

WHAT IT REALLY TAKES TO BE SELF-SUFFICIENT IN CLAY COUNTY, INDIANA

HOW MUCH IS ENOUGH? APPLYING THE SELF-SUFFICIENCY STANDARD AT A GLANCE

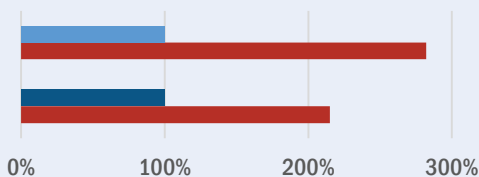
THE SELF-SUFFICIENCY STANDARD DEFINED

The Self-Sufficiency Standard calculates how much income families of various sizes and compositions need in order to make ends meet **without public or private assistance**.

COMPARING SELF-SUFFICIENCY WAGES WITH MINIMUM WAGE AND POVERTY

The Self-Sufficiency Standard Wage for this county is **282%** of Minimum Wage.

The Self-Sufficiency Standard Wage for this county is **215%** of the Federal Poverty Line.



■ Minimum Wage
■ Federal Poverty Line
■ Self-Sufficiency Standard Wage

Numbers are based on a family of three in this county.

1 ADULT
1 PRESCHOOLER
1 SCHOOL-AGE



IT IS IMPOSSIBLE TO BE SELF-SUFFICIENT WHEN AN ADULT EARNS ONLY MINIMUM WAGE

At the current federal minimum wage of \$7.25 an hour, each adult in a family unit would have to work well more than 40 hours per week in order to meet basic needs without public or private assistance.

Compounding the problem, many minimum-wage-paying jobs do not offer full-time hours, requiring workers to balance multiple jobs and their schedules.

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HOURS:MINUTES PER WEEK

How much time one minimum-wage employee must work in order to earn enough for **the entire family** to be self-sufficient if the family consists of

1 ADULT
1 PRESCHOOLER
1 SCHOOL-AGE CHILD

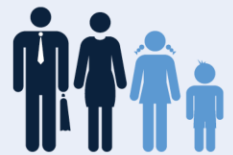


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HOURS:MINUTES PER WEEK

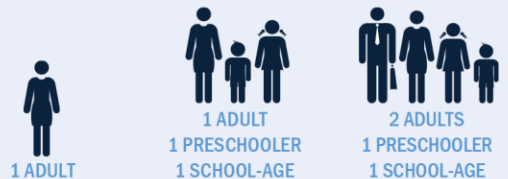
How much time two minimum-wage employees each must work in order to earn enough for **the two adults** to be self-sufficient if the family consists of

2 ADULTS
1 PRESCHOOLER
1 SCHOOL-AGE CHILD



BASIC BUDGET NEEDS FOR THIS COUNTY

MONTHLY COSTS



| | 1 ADULT | 1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE | 2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE |
|------------------------------|----------|--|---|
| Housing | \$509 | \$681 | \$681 |
| Child Care | \$0 | \$1,037 | \$1,037 |
| Food | \$196 | \$448 | \$615 |
| Transportation | \$244 | \$251 | \$478 |
| Health Care | \$178 | \$488 | \$548 |
| Miscellaneous | \$113 | \$291 | \$336 |
| Taxes | \$250 | \$699 | \$692 |
| Earned Income Tax Credit (-) | \$0 | (\$25) | (\$17) |
| Child Care Tax Credit (-) | \$0 | (\$100) | (\$100) |
| Child Tax Credit (-) | \$0 | (\$167) | (\$167) |
| SELF-SUFFICIENCY WAGE | | | |
| Hourly (per adult) | \$8.46 | \$20.47 | \$11.66 |
| Monthly | \$1,489 | \$3,603 | \$4,103 |
| Annual | \$17,869 | \$43,238 | \$49,241 |

FOR MORE To download the full report and data for all 472 family types, visit www.IndianaSelfSufficiencyStandard.org



Annual child care expenses in this county
1 PRESCHOOLER + 1 SCHOOL-AGE CHILD

\$12,444