109

Table 25. The Self-Sufficiency Standard for **Hampton County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$760	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$304	\$448	\$580	\$663
Transportation	\$434	\$444	\$444	\$444
Health Care	\$225	\$657	\$676	\$706
Miscellaneous	\$274	\$405	\$480	\$475
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$172	\$303	\$378	\$373
Taxes	\$382	\$508	\$782	\$732
Earned Income Tax Credit (-)	\$0	(\$69)	(\$10)	(\$39)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.52	\$20.80	\$26.15	\$25.36
Monthly	\$2,379	\$3,661	\$4,602	\$4,463
Annual	\$28,548	\$43,929	\$55,223	\$53,554
Emergency Savings Fund	\$54	\$135	\$190	\$186
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,258
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$766	\$684	\$805	\$978
Transportation	\$444	\$853	\$853	\$853
Health Care	\$742	\$739	\$771	\$820
Miscellaneous	\$431	\$524	\$597	\$698
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$329	\$378	\$451	\$552
Taxes	\$472	\$823	\$966	\$1,270
Earned Income Tax Credit (-)	(\$235)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$20.07	\$13.95	\$16.03	\$19.56
Monthly	\$3,532	\$4,910	\$5,642	\$6,885
Annual	\$42,386	\$58,918	\$67,704	\$82,621
Emergency Savings Fund	\$154	\$62	\$77	\$113

Table 26. The Self-Sufficiency Standard for **Horry County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,187	\$1,361	\$1,361	\$1,361
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$334	\$493	\$638	\$730
Transportation	\$417	\$427	\$427	\$427
Health Care	\$222	\$645	\$665	\$694
Miscellaneous	\$318	\$481	\$585	\$569
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$216	\$379	\$483	\$467
Taxes	\$556	\$950	\$1,218	\$1,184
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$17.24	\$28.45	\$35.22	\$34.01
Monthly	\$3,034	\$5,006	\$6,200	\$5,985
Annual	\$36,410	\$60,078	\$74,394	\$71,820
Emergency Savings Fund	\$71	\$191	\$267	\$255
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,361	\$1,361	\$1,361	\$1,724
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$843	\$753	\$886	\$1,077
Transportation	\$427	\$819	\$819	\$819
Health Care	\$730	\$728	\$759	\$809
Miscellaneous	\$497	\$599	\$702	\$821
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$395	\$453	\$556	\$675
Taxes	\$931	\$1,118	\$1,377	\$1,755
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$28.08	\$17.14	\$20.49	\$24.80
Monthly	\$4,943	\$6,033	\$7,211	\$8,731
Annual	\$59,315	\$72,399	\$86,537	\$104,769
Emergency Savings Fund	\$203	\$77	\$115	\$159

Table 27. The Self-Sufficiency Standard for Jasper County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,056	\$1,186	\$1,186	\$1,186
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$363	\$535	\$692	\$792
Transportation	\$423	\$433	\$433	\$433
Health Care	\$227	\$665	\$685	\$714
Miscellaneous	\$309	\$442	\$520	\$516
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$207	\$340	\$417	\$414
Taxes	\$520	\$793	\$957	\$973
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$16.47	\$25.10	\$29.64	\$29.50
Monthly	\$2,898	\$4,418	\$5,217	\$5,192
Annual	\$34,775	\$53,010	\$62,608	\$62,301
Emergency Savings Fund	\$65	\$162	\$219	\$216
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,186	\$1,186	\$1,186	\$1,671
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$915	\$817	\$962	\$1,169
Transportation	\$433	\$831	\$831	\$831
Health Care	\$750	\$748	\$780	\$829
Miscellaneous	\$474	\$564	\$640	\$757
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$372	\$418	\$494	\$611
Taxes	\$805	\$980	\$1,132	\$1,500
Earned Income Tax Credit (-)	(\$19)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$25.88	\$15.65	\$17.83	\$22.06
Monthly	\$4,555	\$5,508	\$6,275	\$7,765
Annual	\$54,661	\$66,092	\$75,301	\$93,182
Emergency Savings Fund	\$185	\$67	\$92	\$135

