



KEYSTONE COST CHECK

THE STATE OF AFFORDABILITY IN PENNSYLVANIA

Rising costs for everyday necessities are putting growing pressure on families across Pennsylvania. From groceries and housing to childcare and healthcare, many working households are finding it harder to keep up — even when they're doing everything right.

PA KITCHEN TABLE ECONOMICS: WOMEN FEELING THE SQUEEZE

Across Pennsylvania, many women balancing work, caregiving, and household budgets are under increasing financial strain.

Women are often the primary or co-earners in their households, the key financial decision makers, and the main coordinators of both childcare AND caregiving for aging parents. When costs rise, the pressure frequently falls on them first.

Cost of Living by the Numbers

- **2.1 million PA households** (41%) are working yet struggle to afford basic needs.
- **39% of households** cannot consistently cover a basic survival budget.
- PA women earn about **\$14,300 less** annually than men.

Groceries, housing, healthcare, utilities, transportation, childcare, and caring for loved ones aren't optional expenses — they're the basic necessities of everyday life.

RAISING WAGES CREATES COMMON WEALTH

Pennsylvania's minimum wage hasn't increased since 2009, even as the cost of living has steadily risen.

Every neighboring state pays workers more — meaning Pennsylvanians earn less for the same work simply because of where they live.

Workers deserve a livable wage.

When wages fall behind the cost of living, workers who are doing everything right still struggle to afford housing, food, and healthcare. A minimum wage stuck at \$7.25 weakens the promise that hard work pays off.

Higher wages don't just help workers — they strengthen communities. When working people earn more, they spend more at local grocery stores, small businesses, and service providers.



HEALTHCARE AND CHILDCARE PRESSURES

Healthcare and childcare costs are placing major strain on family budgets across Pennsylvania.

Healthcare by the Numbers

- **57% of Pennsylvanians** report healthcare costs burdens.
- **51% delayed or skipped care** due to cost.
- **33% incurred medical debt** or cut spending on basics.
- **7.1% uninsured rate.** Coverage has improved, but high costs remain a barrier

Many families report making difficult tradeoffs — delaying care, taking on medical debt, or cutting back on everyday necessities.

Childcare is one of the largest expenses facing working families:

Childcare by the Numbers

- **11.5%** of median married household income.
- **41.4%** of median single-parent household income.

For many families, these costs create real barriers to staying in the workforce.

THE BOTTOM LINE IN PENNSYLVANIA

Pennsylvania faces a clear cost of living challenge — but there are real solutions available.

The PA House majority has advanced proposals to:

- Raise the minimum wage
- Expand paid family leave
- Invest in housing
- Strengthen healthcare coverage

These plans include funding solutions that ensure large corporations and the wealthiest Pennsylvanians pay their fair share, rather than shifting the burden onto working families.

But the Republican-run Senate has not acted on these proposals.

The question facing Pennsylvania is not whether solutions exist — it's whether the Legislature has the will to act.

Tell your state representatives and senators to act now. Pennsylvania works best when working families can afford to live here.

