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Pennsylvania at a Glance: A Follow-up to *Investing in Pennsylvania's Families* (2007)

27 April 2009

Executive Summary

“The United States today faces a basic challenge.”

Just three years ago, our report on the needs of working low-income families in Pennsylvania focused on this simple premise. Yet as 2009 continues, the situation for families seems anything but simple.

Investing in Families, written in late 2006, illustrated some of the stark contrasts between workers' low wages and benefits and business' high productivity and profits. Three years later, workers still find themselves struggling to make ends meet with insufficient wages on top of slim, or nonexistent, benefits. To make matters worse, today's families are struggling to get by amidst a growing foreclosure crisis, a tightening credit market, and increasing layoffs.

The situation seems to change from week to week, ranging from corporate bailouts to bankruptcies, with workers often stuck in the middle. Government at all levels is looking for ways trim budgets, including cuts in programs that are more important than ever to the families facing these obstacles.

While the upcoming pages do not show many statistical differences from the data in the original *Investing in Families* report—three years is too short of a time for most statistics to catch up with changes in policy—these pages do show the importance of the programs available to bolster Pennsylvania's families.

In this report, we focus on Pennsylvania at a glance, through the lens of education, economic development, and work supports. We ask the overarching question *where is our economy going next?* This report will also look at a selection of the 29 recommendations made in the original *Investing in Families* report to show where Pennsylvania has made progress and where we still need to make progress.

As we continue working towards these recommendations, we do so with the knowledge that Pennsylvania is still positioned to do great things. Our state includes a national model for Industry Partnerships, a history of prosperity and equality, and, most importantly, a population that is ready to embrace new opportunities for self-sufficiency. In this time of economic crisis, all of Pennsylvania must come together to create opportunities for families to support themselves through work and education.

Part I: Introduction

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According to the most recent numbers, 24 percent of all working families in Pennsylvania are earning below 200 percent of the Federal Poverty Level (FPL), or under \$40,000 for a family of four. In other words, one-quarter of Pennsylvania’s families, despite their hard work, are earning less than what they need to make ends meet. Nearly 29 percent of all children living in working families in Pennsylvania live below 200 percent of the FPL.¹

How can these families rise above incomes at 200 percent of the FPL? Throughout this report, we look at three key ways that Pennsylvanians can find and retain self-sufficient jobs: education, economic development, and work supports. The first of these, education, is especially important to our state. 21 percent of all working low-income families in Pennsylvania have at least one parent without a high school education or a GED. In a state where a high school education historically has been the key to finding a good job, taking the steps needed to earn one is critical for any adult. However, adults now need more than high school to secure self-sufficient jobs.²

Part II: Education³

Many of the recent discussions about education in Pennsylvania take place at the early-childhood and K-12 level. Over the past two years, the Commonwealth has instituted a “Pre-K Counts” program to help low-income children access early childhood education. The well-publicized statewide “Costing Out” study, meanwhile, took a hard look at K-12 education funding while highlighting some successes and flaws. Both initiatives address important needs for Pennsylvania’s youth and should continue.

The need to educate adults, on the other hand, drives little public discussion in Pennsylvania. While a strong early education ensures that our future workforce is on the right educational path, a large percentage of our current workforce for the next 40 years is already working. Unfortunately, much of that workforce does not have the education it needs to perform the jobs of the future-or even of the present.

Post-Secondary Education

In 2007, roughly 39 percent of Pennsylvania’s adults aged 25 and over had only a high school education.⁴ Only West Virginia has a higher percentage of adults ending their education at high school.⁵ Combined with the approximately 14 percent of adult Pennsylvanians without a high school degree, 53 percent do not have any education beyond high school.

