

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

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

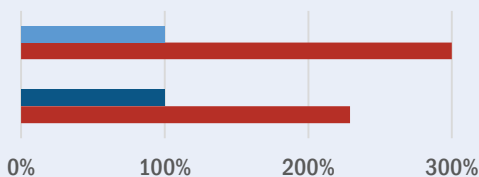
THE SELF-SUFFICIENCY STANDARD DEFINED

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 **300%** of Minimum Wage.

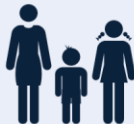
The Self-Sufficiency Standard Wage for this county is **229%** of the Federal Poverty Line.



■ 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.

120:24

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



66:30

HOURS:MINUTES PER WEEK

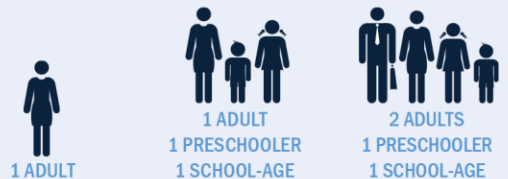
How much time two minimum-wage employees each must work in order to earn enough for **the two adults** to be self-sufficient if the family consists of

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	\$495	\$663	\$663
Child Care	\$0	\$1,102	\$1,102
Food	\$252	\$577	\$793
Transportation	\$239	\$246	\$468
Health Care	\$180	\$495	\$555
Miscellaneous	\$117	\$308	\$358
Taxes	\$250	\$716	\$764
Earned Income Tax Credit (-)	\$0	(\$0)	(\$0)
Child Care Tax Credit (-)	\$0	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE			
Hourly (per adult)	\$8.71	\$21.82	\$12.60
Monthly	\$1,533	\$3,841	\$4,435
Annual	\$18,393	\$46,090	\$53,222

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

