

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

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

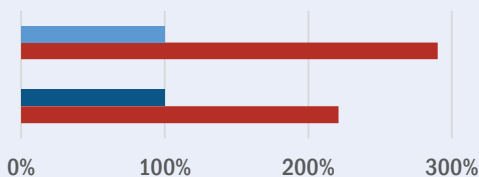
## THE SELF-SUFFICIENCY STANDARD DEFINED

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 **290%** of **Minimum Wage**.

The Self-Sufficiency Standard Wage for this county is **221%** 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.

**116:00**

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



**66:48**

HOURS:MINUTES PER WEEK

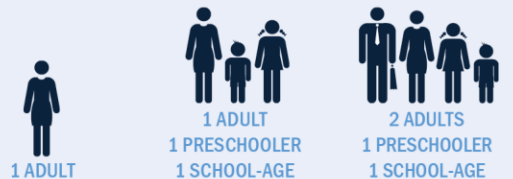
How much time two minimum-wage employees each must work in order to earn enough for **the two adults** to be self-sufficient if the family consists of

2 ADULTS  
1 PRESCHOOLER  
1 SCHOOL-AGE CHILD



## BASIC BUDGET NEEDS FOR THIS COUNTY

MONTHLY COSTS



|                              | 1 ADULT  | 1 ADULT<br>1 PRESCHOOLER<br>1 SCHOOL-AGE | 2 ADULTS<br>1 PRESCHOOLER<br>1 SCHOOL-AGE |
|------------------------------|----------|--|---|
| Housing                      | \$497    | \$665                                    | \$665                                     |
| Child Care                   | \$0      | \$1,084                                  | \$1,084                                   |
| Food                         | \$221    | \$505                                    | \$694                                     |
| Transportation               | \$241    | \$249                                    | \$473                                     |
| Health Care                  | \$176    | \$482                                    | \$542                                     |
| Miscellaneous                | \$114    | \$299                                    | \$346                                     |
| Taxes                        | \$243    | \$687                                    | \$722                                     |
| Earned Income Tax Credit (-) | \$0      | (\$4)                                    | (\$0)                                     |
| Child Care Tax Credit (-)    | \$0      | (\$100)                                  | (\$100)                                   |
| Child Tax Credit (-)         | \$0      | (\$167)                                  | (\$167)                                   |
| <b>SELF-SUFFICIENCY WAGE</b> |          |  |   |
| Hourly (per adult)           | \$8.48   | \$21.02                                  | \$12.10                                   |
| Monthly                      | \$1,492  | \$3,700                                  | \$4,259                                   |
| Annual                       | \$17,907 | \$44,400                                 | \$51,109                                  |

**FOR MORE** To download the full report and data for all 472 family types, visit [www.IndianaSelfSufficiencyStandard.org](http://www.IndianaSelfSufficiencyStandard.org)



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

**\$13,008**