Cost of Living in Pennsylvania for Individuals and Families

Introduction

This brief uses median household income data from the U.S. Census Bureau's American Community Survey (ACS) and cost of living data from the Massachusetts Institute of Technology (MIT) Living Wage Calculator for family types: single adults, single parents, couples without children, and couples with two children. The Living Wage Calculator provides estimates for individuals and couples with up to three children, with this analysis focusing on two-child families. For details on matching family and household types across datasets, see **Table 1** (pg. 4).

State Highlights

According to the 2018-2022 ACS Five-Year Estimates, Pennsylvania's median income varied across households by household and family type, ranging from $35,690 for single-adult households to $110,952 for married-couple families. Meanwhile, the living wage for a Pennsylvanian varied from a pre-tax annual income of $45,661 for a single adult with no children to $115,218 for two working adults with two children according to MIT's Living Wage Calculator.

The median income for households where a woman was living was $31,963 and the Living Wage Calculator estimated a living wage of $45,661 for single adults with no children. As such, the median income only covered 66.9 percent of the living wage for single women with no children [Figure 1]. Households where a man was living alone had higher a median income at $43,461, or 95.2 percent of the living wage.

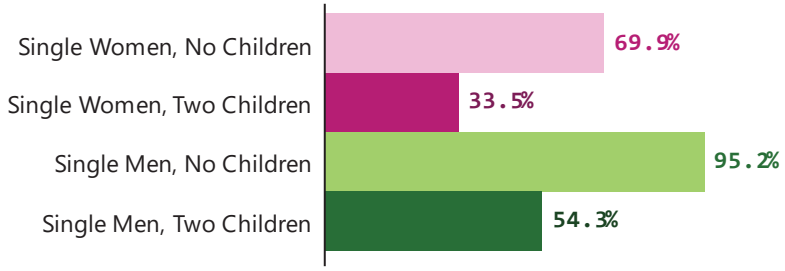

Figure 1. Median income as a percentage of the living wage by household and family type, single-person households.

The presence of children adds additional financial demand to a household's living wage. The median income for single mothers was $34,949 while the living wage for a single adult with two children was $104,185, meaning that single mothers made just 33.5 percent of the living wage for an adult with two children. As with non-parents, single fathers also had a higher median income ($56,603) which still fell short of the living wage (54.3%).

Married-couple households also showed variation depending on the number of earners and children present. For married couples without children, a single-earner household had a median income of $63,788, while a dual-earner household had a significantly higher median income of $102,595, reflecting 101.6 percent and 160.8 percent, respectively, of the living wage for a childless couple **[Figure 2]**.

Figure 2. Median income as a percentage of the living wage by household and family type, married-couple households.

In contrast, married-couple households with a single earner and two children had a median income of $87,417, which covered only 74.2 percent of the living wage for a household with two children. Dual-earner married couples with two children had a median income of $126,182, which met 109.5 percent of the living wage requirements for such a household.

County Highlights

For single women without children, the percentage of the median income covering the living wage ranged from 52.2 percent in Fayette to 89.1 percent in Cumberland. Single men without children ranged from 64.8 percent in Cameron to 116.3 percent in Chester, with 16 counties exceeding the living wage.

For single mothers, all counties had median incomes that covered less than 50 percent of the living wage, ranging from 18.5 percent in Forest to 47.4 percent in Elk. Single fathers, however, only had 14 counties that fell below 50 percent and ranged from 35.2 percent in Cameron to 90.0 percent in Centre.

For couples with a single earner and no children, 32 counties fell below the living wage, ranging from 71.7 percent in Philadelphia to 144.2 percent in Chester. Dual-earner couples without children had the highest range among household types analyzed, from 108.3 percent in Forest to 216.4 percent in Chester.

Couples with a single earner and children ranged from 54.4 percent in Philadelphia to 119.5 percent in Chester, though Chester was alone in exceeding the living wage. Dual-earner couples with children, however, ranged from 73.9 percent in Forest to 139.2 percent in Chester, with 33 counties exceeding the living wage.

Figure 3 (pg. 3) shows median income as a percentage of the living wage for each of the eight household types analyzed by county with purple values representing median incomes below the living wage and green representing values that were greater than the living wage. Links for individual interactive maps are listed in **Table 1** (pg. 4).

