

2009 Indiana Self-Sufficiency Standard



The 2009 report was made possible through generous support from:

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About the Self-Sufficiency Standard

- Was developed and is authored by Dr. Diana Pearce
- The 2009 Indiana Self-Sufficiency Standard is the fourth edition.
- Indiana is one of 37 states and the District of Columbia with a Self-Sufficiency Standard.

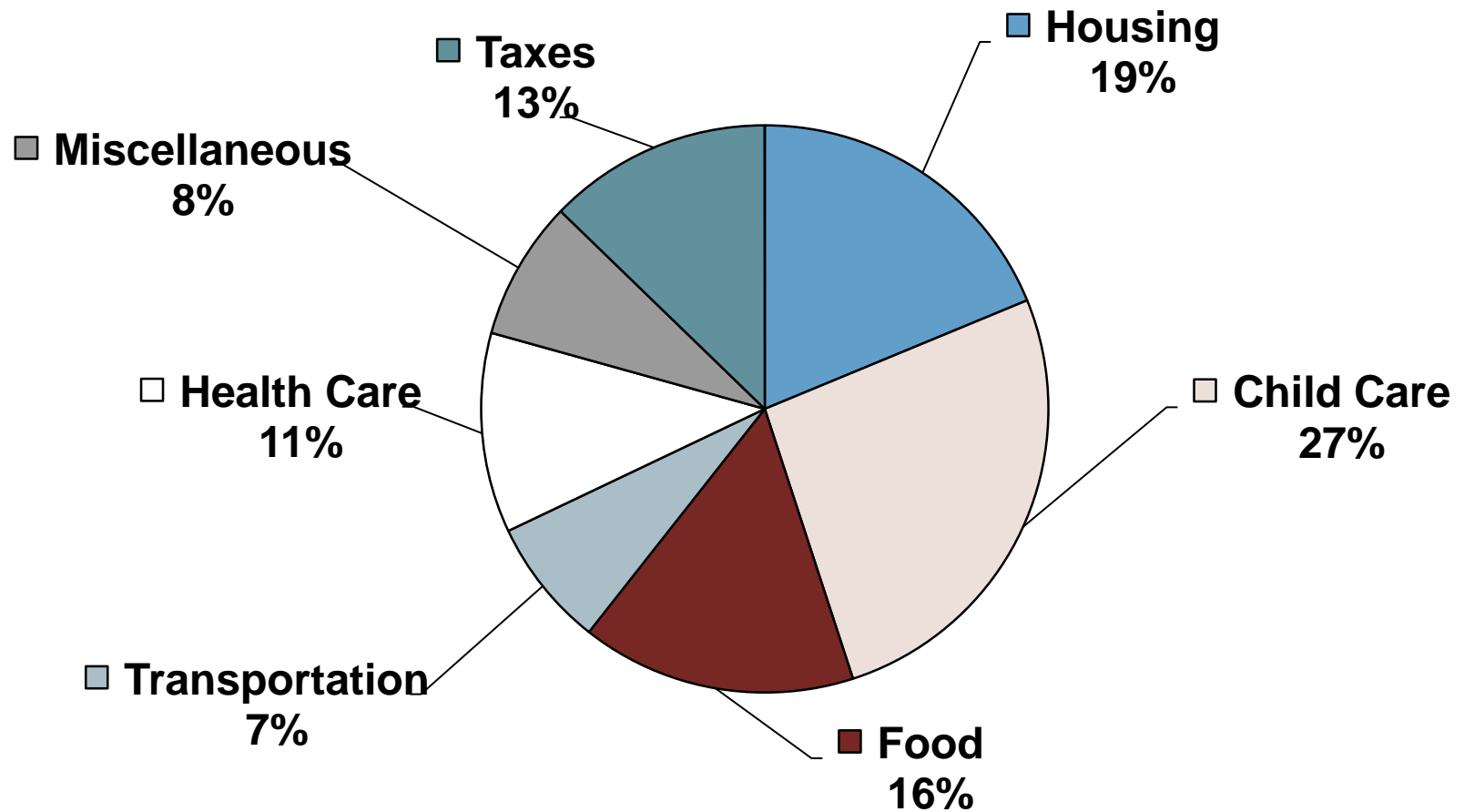
What is the Self-Sufficiency Standard?

- Measures how much a family of a certain composition in a given geographic location needs to meet their basic needs without government or private subsidies.
- The Standard is calculated for 70 family types in each of Indiana's 92 counties.