Table 28. The Self-Sufficiency Standard for Kershaw County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$805	\$985	\$985	\$985
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$311	\$459	\$594	\$680
Transportation	\$400	\$410	\$410	\$410
Health Care	\$224	\$652	\$672	\$701
Miscellaneous	\$276	\$439	\$542	\$525
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$174	\$337	\$440	\$423
Taxes	\$389	\$783	\$1,047	\$1,011
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.66	\$24.88	\$31.57	\$30.30
Monthly	\$2,405	\$4,378	\$5,556	\$5,332
Annual	\$28,857	\$52,537	\$66,673	\$63,985
Emergency Savings Fund	\$55	\$160	\$236	\$223
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$985	\$985	\$985	\$1,211
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$785	\$701	\$825	\$1,002
Transportation	\$410	\$784	\$784	\$784
Health Care	\$738	\$735	\$767	\$816
Miscellaneous	\$453	\$554	\$656	\$760
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$350	\$408	\$510	\$614
Taxes	\$550	\$940	\$1,196	\$1,513
Earned Income Tax Credit (-)	(\$153)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$22.28	\$15.21	\$18.52	\$22.20
Monthly	\$3,921	\$5,356	\$6,520	\$7,814
Annual	\$47,054	\$64,267	\$78,240	\$93,764
Emergency Savings Fund	\$170	\$66	\$98	\$136

Table 29. The Self-Sufficiency Standard for Lancaster County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$790	\$1,026	\$1,026	\$1,026
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$338	\$498	\$645	\$738
Transportation	\$417	\$427	\$427	\$427
Health Care	\$240	\$719	\$739	\$768
Miscellaneous	\$281	\$427	\$504	\$499
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$179	\$325	\$401	\$397
Taxes	\$407	\$734	\$893	\$907
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.05	\$23.83	\$28.28	\$28.08
Monthly	\$2,472	\$4,194	\$4,978	\$4,942
Annual	\$29,669	\$50,328	\$59,732	\$59,301
Emergency Savings Fund	\$56	\$151	\$207	\$204
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,026	\$1,026	\$1,026	\$1,360
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$853	\$761	\$896	\$1,088
Transportation	\$427	\$819	\$819	\$819
Health Care	\$804	\$802	\$834	\$883
Miscellaneous	\$456	\$547	\$621	\$722
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$354	\$401	\$475	\$576
Taxes	\$568	\$912	\$1,060	\$1,363
Earned Income Tax Credit (-)	(\$134)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$22.79	\$14.91	\$17.04	\$20.58
Monthly	\$4,011	\$5,247	\$5,999	\$7,243
Annual	\$48,131	\$62,962	\$71,992	\$86,918
Emergency Savings Fund	\$173	\$65	\$85	\$122

Table 30. The Self-Sufficiency Standard for **Laurens County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$757	\$994	\$994	\$994
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$292	\$430	\$557	\$637
Transportation	\$389	\$399	\$399	\$399
Health Care	\$240	\$716	\$736	\$765
Miscellaneous	\$270	\$443	\$545	\$527
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$168	\$341	\$443	\$425
Taxes	\$364	\$796	\$1,057	\$1,019
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.13	\$25.16	\$31.78	\$30.46
Monthly	\$2,311	\$4,428	\$5,594	\$5,362
Annual	\$27,736	\$53,141	\$67,126	\$64,341
Emergency Savings Fund	\$53	\$163	\$238	\$225
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$994	\$994	\$994	\$1,202
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$736	\$657	\$773	\$940
Transportation	\$399	\$763	\$763	\$763
Health Care	\$802	\$799	\$831	\$880
Miscellaneous	\$454	\$555	\$656	\$757
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$352	\$409	\$510	\$611
Taxes	\$555	\$943	\$1,196	\$1,502
Earned Income Tax Credit (-)	(\$148)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$22.42	\$15.25	\$18.52	\$22.08
Monthly	\$3,946	\$5,367	\$6,520	\$7,771
Annual	\$47,351	\$64,408	\$78,242	\$93,246
Emergency Savings Fund	\$171	\$66	\$98	\$135