The lack of education beyond high school becomes a problem when one considers the number of current and future jobs that require a “middle-skills education” in Pennsylvania. These middle skills jobs, needing more than a high school education but less than a four-year degree, remain central to America’s economy, and Pennsylvania is no exception. By 2014, 49 percent of Pennsylvania’s jobs will require this middle-skills education, while only 20 percent of jobs will be available to people with up to a high school education.⁶

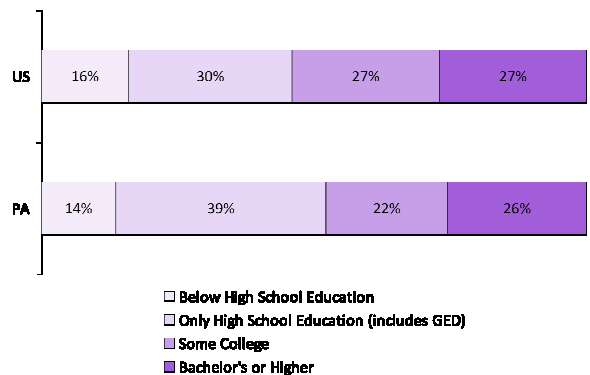
FY 2008-2009 Budgetary Changes

In October 2008, Pennsylvania instituted a budgetary freeze while imposing budget cuts on the current fiscal year budget due to a projected shortfall. Another round of budget cuts were made in December 2008. The following is a short summary of some changes and their effects on working low-income families:

Education

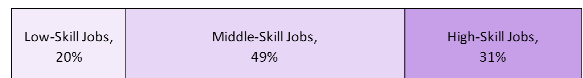
So far, many education programs have escaped cuts. Adult and Family Literacy, which kept all its funding during the October budget rewrite, lost 0.56 percent of funding, or about \$129,000, in the December round. Community Colleges have not lost any funding to date. Higher Education Assistance received an initial cut of \$874,000 percent cut in October, followed by further losses of \$195,000 in December for a total cut of 5.2 percent. The Pennsylvania State University, the University of Pittsburgh, Temple University, Lincoln University, as well as other non-state related universities receiving state funding, lost an average of 6 percent over the two budget rewrites.

Educational Attainment for Age 25 and Over, 2007



Source: American Community Survey, 2005-2007 3-Year estimate

Projected Pennsylvania Jobs, 2014



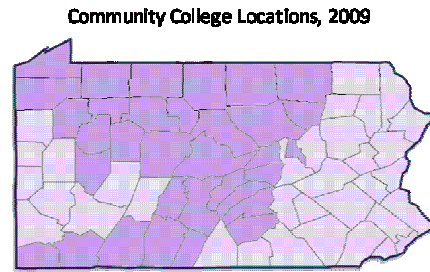
Examples of High-Demand Middle-Skill Jobs in Pennsylvania

Registered Nurses Healthcare \$55,800
 Truck Drivers, Heavy and Tractor-Trailer Trucking \$35,500
 General Maintenance and Repair Workers Installation, Maintenance, and Repair \$32,700
 Executive Secretaries and Administrative Assistants Administrative \$35,400
 Automotive Mechanics Installation, Maintenance, and Repair \$33,000

Source: Skill2Compete, 2005

Pennsylvanians do have access to a variety of programs to help increase their educational attainment, including the Industry Partnerships program, which brings together businesses, community colleges, and workers to ensure that employees and potential employees have the training they need to succeed in the workplace. The Industry Partnerships focus on high priority occupations in the state to ensure that workers have access to training for jobs that pay self-sufficient wages in industries that will most likely remain in the state. Currently, there are 88 Industry Partnerships in Pennsylvania.

While Workforce Investment Boards throughout Pennsylvania support Industry Partnerships and other training programs, Pennsylvanians who want to get their training from a community college face both access and funding obstacles. Not much has changed since the 2006 *Investing in Families* report when it comes to access: five regions of the state, most of which are rural, lack access to a community college. Some progress is being made in Erie, where advocates, funders, and policy makers are coming together with a plan to create a community college in the county. By and large, however, workers in these regions have little access to the state's community college system. Dislocated workers, on the other hand, are one exception; many of these individuals qualify for a tuition-free semester from their community college.