The Self-Sufficiency Standard for Dubois County, IN 2009

| MONTHLY COSTS | Adult | Adult + Preschooler | Adult + Infant Preschooler | Adult + Preschooler Schoolage | Adult + Schoolage Teenager | Adult + Infant Preschooler Schoolage | 2 Adults+ Infant Preschooler | 2 Adults + Preschooler Schoolage |
|-----------------------------------|-----------------|--------------------------------|-------------------------------------------|----------------------------------------------|-------------------------------------------|---------------------------------------------------------|---------------------------------------------|-------------------------------------------------|
| Housing | 463 | 593 | 593 | 593 | 593 | 809 | 593 | 593 |
| Child Care | 0 | 443 | 807 | 829 | 386 | 1194 | 807 | 829 |
| Food | 219 | 331 | 434 | 495 | 573 | 584 | 622 | 680 |
| Transportation | 224 | 231 | 231 | 231 | 231 | 231 | 439 | 439 |
| Health Care | 145 | 338 | 351 | 360 | 388 | 373 | 414 | 423 |
| Miscellaneous | 105 | 194 | 242 | 251 | 217 | 319 | 288 | 296 |
| Taxes | 195 | 306 | 374 | 403 | 279 | 632 | 435 | 461 |
| Earned Income Tax Credit (-) | 0 | -150 | -185 | -152 | -281 | 0 | -151 | -118 |
| Child Care Tax Credit (-) | 0 | -73 | -94 | -113 | -53 | -100 | -95 | -109 |
| Child Tax Credit (-) | 0 | -83 | -167 | -167 | -167 | -250 | -167 | -167 |
| Making Work Pay Tax Credit (-) | -33 | -33 | -33 | -33 | -33 | -33 | -67 | -67 |
| SELF-SUFFICIENCY WAGE | | | | | | | | |
| HOURLY | \$7.48 | \$11.91 | \$14.51 | \$15.32 | \$12.12 | \$21.35 | \$8.86 per adult | \$9.26 per adult |
| MONTHLY | \$1,317 | \$2,096 | \$2,553 | \$2,696 | \$2,134 | \$3,758 | \$3,118 | \$3,260 |
| ANNUAL | \$15,807 | \$25,155 | \$30,637 | \$32,348 | \$25,607 | \$45,091 | \$37,419 | \$39,118 |

Monthly Expenses Based on Standard for One Adult, One Preschooler, and One Schoolage Child in Dubois County



Federal Poverty Measure

The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

| Persons in family | Poverty guideline |
|-------------------|-------------------|
| 1 | \$10,830 |
| 2 | 14,570 |
| 3 | 18,310 |
| 4 | 22,050 |
| 5 | 25,790 |
| 6 | 29,530 |
| 7 | 33,270 |
| 8 | 37,010 |

For families with more than 8 persons, add \$3,740 for each additional person

Self-Sufficiency Standard vs. Federal Poverty Guidelines

- **Self-Sufficiency Standard**

- Cost of basic needs based on local costs
- County specific
- Assumes all adults are working full-time
- Adjusts by family size and composition
- Includes taxes and tax credits

