

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

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

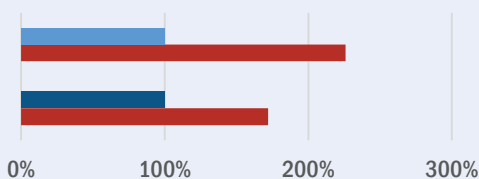
## THE SELF-SUFFICIENCY STANDARD DEFINED

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 **226%** of Minimum Wage.

The Self-Sufficiency Standard Wage for this county is **172%** 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.

**90:18**

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

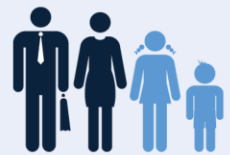


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HOURS:MINUTES PER WEEK

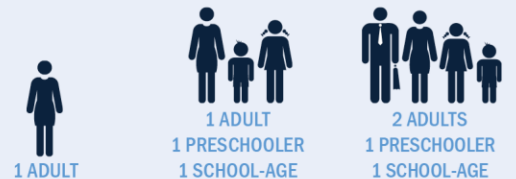
How much time two minimum-wage employees each must work in order to earn enough for **the two adults** to be self-sufficient if the family consists of

2 ADULTS  
1 PRESCHOOLER  
1 SCHOOL-AGE CHILD



## BASIC BUDGET NEEDS FOR THIS COUNTY

MONTHLY COSTS



|                              | 1 ADULT  | 1 ADULT<br>1 PRESCHOOLER<br>1 SCHOOL-AGE | 2 ADULTS<br>1 PRESCHOOLER<br>1 SCHOOL-AGE |
|------------------------------|----------|--|---|
| Housing                      | \$479    | \$610                                    | \$610                                     |
| Child Care                   | \$0      | \$770                                    | \$770                                     |
| Food                         | \$230    | \$526                                    | \$722                                     |
| Transportation               | \$237    | \$245                                    | \$465                                     |
| Health Care                  | \$172    | \$468                                    | \$528                                     |
| Miscellaneous                | \$112    | \$262                                    | \$310                                     |
| Taxes                        | \$245    | \$450                                    | \$558                                     |
| Earned Income Tax Credit (-) | \$0      | (\$177)                                  | (\$131)                                   |
| Child Care Tax Credit (-)    | \$0      | (\$109)                                  | (\$105)                                   |
| Child Tax Credit (-)         | \$0      | (\$167)                                  | (\$167)                                   |
| <b>SELF-SUFFICIENCY WAGE</b> |          |  |   |
| Hourly (per adult)           | \$8.38   | \$16.36                                  | \$10.12                                   |
| Monthly                      | \$1,476  | \$2,879                                  | \$3,561                                   |
| Annual                       | \$17,709 | \$34,544                                 | \$42,735                                  |

**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

**\$9,240**