□ County with Community College and/or Instructional Site
■ County without Community College and/or Instructional Site

Even when workers can attend community college, funding remains a significant challenge. Community college graduates typically leave with a debt burden of between 5 percent and 22 percent of their median income, one of the highest debt burdens in the country. Although Pennsylvania provides a large amount of need-based financial aid, it is not enough for the lowest income students to attend community college without turning to loans.⁷ Meanwhile, little funding is available for students wishing to take short-term, non-degree career classes.⁸ The WAGE program, which targeted adult workers attending school less than half-time, is no longer available.⁹

Before individuals can reach postsecondary education, additional work is often necessary to be ready for college or job training. A high school education, unfortunately, is no guarantee of literacy or the ability to keep up with coursework. Students who enter community college unprepared often exhaust their grant funding on prerequisite or remedial courses before being able to take for-credit classes.¹⁰ Meanwhile, only 6.7 percent of adults without a high school education take part in adult basic education, even though Pennsylvania has increased its funding for these adult students. In 2002, the Commonwealth only invested \$20.46 per adult without a high school education. As of September 2007, the Commonwealth invested \$25.17, ranking Pennsylvania 26th in adult education spending.¹¹

Part III: Economic Development¹²

For many, the term “economic development” refers to ways that states compete to attract new businesses. Legislators routinely cite tax breaks and “business friendly” policies as the best way to recruit business. Too often, however, states ignore an important reality about economic development – what kind of businesses do they want to bring to the area?

The reason that states offer business-friendly policies is to ensure that there are good jobs available to their residents. By coming to the state, businesses usually implicitly or explicitly promise to hire a certain number of workers from the state. Yet in Pennsylvania, despite investments in programs such as Keystone Opportunity Zones, 22.1 percent of the jobs in 2006 were in occupations whose median wage was less than the Federal Poverty Level, or \$20,000 a year for a family of four.¹³ 71 percent of jobs were in occupations with median wages of less than 200 percent of the Federal Poverty Level.¹⁴ While these numbers do not mean that 71 percent of workers earned less than 200 percent FPL, they do show that a large number of the occupations in Pennsylvania do not count as “good jobs.”

Although many Pennsylvanians are working and struggling to make ends meet, there are also many Pennsylvanians who, for a variety of reasons, cannot find jobs. In 2007, 537,149 Pennsylvanians aged 18-64 were unemployed, only marginally attached to the job market, or could only work part-time due to economic reasons-nearly 100,000 people more than in 2006.¹⁵ This number shows that over a half million Pennsylvanians were ready to work but had no jobs, at a time before the current recession took effect. Since 2007, the unemployment rate in Pennsylvania has increased at an alarming rate, meaning that even more potential workers are looking for jobs.

The question for Pennsylvania, then, is whether the new businesses we bring to the state bring good jobs along with them. The Commonwealth is one of 17 states requiring businesses that receive state subsidies to create full-time jobs, although it is not one of the 23 states requiring that businesses receiving subsidies provide health care coverage.¹⁶ However, as the state continues to weigh budget cuts, programs that create a good business climate must be scrutinized as heavily as those providing important services to low-wage families to determine their effects and positive impacts.

FY 2008-2009 Budgetary Changes

In October 2008, Pennsylvania instituted a budgetary freeze while imposing budget cuts on the current fiscal year budget due to a projected shortfall. Another round of budget cuts were made in December 2008. The following is a short summary of some changes and their effects on working low-income families:

Economic Development

In the October and December 2008 budget cuts, Community and Economic Development programs were trimmed by 8.56 percent overall, including a 21.4 percent cut to Keystone Innovation Zones and a 52.6 percent cut to the Opportunity Grant Program, which focuses on creating and preserving jobs in Pennsylvania. Industry Partnerships also saw roughly 6.52 percent in cuts.

Part IV: Work Supports¹⁷

As our economy continues to worsen, fewer Pennsylvanians are able to make ends meet. For these Pennsylvanians, work supports provide an opportunity to stretch incomes a little further. For many families, receiving a subsidy or other assistance could be the difference between whether or not a family can afford their rent, utilities, and other important expenses.¹⁸

According to the Self-Sufficiency Standard for Pennsylvania, childcare is usually the highest cost for working families. Across the state, childcare costs range from 25 percent to 30 percent of a family's monthly budget, and can cost a family up to \$1000 per month. While good childcare is important for the health and development of our children, the cost of that childcare is often more than families can bear.