- **Federal Poverty Guidelines**

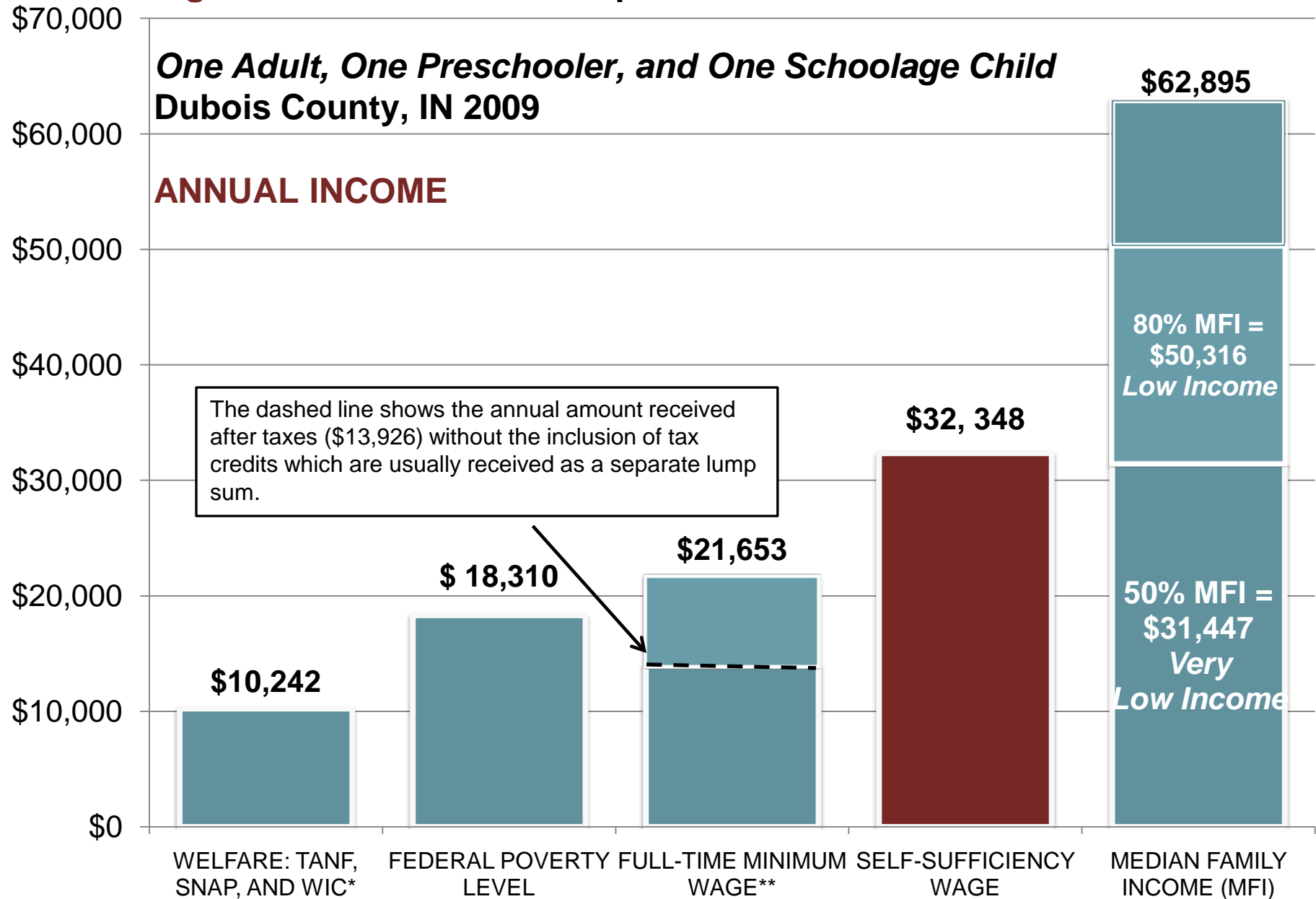
- Based solely on food costs
- Does not take into account geographic location
- Assumes one parent stays at home and the other is working
- Adds flat rate per extra person (\$3,740 in 2009)
- Taxes not included

Figure 4. The Standard Compared to Other Benchmarks

***One Adult, One Preschooler, and One Schoolage Child
Dubois County, IN 2009***

ANNUAL INCOME

The dashed line shows the annual amount received after taxes (\$13,926) without the inclusion of tax credits which are usually received as a separate lump sum.