Table 31. The Self-Sufficiency Standard for Lee County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$689	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$297	\$438	\$567	\$649
Transportation	\$408	\$418	\$418	\$418
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$264	\$403	\$478	\$472
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$162	\$301	\$376	\$370
Taxes	\$342	\$483	\$722	\$668
Earned Income Tax Credit (-)	\$0	(\$78)	(\$33)	(\$64)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.66	\$20.45	\$25.50	\$24.67
Monthly	\$2,229	\$3,600	\$4,489	\$4,342
Annual	\$26,743	\$43,199	\$53,863	\$52,105
Emergency Savings Fund	\$52	\$134	\$188	\$184
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,233
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$750	\$669	\$788	\$958
Transportation	\$418	\$802	\$802	\$802
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$428	\$518	\$591	\$689
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$326	\$372	\$445	\$543
Taxes	\$460	\$802	\$944	\$1,236
Earned Income Tax Credit (-)	(\$247)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.74	\$13.72	\$15.78	\$19.19
Monthly	\$3,474	\$4,828	\$5,556	\$6,757
Annual	\$41,687	\$57,934	\$66,674	\$81,078
Emergency Savings Fund	\$152	\$61	\$76	\$110

Table 32. The Self-Sufficiency Standard for Lexington County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,046	\$1,172	\$1,172	\$1,172
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$335	\$494	\$640	\$732
Transportation	\$410	\$421	\$421	\$421
Health Care	\$250	\$756	\$776	\$805
Miscellaneous	\$306	\$473	\$577	\$560
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$204	\$371	\$475	\$458
Taxes	\$509	\$917	\$1,185	\$1,151
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	-\$100
Child Tax Credit (-)	\$0	(\$167)	(\$333)	-\$333
Self-Sufficiency Wage				
Hourly (per adult)	\$16.23	\$27.74	\$34.52	\$33.30
Monthly	\$2,856	\$4,882	\$6,076	\$5,862
Annual	\$34,277	\$58,585	\$72,909	\$70,339
Emergency Savings Fund	\$63	\$185	\$261	\$249
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,172	\$1,172	\$1,172	\$1,501
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$846	\$755	\$888	\$1,080
Transportation	\$421	\$806	\$806	\$806
Health Care	\$841	\$839	\$871	\$920
Miscellaneous	\$489	\$590	\$694	\$809
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$387	\$444	\$548	\$663
Taxes	\$898	\$1,083	\$1,343	\$1,706
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$27.39	\$16.76	\$20.11	\$24.29
Monthly	\$4,820	\$5,901	\$7,080	\$8,549
Annual	\$57,840	\$70,811	\$84,956	\$102,584
Emergency Savings Fund	\$197	\$74	\$112	\$154

Table 33. The Self-Sufficiency Standard for Marion County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$806	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$294	\$433	\$560	\$641
Transportation	\$408	\$418	\$418	\$418
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$276	\$402	\$477	\$471
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$174	\$300	\$375	\$369
Taxes	\$387	\$481	\$707	\$651
Earned Income Tax Credit (-)	\$0	(\$80)	(\$40)	(\$71)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.63	\$20.40	\$25.34	\$24.48
Monthly	\$2,398	\$3,591	\$4,459	\$4,308
Annual	\$28,779	\$43,087	\$53,511	\$51,701
Emergency Savings Fund	\$54	\$133	\$188	\$184
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,175
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$741	\$661	\$778	\$946
Transportation	\$418	\$802	\$802	\$802
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$427	\$518	\$590	\$682
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$325	\$372	\$444	\$536
Taxes	\$457	\$798	\$940	\$1,209
Earned Income Tax Credit (-)	(\$251)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.64	\$13.68	\$15.74	\$18.90
Monthly	\$3,457	\$4,815	\$5,542	\$6,652
Annual	\$41,479	\$57,785	\$66,499	\$79,828
Emergency Savings Fund	\$151	\$61	\$76	\$108

