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## **Report Reveals Strains and Savings for Georgia Families**

*Data Available on What It Takes to be Self-Sufficient in Each County*

(ATLANTA) – A report released today finds Georgia families with two parents and two children need between \$31,000 and \$56,000 in annual income to be self-sufficient, depending on the county. *The Self-Sufficiency Standard for Georgia 2008*, authored by Dr. Diana Pearce of the University of Washington, reveals findings for each county that detail sufficient earnings. Furthermore, the study examines the costs that are straining the pocketbooks of Peach State families and the work supports, tax credits, and educational opportunities that can help bridge the family budget gap.

The study is supported by United Way of Metropolitan Atlanta, Voices for Georgia's Children, Women's Policy Group, Georgia Family Connection Partnership, Georgia State Trade Association of Nonprofit Developers, and Georgia Budget and Policy Institute.

“This study further reveals what we in the non-profit community are seeing more and more every day. It takes a lot to be self-sufficient, especially given the rising costs of working families' necessities, such as child care and healthcare,” stated Milton J. Little, Jr., president of United Way of Metropolitan Atlanta.

Among the reports findings are:

- In Georgia, the standard for a parent with one preschooler ranges from about \$20,000 to just over \$42,000 depending on the county. Fayette County has the highest Self-Sufficiency Standard (\$42,086), and Baker County has the lowest (\$20,280) for a one parent/one child family.
- With a self-sufficiency budget, families with two children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone.
- The Self-Sufficiency Standard for a single adult in Gwinnett County is \$23,042. The addition of a preschooler increases the amount of income needed by about 75 percent, for a Self-Sufficiency Standard of \$40,675 for a parent with one child in Gwinnett.

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- Certain costs in Georgia have risen substantially since 2002 for nearly every family type in four selected counties that were studied (Cobb, Greene, Toombs and Floyd counties).
  - Between 2002 and 2008, the greatest overall cost increase was health care, with costs rising by 70 percent in Greene and Toombs counties for one parent/one child families. For nearly all family types, health care costs in those four counties grew by close to or over 50 percent.
  - Cobb County experienced a 54 percent increase in child care costs from 2002 to 2008.
  - Housing costs increased by 10 percent to 31 percent in Floyd, Greene and Toombs counties since 2002.
  
- Work supports and tax credits can bridge the family budget gap, if wages are not at a sufficient level. Without work supports or federal tax credits, a parent with two children in Bibb County needs to earn \$16.50 per hour to reach self-sufficiency. With child support and child care assistance, the parent needs \$11.97 per hour. With the federal Earned Income Tax Credit and no other supports, the parent must earn \$14.49 per hour.

The report offers examples from other states of how the standard can be used, such as a career-counseling tool in Pennsylvania and an eligibility guideline for public assistance in Virginia. In addition, the report details ways to “close the gap” between wages and the standard, including training, adult education, individual development accounts, and tax reform.

“We hope this study will be useful to families, advocates, community leaders and policy makers, as we all work toward the goal of income sufficiency and security for Georgia families,” added Little.

For a full copy of the report, visit [www.gbpi.org](http://www.gbpi.org).