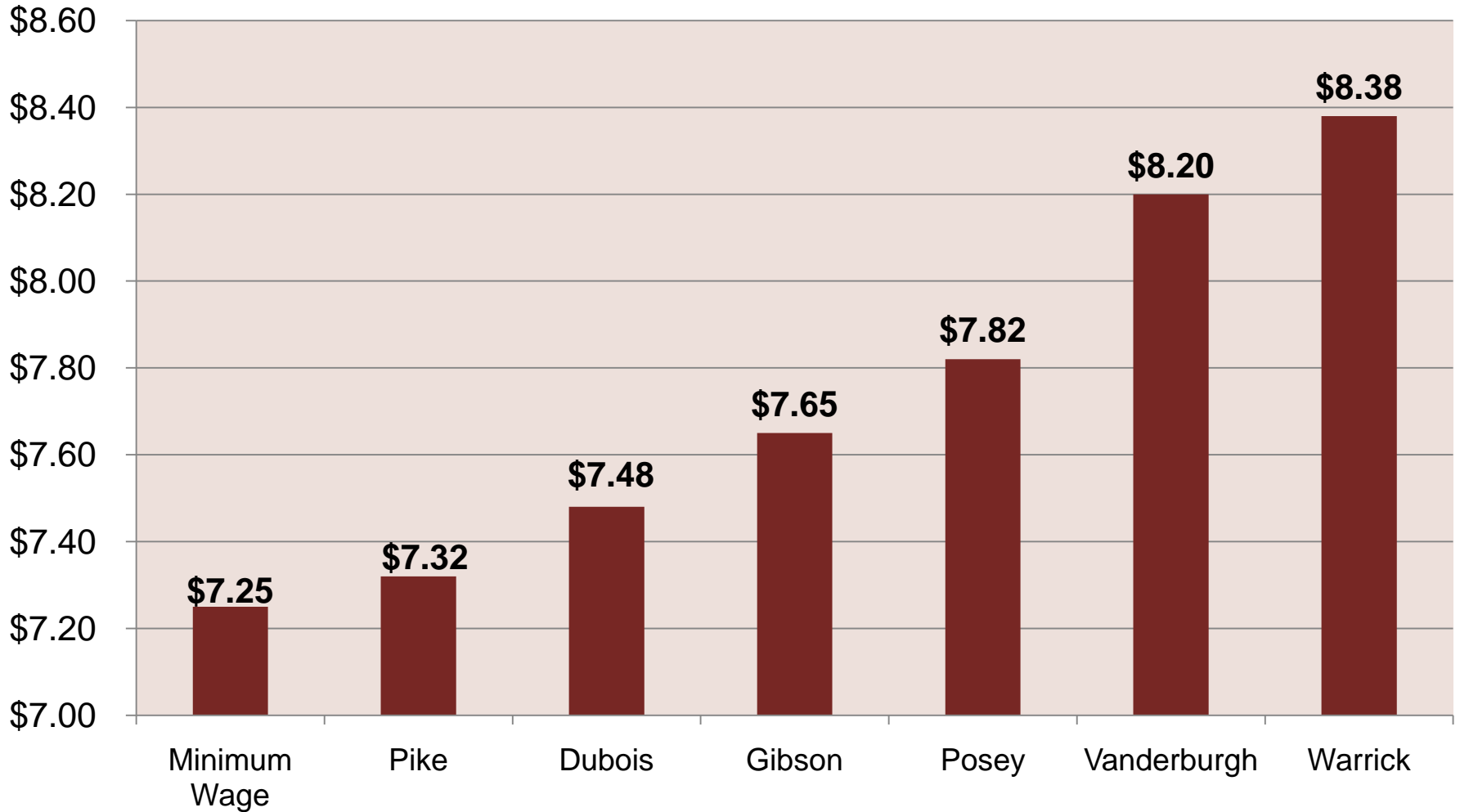
Self-Sufficiency Wages

Self- Sufficiency Wage for a Single Adult

| | Hourly | Monthly | Annual |
|-------------|---------------|----------------|---------------|
| Pike | \$7.32 | \$1,289 | \$15,470 |
| Dubois | \$7.48 | \$1,317 | \$15,807 |
| Gibson | \$7.65 | \$1,347 | \$16,160 |
| Posey | \$7.82 | \$1,376 | \$16,508 |
| Vanderburgh | \$8.20 | \$1,443 | \$17,318 |
| Warrick | \$8.38 | \$1,475 | \$17,697 |