Table 34. The Self-Sufficiency Standard for **Marlboro County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$689	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$284	\$418	\$541	\$619
Transportation	\$415	\$425	\$425	\$425
Health Care	\$228	\$667	\$687	\$716
Miscellaneous	\$264	\$402	\$476	\$470
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$161	\$299	\$374	\$368
Taxes	\$339	\$478	\$678	\$616
Earned Income Tax Credit (-)	\$0	(\$83)	(\$51)	(\$85)
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.60	\$20.30	\$25.03	\$24.11
Monthly	\$2,217	\$3,572	\$4,405	\$4,243
Annual	\$26,609	\$42,863	\$52,862	\$50,912
Emergency Savings Fund	\$52	\$133	\$187	\$183
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,104
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$715	\$638	\$751	\$913
Transportation	\$425	\$814	\$814	\$814
Health Care	\$753	\$750	\$782	\$831
Miscellaneous	\$425	\$517	\$589	\$673
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$323	\$371	\$443	\$527
Taxes	\$450	\$795	\$934	\$1,173
Earned Income Tax Credit (-)	(\$258)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.44	\$13.64	\$15.68	\$18.51
Monthly	\$3,421	\$4,800	\$5,521	\$6,517
Annual	\$41,048	\$57,605	\$66,246	\$78,202
Emergency Savings Fund	\$150	\$61	\$76	\$104

Table 35. The Self-Sufficiency Standard for McCormick County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$757	\$994	\$994	\$994
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$308	\$453	\$587	\$671
Transportation	\$389	\$399	\$399	\$399
Health Care	\$206	\$579	\$599	\$628
Miscellaneous	\$268	\$403	\$478	\$472
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$166	\$301	\$376	\$370
Taxes	\$357	\$482	\$724	\$677
Earned Income Tax Credit (-)	\$0	(\$79)	(\$32)	(\$61)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.98	\$20.42	\$25.53	\$24.76
Monthly	\$2,284	\$3,594	\$4,493	\$4,358
Annual	\$27,413	\$43,130	\$53,917	\$52,299
Emergency Savings Fund	\$53	\$133	\$189	\$185
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$994	\$994	\$994	\$1,283
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$776	\$692	\$815	\$990
Transportation	\$399	\$763	\$763	\$763
Health Care	\$665	\$662	\$694	\$743
Miscellaneous	\$429	\$517	\$590	\$685
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$326	\$371	\$444	\$539
Taxes	\$463	\$796	\$939	\$1,219
Earned Income Tax Credit (-)	(\$244)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.82	\$13.65	\$15.74	\$19.01
Monthly	\$3,488	\$4,806	\$5,540	\$6,691
Annual	\$41,852	\$57,672	\$66,485	\$80,295
Emergency Savings Fund	\$152	\$61	\$76	\$109

Table 36. The Self-Sufficiency Standard for **Newberry County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$772	\$1,015	\$1,015	\$1,015
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$284	\$419	\$543	\$621
Transportation	\$398	\$408	\$408	\$408
Health Care	\$223	\$647	\$667	\$697
Miscellaneous	\$270	\$409	\$483	\$477
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$168	\$307	\$381	\$375
Taxes	\$363	\$556	\$812	\$780
Earned Income Tax Credit (-)	\$0	(\$52)	\$0	(\$19)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.13	\$21.39	\$26.55	\$25.88
Monthly	\$2,310	\$3,765	\$4,672	\$4,555
Annual	\$27,722	\$45,186	\$56,067	\$54,662
Emergency Savings Fund	\$53	\$138	\$192	\$188
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,015	\$1,015	\$1,015	\$1,227
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$717	\$640	\$754	\$916
Transportation	\$408	\$780	\$780	\$780
Health Care	\$733	\$730	\$762	\$811
Miscellaneous	\$432	\$522	\$595	\$680
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$330	\$376	\$449	\$534
Taxes	\$478	\$817	\$957	\$1,201
Earned Income Tax Credit (-)	(\$229)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$20.23	\$13.88	\$15.93	\$18.82
Monthly	\$3,561	\$4,887	\$5,607	\$6,624
Annual	\$42,735	\$58,642	\$67,290	\$79,487
Emergency Savings Fund	\$155	\$62	\$76	\$107