Pennsylvania's Child Care Works program subsidizes childcare for families earning less than 200 percent of the Federal Poverty Level (which puts most families in Pennsylvania below the Self-Sufficiency Standard as well). This subsidy allows parents to work while keeping their children in a safe environment. However, as of 2008, over 15,200 children were on the waiting list for this program.¹⁹

Healthcare is another large expenditure for Pennsylvania's families. Although the Self-Sufficiency Standard assumes that all working families belong to an employer healthcare plan, we know that many working Pennsylvanians do not have access to employer-sponsored healthcare. Since 2001, more Pennsylvanians have lost employer-based health insurance than in any state except Michigan. 31 percent of working low-income families include at least one parent without health insurance.²⁰ While Pennsylvania has been working towards a healthcare package for the Commonwealth, the General Assembly ended its session without passing the bill. Meanwhile, adultBasic, Pennsylvania's insurance program for low-income adults, had a waiting list of 212,418 people as of April 2009.²¹

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Work Supports

As part of the budget freeze, Child Care Services in Pennsylvania received a cut of \$3 million, or 1.8 percent of their budget. \$15 million (6.7 percent of their budget) for Child Care Assistance was also removed. Cuts in Child Care Services have serious consequences: When fewer families have access to childcare assistance, they are less likely to be able to keep their jobs, or keep their children safe.

Wages of Pennsylvania's Ten Largest Occupations: 2008

OCCUPATION TITLE	NUMBER OF EMPLOYEES	AVERAGE WAGE*	
		Hourly	Annual**
Office and administrative support occupations	981,000	\$14.58	\$30,328
Sales and related occupations	606,190	\$16.80	\$34,935
Production occupations	467,590	\$15.82	\$32,902
Food preparation and serving related occupations	464,090	\$8.90	\$18,517
Transportation and material moving occupations	437,710	\$14.51	\$30,176
Education, training, and library occupations	343,020	\$23.88	\$49,666
Healthcare practitioners and technical occupations	342,010	\$29.31	\$60,958
Business and financial operations occupations	251,170	\$28.65	\$59,595
Construction and extraction occupations	239,160	\$20.44	\$42,506
Installation, maintenance, and repair occupations	232,360	\$19.09	\$39,716
Self-Sufficiency Wage for one adult, one preschooler and one schoolage child in Philadelphia County: \$48,528 annually			

*Wages adjusted for inflation using January 2008 Consumer Price Index from the Bureau of Labor Statistics.

**Annual wages are calculated by multiplying the hourly wage by "year-round, full-time" hours figure of 2,080 hours. The wages listed here are the median wages for that occupation.

Source: US Department of Labor, May 2006 *State Occupational and Wage Estimates*. Retrieved from http://www.bls.gov/oes/current/oes_pa.htm

adultBasic Enrollment, 2009

Waiting List, 212,418	Enrolled, 43,615
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Among the remaining supports available to working families, unemployment insurance is among those most in need of improvement. In March 2009, 499,000 workers were unemployed in Pennsylvania.²² Unemployment claims went up by 41 percent in Pennsylvania in 2008, with \$2.9 billion in payments made by late November.²³ While the federal government has extended unemployment benefits, it is important to remember that many workers do not qualify for unemployment insurance because of the method by which benefits are calculated. The most recent earnings of a worker are disregarded; therefore, if someone works irregular hours, has just started a job recently, or has received a raise in the quarter before the layoff, their unemployment coverage will not accurately reflect their wages. Instituting an Alternative Base Period (ABP), which allows earnings to be calculated from a different quarter in a worker's earnings, would help alleviate this problem.

Recommendations

When PathWays PA wrote *Investing in Pennsylvania's Families: Economic Opportunity for All* in 2006-2007, we included a number of recommendations. Below are some of those recommendations and an update on where Pennsylvania is today.

