WHAT IT REALLY TAKES TO BE SELF-SUFFICIENT IN NOBLE 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 238% of Minimum Wage.

The Self-Sufficiency Standard Wage for this county is 182% of the Federal Poverty Line.

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.

HOW many 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

95:36

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

58:24

BASIC BUDGET NEEDS FOR THIS COUNTY

MONTHLY COSTS

<table>
<thead>
<tr>
<th></th>
<th>1 ADULT</th>
<th>1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE</th>
<th>2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$527</td>
<td>$642</td>
<td>$642</td>
</tr>
<tr>
<td>Child Care</td>
<td>$0</td>
<td>$820</td>
<td>$820</td>
</tr>
<tr>
<td>Food</td>
<td>$234</td>
<td>$534</td>
<td>$733</td>
</tr>
<tr>
<td>Transportation</td>
<td>$239</td>
<td>$246</td>
<td>$468</td>
</tr>
<tr>
<td>Health Care</td>
<td>$173</td>
<td>$472</td>
<td>$532</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$117</td>
<td>$271</td>
<td>$320</td>
</tr>
<tr>
<td>Taxes</td>
<td>$254</td>
<td>$485</td>
<td>$574</td>
</tr>
<tr>
<td>Earned Income Tax Credit (-)</td>
<td>$0</td>
<td>($143)</td>
<td>($96)</td>
</tr>
<tr>
<td>Child Care Tax Credit (-)</td>
<td>$0</td>
<td>($120)</td>
<td>($100)</td>
</tr>
<tr>
<td>Child Tax Credit (-)</td>
<td>$0</td>
<td>($167)</td>
<td>($167)</td>
</tr>
</tbody>
</table>

SELF-SUFFICIENCY WAGE

- Hourly (per adult): $8.77
- Monthly: $1,544
- Annual: $18,523

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

Indiana Institute for Working Families
Research and Public Policy

Annual child care expenses in this county:

1 PRESCHOOLER + 1 SCHOOL-AGE CHILD: $9,840