Table 37. The Self-Sufficiency Standard for Oconee County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$752	\$988	\$988	\$988
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$322	\$475	\$615	\$704
Transportation	\$385	\$395	\$395	\$395
Health Care	\$232	\$685	\$705	\$734
Miscellaneous	\$271	\$414	\$490	\$485
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$169	\$312	\$388	\$383
Taxes	\$369	\$629	\$840	\$852
Earned Income Tax Credit (-)	\$0	(\$27)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.25	\$22.29	\$27.15	\$26.91
Monthly	\$2,332	\$3,923	\$4,778	\$4,735
Annual	\$27,981	\$47,074	\$57,332	\$56,824
Emergency Savings Fund	\$53	\$142	\$198	\$194
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$988	\$988	\$988	\$1,215
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$813	\$725	\$854	\$1,038
Transportation	\$395	\$755	\$755	\$755
Health Care	\$771	\$768	\$800	\$849
Miscellaneous	\$442	\$529	\$603	\$692
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$340	\$383	\$457	\$546
Taxes	\$514	\$845	\$991	\$1,249
Earned Income Tax Credit (-)	(\$190)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$21.27	\$14.18	\$16.29	\$19.34
Monthly	\$3,743	\$4,992	\$5,735	\$6,806
Annual	\$44,922	\$59,905	\$68,823	\$81,674
Emergency Savings Fund	\$162	\$63	\$79	\$111

Table 38. The Self-Sufficiency Standard for Orangeburg County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$825	\$957	\$957	\$957
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$297	\$438	\$567	\$649
Transportation	\$408	\$418	\$418	\$418
Health Care	\$220	\$637	\$657	\$686
Miscellaneous	\$277	\$405	\$480	\$474
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$175	\$303	\$378	\$372
Taxes	\$393	\$504	\$769	\$716
Earned Income Tax Credit (-)	\$0	(\$70)	(\$15)	(\$45)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$13.76	\$20.75	\$26.01	\$25.18
Monthly	\$2,421	\$3,652	\$4,578	\$4,432
Annual	\$29,052	\$43,828	\$54,937	\$53,179
Emergency Savings Fund	\$55	\$135	\$190	\$186
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$957	\$957	\$957	\$1,172
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$750	\$669	\$788	\$958
Transportation	\$418	\$802	\$802	\$802
Health Care	\$722	\$720	\$751	\$801
Miscellaneous	\$430	\$521	\$594	\$680
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$328	\$375	\$448	\$534
Taxes	\$469	\$810	\$952	\$1,200
Earned Income Tax Credit (-)	(\$239)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.97	\$13.81	\$15.88	\$18.81
Monthly	\$3,514	\$4,860	\$5,588	\$6,620
Annual	\$42,169	\$58,318	\$67,058	\$79,441
Emergency Savings Fund	\$153	\$62	\$76	\$107