- Institutionalize an Industry-linked Training and Career Infrastructure:
 - One of the primary goals of this recommendation included building Pennsylvania's groundbreaking Industry Partnership program into statute. Industry Partnerships link businesses, Workforce Investment Boards, educational providers, and workers to provide the training needed to create a workforce for the future of Pennsylvania. The Industry Partnership program is highly regarded throughout the country as a workforce model. Legislation on the program would ensure that it could last beyond the current administration, and would be introduced in the next legislative session. When legislation is introduced, it will hopefully include provision to fund at least some job training for low-wage workers to provide them the opportunity to qualify for better-paying jobs.
 - *This legislation would be cost-neutral for the state.*
- Provide Access to Two Years of Post-Secondary Education Through Investment in Education and Financial Assistance:
 - At the same time we released *Investing in Families*, Pennsylvania enacted Act 46, which changed the funding structure for community colleges. Since the passage of Act 46, more programs relating to High Priority Occupations (HPOs) have been funded in community colleges. However, the main goal of this recommendation, to make it more feasible for rural regions of the state to open community colleges, has not yet happened.
 - Affordability²⁴ has also been an issue in Pennsylvania. Currently, over a quarter of the average family's income is needed to pay community college tuition, room and board²⁵. Pennsylvania is the 15th most expensive state in that regard. While grants and loans are available to students, they are harder to get. As part of his 2010 budget, Governor Rendell laid out a plan to fund community college and state college tuition using revenue from the legalization of video poker machines. Families with incomes of under \$100,000 would qualify for grants of up to \$7,500 per year to put towards their tuition, room, board, and books.²⁶ Families earning under \$32,000 will pay \$1,000 to cover their college costs. Additionally, the budget includes \$10 million in grants specifically for community college students.²⁷
 - *Since funding the new grants for college will come from a new revenue source, it will not cost the state additional money.*
 - One of the best programs available to low-income adults has been the KEYS program. Through the KEYS program, adults on TANF may use time in school as part of their work requirements. While students pay their own tuition, KEYS provides counselors to help students find low-cost books and childcare, apply for scholarships, and manage the balance between studying and schoolwork. While Pennsylvania allows students to stay

in the KEYS program longer than the federal government recommends, it is still falling short.

- **Strengthen Performance Measurement and Accountability:** Specifically within this recommendation was a request to measure and report outcomes for students entering higher education programs regarding their long-term employment and wage outcomes.
 - While this request has not yet been met, the second part of the recommendation has found more success. In this recommendation, we requested that progress be measured as it relates to economic self-sufficiency rather than to the Federal Poverty Level. Currently, the Department of Public Welfare is considering a TANF leavers study, which will measure the outcomes of families leaving the TANF program, including their wage and benefits levels.
 - Meanwhile, the Department of Labor and Industry has funded work on the Self-Sufficiency Standard and is looking towards linking their training funding to families earning below the Standard.

- **Increase Quality Child Care:** In 2007, we asked Pennsylvania specifically to increase the amount of state resources available for subsidized childcare for working families.
 - Although the Child Care Works program has seen a number of improvements, the current economic downturn has resulted in a sharp increase in the number of families needing childcare support. The waiting list for Child Care Works, the state's childcare subsidy program for low-income working parents has recently doubled from 8,300 to more than 15,000 in less than a year. Without this assistance, many parents cannot continue to work, or they may be leaving their children in unsafe situations so they can keep their jobs. Although the Governor is planning to direct more resources to the program, the waiting time for many families could still be well over a year. The program currently serves approximately 235,000 children.
 - Under the American Recovery and Reinvestment Act (ARRA), over \$60 million will be given to Pennsylvania to fund child care services, which will hopefully bring down the size of the waiting list.