Minimum Wage vs. Self-Sufficiency Wage

Hourly Wages for a Single Adult



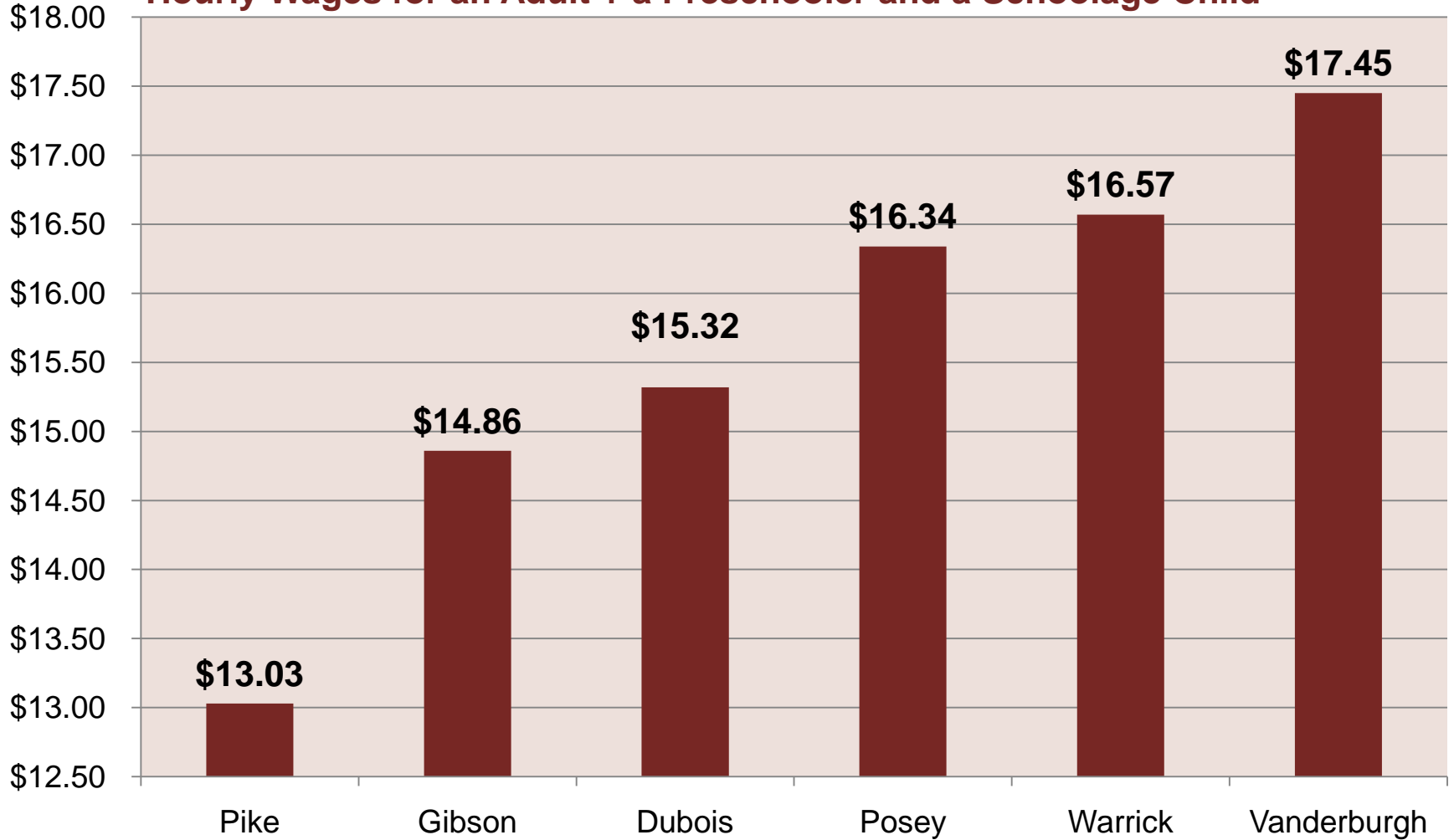
Self-Sufficiency Wages

Self-Sufficiency Wage for an Adult + a Preschooler and a Schoolage Child

| | Hourly | Monthly | Annual |
|-------------|---------------|----------------|---------------|
| Pike | \$13.03 | \$2,294 | \$27,524 |
| Gibson | \$14.86 | \$2,616 | \$31,387 |
| Dubois | \$15.32 | \$2,696 | \$32,348 |
| Posey | \$16.34 | \$2,876 | \$34,510 |
| Warrick | \$16.57 | \$2,916 | \$34,990 |
| Vanderburgh | \$17.45 | \$3,071 | \$36,856 |