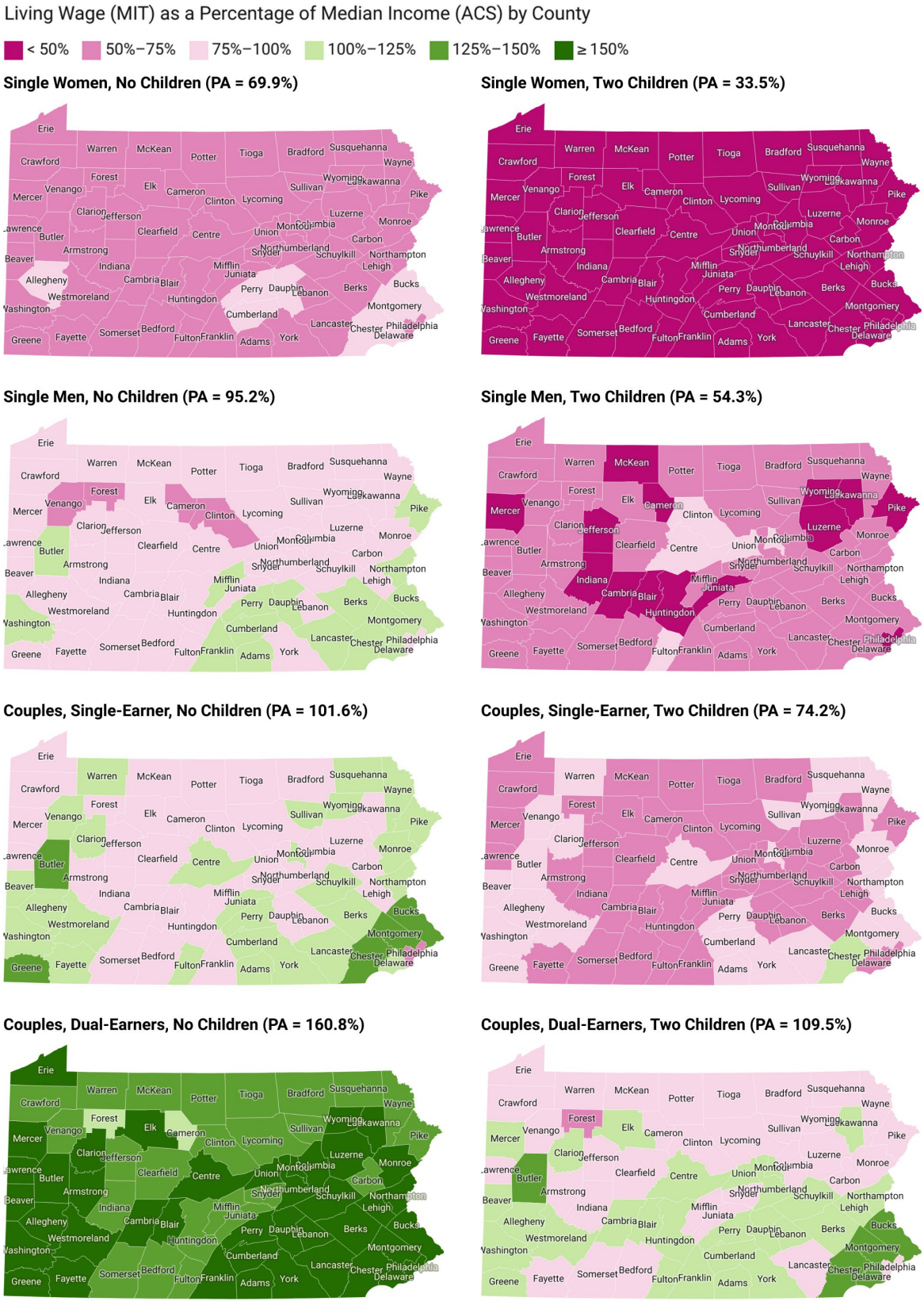

Figure 3. Median income as a percentage of the living wage for select household and family types by county.

Table 1. MIT and ACS data variable mapping for report's household and family types and interactive map links.

Report	MIT	ACS	Maps
Single Women, No Children	1 Adult, 0 Children	Median income, Female householder, Living alone	[Link]
Single Men, No Children	1 Adult, 0 Children	Median income, Male householder, Living alone	[Link]
Single Mothers, Two Children	1 Adult, 2 Children	Median income, Female householder, no spouse present, With own children under 18 years	[Link]
Single Fathers, Two Children	1 Adult, 2 Children	Median income, Male householder, no spouse present, With own children under 18 years	[Link]
Couples (Married), Single-Earner, No Children	2 Adults (1 Working), 0 Children	Median income, Families, 1 earner	[Link]
Couples (Married), Single-Earner, Two Children	2 Adults (1 Working), 2 Children	Median income, Families, 1 earner	[Link]
Couples (Married), Dual-Earner, No Children	2 Adults (Both Working), 0 Children	Median income, Married-couple families	[Link]
Couples (Married), Dual-Earner, Two Children	2 Adults (Both Working), 2 Children	Median income, Married-couple families, With own children under 18 years	[Link]

Credit: Andi Moritz, B.S. Sociology '25, Research Specialist Intern, Institute of State & Regional Affairs

Sources:

1. U.S. Census Bureau. 2018-2022 American Community Survey Five-Year Estimates. S1903: Median Income in the Past 12 Months. Accessed via data.census.gov.
2. Massachusetts Institute of Technology. 2024. Living Wage Calculator Accessed on 11/01/2024 via https://livingwage.mit.edu/.

Questions on how a living wage is defined? Visit: https://livingwage.mit.edu/pages/faqs

The Pennsylvania State Data Center is the commonwealth's official source for population and economic statistics. It is based at Penn State Harrisburg's Institute of State and Regional Affairs. The Pennsylvania State Data Center is part of the U.S. Census Bureau's National State Data Center Program.

Questions? Contact the Pennsylvania State Data Center at via email: **pasdc@psu.edu**