

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

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

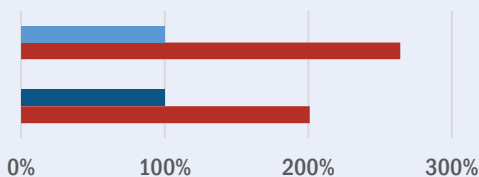
## THE SELF-SUFFICIENCY STANDARD DEFINED

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 **264%** of Minimum Wage.

The Self-Sufficiency Standard Wage for this county is **201%** 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

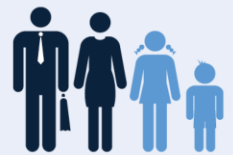


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HOURS:MINUTES PER WEEK

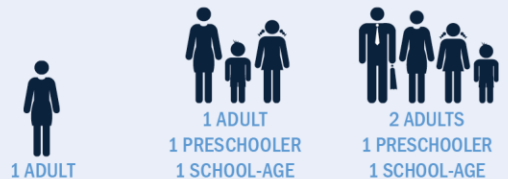
How much time two minimum-wage employees each must work in order to earn enough for **the two adults** to be self-sufficient if the family consists of

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	\$522	\$699	\$699
Child Care	\$0	\$864	\$864
Food	\$238	\$545	\$747
Transportation	\$238	\$246	\$467
Health Care	\$177	\$485	\$545
Miscellaneous	\$118	\$284	\$332
Taxes	\$264	\$599	\$668
Earned Income Tax Credit (-)	\$0	(\$74)	(\$34)
Child Care Tax Credit (-)	\$0	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>			
Hourly (per adult)	\$8.85	\$19.15	\$11.43
Monthly	\$1,557	\$3,370	\$4,022
Annual	\$18,687	\$40,446	\$48,269

**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

**\$10,368**