Self-Sufficiency Wage

Hourly Wages for an Adult + a Preschooler and a Schoolage Child



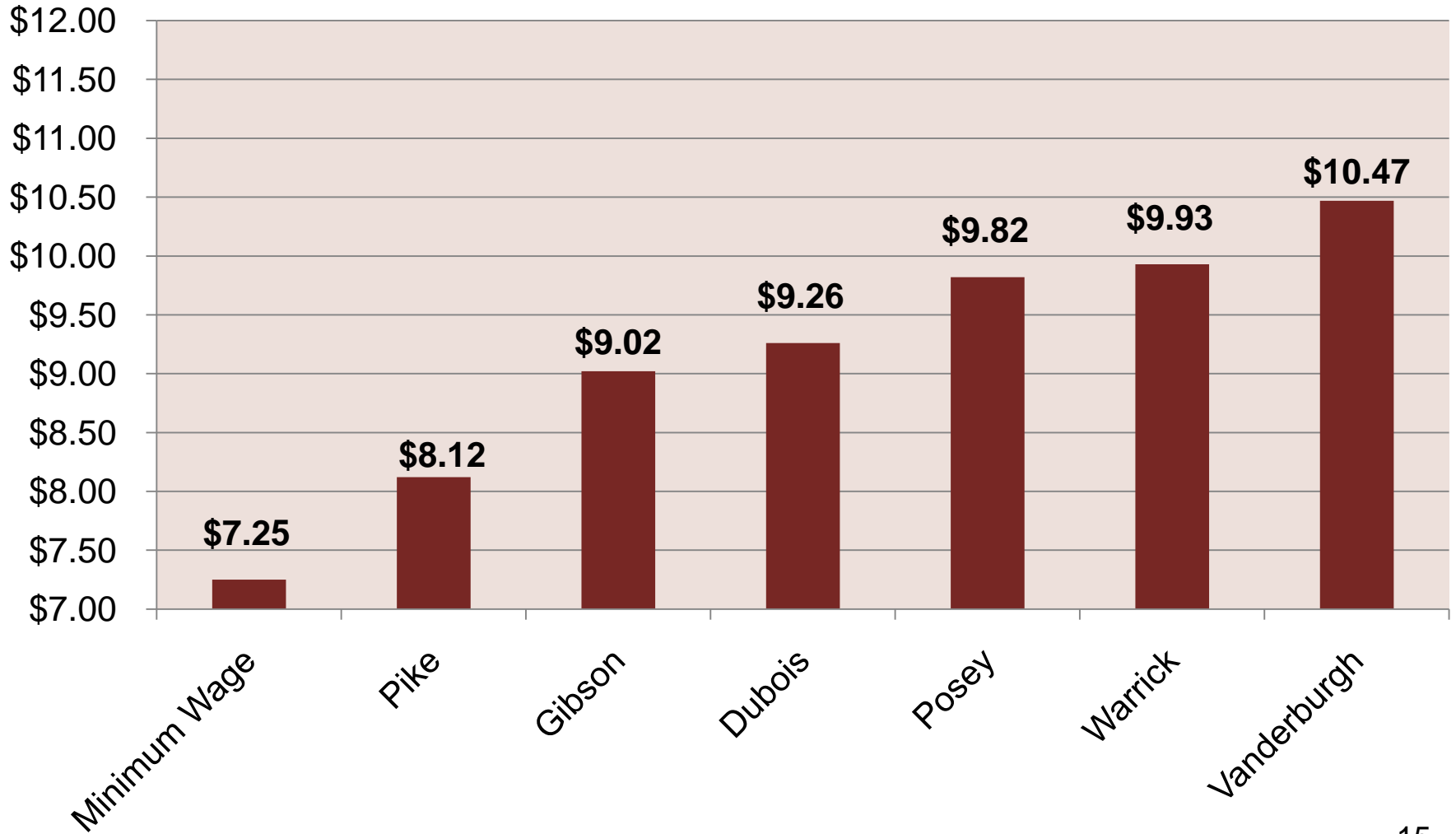
Self-Sufficiency Wages

Self-Sufficiency Wage for 2 Adults + a Preschooler and a Schoolage Child

| | Hourly | Monthly | Annual |
|-------------|----------------|---------|----------|
| Pike | \$8.12/ Adult | \$2,858 | \$34,291 |
| Gibson | \$9.02/ Adult | \$3,175 | \$38,099 |
| Dubois | \$9.26/ Adult | \$3,260 | \$39,118 |
| Posey | \$9.82/ Adult | \$3,458 | \$41,497 |
| Warrick | \$9.93/ Adult | \$3,494 | \$41,934 |
| Vanderburgh | \$10.47/ Adult | \$3,686 | \$44,238 |

Minimum Wage vs. Self-Sufficiency Wage

Hourly Wages per Adult for 2 Adults + a Preschooler and a Schoolage Child



How can you use the Standard?

- Education
- Program and Policy Development
- Service Delivery
- Evaluation

How can you use the Standard?

- Targeting Resources
 - Job Training
 - Education
- Determination of Need
- Counseling Tool
- Wage-Setting
- Supports Research

How is the Standard being used in Indiana?

- For education and advocacy – in Jeffersonville, IN
- As a counseling tool – by a Workforce Investment Board
- To set policy – Dave Sikes, Lake Area United Way

2009 Self-Sufficiency Calculator

- In addition to the report the Institute is updating the Self-Sufficiency Calculator which is an interactive version of the Standard which includes all 70 family types for all 92 counties.
- The 2005 calculator is available through IN-CAA's web site www.incap.org.
- We hope to have the calculator updated by December 2009.

Questions and Answers

For more information

- Please contact us:

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