Table 39. The Self-Sufficiency Standard for Pickens County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$909	\$1,025	\$1,025	\$1,025
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$328	\$483	\$625	\$716
Transportation	\$398	\$408	\$408	\$408
Health Care	\$250	\$756	\$776	\$805
Miscellaneous	\$291	\$456	\$560	\$543
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$188	\$354	\$457	\$441
Taxes	\$446	\$849	\$1,116	\$1,081
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.89	\$26.29	\$33.04	\$31.81
Monthly	\$2,621	\$4,627	\$5,816	\$5,599
Annual	\$31,450	\$55,522	\$69,789	\$67,182
Emergency Savings Fund	\$58	\$173	\$248	\$236
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,025	\$1,025	\$1,025	\$1,278
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$827	\$738	\$869	\$1,056
Transportation	\$408	\$780	\$780	\$780
Health Care	\$841	\$839	\$871	\$920
Miscellaneous	\$471	\$572	\$674	\$782
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$369	\$426	\$528	\$636
Taxes	\$715	\$1,009	\$1,268	\$1,599
Earned Income Tax Credit (-)	(\$55)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$24.92	\$15.96	\$19.30	\$23.13
Monthly	\$4,385	\$5,619	\$6,794	\$8,141
Annual	\$52,621	\$67,431	\$81,523	\$97,692
Emergency Savings Fund	\$183	\$68	\$105	\$144

Table 40. The Self-Sufficiency Standard for Richland County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,190	\$1,336	\$1,336	\$1,336
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$349	\$514	\$666	\$762
Transportation	\$415	\$425	\$425	\$425
Health Care	\$250	\$756	\$776	\$805
Miscellaneous	\$322	\$492	\$596	\$580
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$220	\$390	\$494	\$478
Taxes	\$573	\$992	\$1,262	\$1,230
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$17.60	\$29.35	\$36.18	\$35.00
Monthly	\$3,098	\$5,165	\$6,368	\$6,160
Annual	\$37,178	\$61,986	\$76,418	\$73,917
Emergency Savings Fund	\$75	\$199	\$300	\$264
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,336	\$1,336	\$1,336	\$1,710
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$880	\$786	\$925	\$1,124
Transportation	\$425	\$814	\$814	\$814
Health Care	\$841	\$839	\$871	\$920
Miscellaneous	\$509	\$611	\$715	\$836
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$407	\$465	\$569	\$690
Taxes	\$979	\$1,163	\$1,425	\$1,811
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$29.12	\$17.63	\$21.00	\$25.40
Monthly	\$5,125	\$6,205	\$7,392	\$8,942
Annual	\$61,502	\$74,465	\$88,708	\$107,301
Emergency Savings Fund	\$212	\$82	\$120	\$164

Table 41. The Self-Sufficiency Standard for **Saluda County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$854	\$966	\$966	\$966
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$308	\$455	\$588	\$673
Transportation	\$389	\$399	\$399	\$399
Health Care	\$236	\$701	\$721	\$751
Miscellaneous	\$281	\$441	\$544	\$526
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$179	\$339	\$442	\$424
Taxes	\$408	\$789	\$1,052	\$1,016
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.07	\$25.01	\$31.69	\$30.41
Monthly	\$2,476	\$4,401	\$5,578	\$5,353
Annual	\$29,715	\$52,818	\$66,933	\$64,230
Emergency Savings Fund	\$56	\$161	\$237	\$224
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$966	\$966	\$966	\$1,233
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$778	\$694	\$817	\$993
Transportation	\$399	\$763	\$763	\$763
Health Care	\$787	\$784	\$816	\$865
Miscellaneous	\$454	\$554	\$656	\$764
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$352	\$408	\$510	\$618
Taxes	\$555	\$941	\$1,197	\$1,529
Earned Income Tax Credit (-)	(\$148)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$22.41	\$15.23	\$18.53	\$22.37
Monthly	\$3,945	\$5,360	\$6,523	\$7,875
Annual	\$47,339	\$64,317	\$78,270	\$94,495
Emergency Savings Fund	\$171	\$66	\$98	\$138