- **Promote Comprehensive Healthcare Reform:** Over 760,000 individuals are uninsured in Pennsylvania, making the lack of affordable health care one of Pennsylvania's most pressing issues, and one of the most controversial. Recommendations looked at both the short-term and long-term approaches to improving healthcare in Pennsylvania. The major goal of this recommendation was to decrease the number of working Pennsylvanians without health care insurance. Toward this end, the state has made some strides, but still has far to go.
 - In the short-term, increasing the number of Pennsylvanian adults enrolled in the adultBasic program was the main goal. The program, administered by the Department of Insurance, provides health insurance for adults meeting certain [eligibility requirements](#) and who do not have healthcare coverage. While Pennsylvania's adultBasic program enrolls roughly 43,000 adults aged 19- 64, over 212,000 adults are currently on the waiting list. The 2010 budget calls for the short-term expansion of the adultBasic program to cover up to 90,000 people per year through 2013 (with an

expectation that a federal solution to the healthcare crisis will be in place by then). The program currently covers just over 43,000 adults.

- Another short-term goal included mandating that employers provide health care to employees if they receive state subsidies, deliver contracted services, or employ a large number of workers who rely on state Medicare. Although there has been no legislation to mandate employers to provide health insurance under these circumstances, Pennsylvania's ABC and CARE programs continue to provide support to small businesses who cannot afford employee health insurance, and to employees who cannot afford their monthly premiums.
 - In moving towards the long term goal of health insurance for all, Pennsylvania has accomplished a number of goals, including: a nationally recognized chronic care management program; new laws to provide transparency in health quality and protect patients; a statewide indoor smoking ban; increased insurance coverage for adolescents with autism; expanded access to affordable health insurance for all Pennsylvania children through the 'Cover All Kids' initiative. Still, more needs to be done to serve the roughly 760,000 Pennsylvania without health insurance.
- Create an Employment and Income Insurance System: In this recommendation, we looked at the ability to update unemployment benefits while also adapting business needs to the needs of the 21st century family.
 - The main goal of this work, to change the unemployment compensation system, has not taken place. However, Pennsylvania can receive money under the ARRA through incentives to states who implement Alternative Base Periods as well as two additional criteria. Since Pennsylvania already meets one condition by covering part-time workers under unemployment insurance, the Commonwealth would only need to institute one of the following reforms in addition to the Alternative Base Period: covering unemployed workers while they receive training, providing a weekly allowance of \$15 per dependent, or adding domestic violence and illness/disability to the list of compelling family reasons to file for unemployment.²⁸
 - Another goal, creating a minimum standard for earned sick days, has made some progress. Legislation introduced in 2007 at the state level garnered a hearing in August 2008. At the local level, the city of Philadelphia is also considering the passage of a bill that would allow workers to earn sick time if they work in the city.
 - *This legislation would be cost-neutral for the state*
- Allow Personal Exemptions in the State's Personal Income Tax System and Institute a State Earned Income Tax Credit (EITC): Pennsylvania's income tax system is, constitutionally, a regressive system. The state may only charge differing tax rates under a poverty exemption.
 - So far, no credible effort to make constitutional changes to the tax code has taken place within the legislature, though many organizations are working to ask for these changes.
 - Using the poverty exemption, some changes could occur without a Constitutional Convention, such as creating a state Earned Income Tax Credit. Progress towards this credit stalled in early 2008 when riders attached to the bill diluted its meaningfulness. Pennsylvania commissioned a study on the impact of the state EITC for release in 2009.

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- ¹ The Working Poor Families Project, 2009. Data reflects ACS 2007 numbers.
- ² The Working Poor Families Project, 2009. Data reflects ACS 2007 numbers.
- ³ Budget Overview Notes: "2008-2009 Budgetary Freeze." *Commonwealth of Pennsylvania*. Accessed 12 December 2008. http://www.portal.state.pa.us/portal/server.pt/gateway/PTARGS_0_113914_339809_0_0_18/08-12-9%202008-09%20GF%20Freeze_December%20Line%20Items%20FINAL.pdf
- ⁴ American Community Survey, 2005-2007 3-Year estimate. Accessed 12 December 2008. http://factfinder.census.gov/servlet/ADPTable?_bm=y&-geo_id=04000US42&-qr_name=ACS_2007_3YR_G00_DP3YR2&-ds_name=ACS_2007_3YR_G00_&-lang=en&-sse=on.
- ⁵ American Community Survey, 2005-2007 3-Year estimate. Accessed 27 April 2009.
- ⁶ <http://www.skills2compete.org/atf/cf/{8E9806BF-4669-4217-AF74-26F62108EA68}/Pennsylvania%20S2C%20MSFS.pdf>
- ⁷ "The Cost of Higher Education in Pennsylvania: Report to the Pennsylvania State Board of Education." *Pennsylvania Department of Education*. Accessed 10 December 2008. http://www.pdehighered.state.pa.us/higher/lib/higher/Cost_of_Higher_Education.pdf
- ⁸ The Working Poor Families Project, 2008. 50 State Chap 2 IIBa
- ⁹ A study will be released in Spring 2009 regarding the efficacy of the WAGE program, after which legislators will hopefully look at renewing funding for its work.
- ¹⁰ "The Impact of Pennsylvania Higher Education Assistance Agency (PHEAA): Financial Aid Policies on Student Access and Success." *Pennsylvania Commission for Community Colleges and Achieving the Dream*. Accessed 11 December 2008. http://www.pacomunitycolleges.org/images/stories/PDFs/pcccpolicybrief_pheaa.pdf
- ¹¹ The Working Poor Families Project, 2008.
- ¹² Budget Overview Notes: "2008-2009 Budgetary Freeze." *Commonwealth of Pennsylvania*. Accessed 12 December 2008. http://www.portal.state.pa.us/portal/server.pt/gateway/PTARGS_0_113914_339809_0_0_18/08-12-9%202008-09%20GF%20Freeze_December%20Line%20Items%20FINAL.pdf
- ¹³ The Working Poor Families Project, 2008. Data reflects 2006 numbers.
- ¹⁴ The Working Poor Families Project, 2008. Data reflects 2006 numbers.
- ¹⁵ The Working Poor Families Project, 2009. Data reflects PRB analysis of 2008 Basic Monthly CPS.
- ¹⁶ The Working Poor Families Project, 2008. Data reflects 2006 numbers.
- ¹⁷ Budget Overview Notes: "2008-2009 Budgetary Freeze." *Commonwealth of Pennsylvania*. Accessed 12 December 2008. http://www.portal.state.pa.us/portal/server.pt/gateway/PTARGS_0_113914_339809_0_0_18/08-12-9%202008-09%20GF%20Freeze_December%20Line%20Items%20FINAL.pdf
- ¹⁸ Self-Sufficiency Standard for Pennsylvania 2008-2009, page 59
- ¹⁹ "PA Welfare Coalition update and backgrounder on TANF, MA, Food Stamps." *Email Communication*. 12 December 2008.
- ²⁰ The Working Poor Families Project, 2008. Chart 1.A.12a
- ²¹ "adultBasic: Waiting List Comparison by County." *Commonwealth of Pennsylvania: Insurance Department*. Accessed 27 April 2009. <http://www.ins.state.pa.us/ins/cwp/view.asp?a=1336&Q=544981&PM=1>
- ²² <http://www.paworkstats.state.pa.us/> accessed 27 April 2009
- ²³ Merritt, Athena D. "States' comp plans being wrung thin." *The Philadelphia Business Journal*. 12/12/08. <http://philadelphia.bizjournals.com/philadelphia/stories/2008/12/15/story2.html?b=1229317200^1746372>
- ²⁴ See PathWays PA's new report, Ready to Compete? - Pennsylvania's Community Colleges: Part I: Affordability for more.
- ²⁵ Higherinfo.org
- ²⁶ <http://kdka.com/politics/Rendell.video.poker.2.938346.html>
- ²⁷ http://www.pa.gov/portal/server.pt?open=512&objID=3053&PageID=431159&mode=2&contentid=http://pubcontent.state.pa.us/publishedcontent/publish/global/news_releases/education/news_releases/governor_rendell_s_tuition_relief_plan_will_make_college_affordable_for_170_000_students.html
- ²⁸ "Unemployment Insurance Modernization Act: Needed Reforms for Full Incentive Funding, by State." National Unemployment Project, 2009.