Table 42. The Self-Sufficiency Standard for Spartanburg County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,016	\$1,141	\$1,141	\$1,141
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$315	\$464	\$601	\$688
Transportation	\$404	\$414	\$414	\$414
Health Care	\$247	\$746	\$766	\$795
Miscellaneous	\$300	\$465	\$568	\$551
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$198	\$363	\$466	\$449
Taxes	\$485	\$886	\$1,150	\$1,115
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$15.72	\$27.08	\$33.79	\$32.52
Monthly	\$2,767	\$4,766	\$5,947	\$5,724
Annual	\$33,205	\$57,196	\$71,362	\$68,691
Emergency Savings Fund	\$60	\$179	\$255	\$242
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,141	\$1,141	\$1,141	\$1,450
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$794	\$709	\$835	\$1,014
Transportation	\$414	\$793	\$793	\$793
Health Care	\$831	\$829	\$861	\$910
Miscellaneous	\$479	\$580	\$683	\$795
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$377	\$434	\$537	\$649
Taxes	\$859	\$1,044	\$1,301	\$1,651
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$26.55	\$16.34	\$19.66	\$23.69
Monthly	\$4,672	\$5,753	\$6,919	\$8,340
Annual	\$56,068	\$69,032	\$83,031	\$100,078
Emergency Savings Fund	\$189	\$70	\$108	\$149

Table 43. The Self-Sufficiency Standard for **Sumter County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$933	\$1,165	\$1,165	\$1,165
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$307	\$452	\$585	\$669
Transportation	\$410	\$421	\$421	\$421
Health Care	\$234	\$692	\$712	\$741
Miscellaneous	\$291	\$462	\$564	\$547
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$188	\$360	\$462	\$445
Taxes	\$446	\$872	\$1,135	\$1,098
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$14.89	\$26.78	\$33.45	\$32.17
Monthly	\$2,620	\$4,713	\$5,888	\$5,662
Annual	\$31,441	\$56,555	\$70,656	\$67,944
Emergency Savings Fund	\$58	\$177	\$252	\$239
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,165	\$1,165	\$1,165	\$1,409
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$773	\$690	\$813	\$987
Transportation	\$421	\$806	\$806	\$806
Health Care	\$777	\$775	\$807	\$856
Miscellaneous	\$474	\$577	\$679	\$784
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$372	\$431	\$533	\$639
Taxes	\$792	\$1,030	\$1,286	\$1,608
Earned Income Tax Credit (-)	(\$24)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$25.75	\$16.19	\$19.49	\$23.23
Monthly	\$4,532	\$5,699	\$6,861	\$8,178
Annual	\$54,382	\$68,393	\$82,333	\$98,132
Emergency Savings Fund	\$186	\$69	\$107	\$145

Table 44. The Self-Sufficiency Standard for **Union County, SC 2024**

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$689	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$291	\$429	\$556	\$637
Transportation	\$404	\$414	\$414	\$414
Health Care	\$235	\$698	\$718	\$747
Miscellaneous	\$264	\$405	\$479	\$473
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$162	\$303	\$377	\$371
Taxes	\$340	\$498	\$756	\$700
Earned Income Tax Credit (-)	\$0	(\$72)	(\$20)	(\$52)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.63	\$20.68	\$25.87	\$25.01
Monthly	\$2,223	\$3,640	\$4,554	\$4,402
Annual	\$26,681	\$43,678	\$54,646	\$52,819
Emergency Savings Fund	\$52	\$135	\$190	\$185
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,156
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$734	\$656	\$772	\$940
Transportation	\$414	\$793	\$793	\$793
Health Care	\$783	\$781	\$813	\$862
Miscellaneous	\$429	\$519	\$592	\$682
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$327	\$373	\$446	\$536
Taxes	\$464	\$805	\$946	\$1,207
Earned Income Tax Credit (-)	(\$243)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.85	\$13.75	\$15.81	\$18.89
Monthly	\$3,494	\$4,840	\$5,566	\$6,648
Annual	\$41,924	\$58,085	\$66,787	\$79,774
Emergency Savings Fund	\$153	\$61	\$76	\$108

Table 45. The Self-Sufficiency Standard for Williamsburg County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$689	\$905	\$905	\$905
Child Care	\$0	\$580	\$1,178	\$1,010
Food	\$311	\$459	\$594	\$680
Transportation	\$406	\$416	\$416	\$416
Health Care	\$226	\$658	\$678	\$708
Miscellaneous	\$265	\$404	\$479	\$474
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$163	\$302	\$377	\$372
Taxes	\$346	\$487	\$756	\$711
Earned Income Tax Credit (-)	\$0	(\$76)	(\$20)	(\$47)
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$12.74	\$20.55	\$25.87	\$25.13
Monthly	\$2,243	\$3,617	\$4,553	\$4,422
Annual	\$26,914	\$43,405	\$54,634	\$53,067
Emergency Savings Fund	\$52	\$134	\$190	\$186
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$905	\$905	\$905	\$1,105
Child Care	\$430	\$598	\$1,178	\$1,608
Food	\$785	\$701	\$825	\$1,002
Transportation	\$416	\$797	\$797	\$797
Health Care	\$744	\$741	\$773	\$822
Miscellaneous	\$430	\$520	\$594	\$679
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$328	\$374	\$448	\$534
Taxes	\$469	\$809	\$953	\$1,198
Earned Income Tax Credit (-)	(\$238)	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$19.99	\$13.79	\$15.88	\$18.79
Monthly	\$3,519	\$4,855	\$5,591	\$6,613
Annual	\$42,224	\$58,256	\$67,095	\$79,351
Emergency Savings Fund	\$154	\$61	\$76	\$107

Table 46. The Self-Sufficiency Standard for York County, SC 2024

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Infant 1 Preschooler	1 Adult 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,238	\$1,390	\$1,390	\$1,390
Child Care	\$0	\$867	\$1,740	\$1,454
Food	\$342	\$504	\$652	\$746
Transportation	\$408	\$418	\$418	\$418
Health Care	\$240	\$719	\$739	\$768
Miscellaneous	\$325	\$492	\$596	\$580
Broadband & Cell Phone	\$102	\$102	\$102	\$102
Other Necessities	\$223	\$390	\$494	\$478
Taxes	\$583	\$992	\$1,261	\$1,228
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
Self-Sufficiency Wage				
Hourly (per adult)	\$17.82	\$29.34	\$36.15	\$34.95
Monthly	\$3,136	\$5,164	\$6,362	\$6,150
Annual	\$37,638	\$61,969	\$76,343	\$73,806
Emergency Savings Fund	\$76	\$199	\$299	\$263
	1 Adult 1 School-age 1 Teenager	2 Adults 1 Infant	2 Adults 1 Infant 1 Preschooler	2 Adults 1 Infant 1 Preschooler 1 School-age
Monthly Costs				
Housing	\$1,390	\$1,390	\$1,390	\$1,732
Child Care	\$587	\$873	\$1,740	\$2,327
Food	\$862	\$769	\$906	\$1,100
Transportation	\$418	\$802	\$802	\$802
Health Care	\$804	\$802	\$834	\$883
Miscellaneous	\$508	\$610	\$713	\$830
Broadband & Cell Phone	\$102	\$146	\$146	\$146
Other Necessities	\$406	\$464	\$567	\$684
Taxes	\$976	\$1,158	\$1,419	\$1,790
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	(\$333)	(\$167)	(\$333)	(\$500)
Self-Sufficiency Wage				
Hourly (per adult)	\$29.05	\$17.57	\$20.93	\$25.18
Monthly	\$5,112	\$6,186	\$7,368	\$8,863
Annual	\$61,346	\$74,231	\$88,422	\$106,358
Emergency Savings Fund	\$211	\$81	\$119	\$162

The Center for Women's Welfare

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard and related measures, calculations, and analysis. The Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy and benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at www.selfsufficiencystandard.org.

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