



THE SELF-SUFFICIENCY STANDARD FOR INDIANA 2009

Prepared for the Indiana Institute for Working Families,
A program of the Indiana Community Action Association (IN-CAA)



INDIANA INSTITUTE FOR WORKING FAMILIES

The Indiana Institute for Working Families, a program of the Indiana Community Action Association (IN-CAA), was founded in 2004 with generous support from The Joyce Foundation. The goal of the Institute is to help Hoosier families achieve and maintain economic self-sufficiency. The Institute is the only statewide program in Indiana that combines research and policy analysis on federal and state legislation, public policies and programs impacting low-income working families with education and outreach. The Institute achieves its work by focusing its activities in the following areas: public policy research and analysis; advocacy, education, and information; and national, statewide, and community partnerships.

The Institute has completed a number of research reports and has become a reliable source for information on low-income workers in Indiana. The Institute furthers the debate that sometimes work alone is not enough to support a family and that the educational and training needs of Indiana's workforce must be addressed in order for Indiana to compete in the national and global economy. For more information about the Institute, please visit the Indiana Institute for Working Families section on IN-CAA's web site at www.incap.org

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The Indiana Community Action Association, Inc. (IN-CAA) is a statewide not-for-profit membership corporation, incorporated in the State of Indiana in 1970. IN-CAA's members or Network is comprised of Indiana's 24 Community Action Agencies (CAAs), which serve all of Indiana's 92 counties. IN-CAA envisions a state with limited or no poverty, where its residents have decent, safe, and sanitary living conditions, and where resources are available to help low income individuals attain self-sufficiency.

IN-CAA serves as an advocate and facilitator of policy, planning and programs to create solutions and share responsibility as leaders in the war against poverty. Therefore, it is IN-CAA's mission is to help the state's Community Action Agencies address the conditions of poverty through: training and technical assistance; developing models for service delivery; and providing resources to help increase network capacity. For more information about IN-CAA, please visit IN-CAA's web site at www.incap.org

CENTER FOR WOMEN'S WELFARE

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- 1) research and evaluate public policy related to income adequacy;
- 2) create tools to assess and establish income adequacy; and
- 3) develop programs and policies that strengthen public investment in low-income women, children, and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. Full copies of this report can be viewed at www.selfsufficiencystandard.org

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By Diana M. Pearce, PhD • October 2009

DIRECTOR, CENTER FOR WOMEN'S WELFARE
UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

PREPARED FOR

INDIANA INSTITUTE FOR
WORKING FAMILIES



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The Self-Sufficiency Standard for Indiana 2009

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Wider Opportunities for Women

Preface

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce, while serving as Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development.

The 2009 Indiana Self-Sufficiency Standard report has been prepared through the cooperative efforts of Michelle Desmond, Liesl Eckert, Karen Granberg, Sarah Lowry, Lisa Manzer, and Agnes Oswaha at the University of Washington, Center for Women's Welfare and and Sarah Downing, Jessica Fraser, and Lisa Travis of the Indiana Community Action Association.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports over the last decade. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, have been key to the development of initiatives that promote the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing Family Economic Self-Sufficiency (FESS) state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

The 2009 Indiana Self-Sufficiency Standard is the fourth edition. The first version was published in 1999, followed by a second edition in 2002, and a third edition in 2005. This report, including county specific information for more than 70 family types, is available online at www.incap.org or www.selfsufficiencystandard.org.

Indiana is one of 37 states and the District of Columbia with a Self-Sufficiency Standard. At the national level, work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and "green jobs" programs, is led by Wider Opportunities for Women (WOW). Information on these activities can be found at www.wowonline.org or by contacting the Family Economic Self-Sufficiency Project Director Donna Addkison at (202) 464-1596.

The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

Table of Contents

Introduction.....	1
<i>Box: How the Self-Sufficiency Standard is Calculated.....</i>	<i>4</i>
How Much is Enough in Indiana?.....	7
Comparing the Standard to Other Benchmarks of Income.....	11
Comparison of Indianapolis, Indiana to Other U.S. Cities.....	13
The Self-Sufficiency Wage Over Time.....	14
Modeling the Impact of Work Supports.....	17
Closing the Gap Between Wages and the Standard.....	25
<i>Box: How the Self-Sufficiency Standard Has Been Used.....</i>	<i>31</i>
Conclusion.....	32
Endnotes.....	34
Appendix A: Methodology, Assumptions, and Sources.....	39
Appendix B: Examples of How the Standard Has Been Used.....	47
Appendix C: The Self-Sufficiency Standard for Select Family Types in Indiana.....	53
Appendix D: The Self-Sufficiency Standard as a Percent of the Federal Poverty Guidelines.....	102
Appendix E: Impact of Work Supports on Wage Adequacy.....	105
About the Author.....	107

Introduction

Even before the current economic crisis, the first decade of the twenty-first century has seen wages stagnate and income inequality increase in the United States to ever higher levels. As a result, more and more families are finding they are unable to stretch their wages to meet the costs of basic necessities. Many of these families are not deemed “poor” by the official federal poverty measure, yet they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. A more accurate measure of income adequacy is the Self-Sufficiency Standard. The Standard tracks and measures the true cost of living facing American families, illuminating the economic “squeeze” experienced by so many today.

The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—without public or private assistance.

This report explains how the Standard differs from the official Federal Poverty Guidelines; how it is calculated; what an adequate income is for Indiana families; and how various public work supports, public policies, child support, and other resources can help families move toward self-sufficiency. This report concludes with a discussion of the varied ways the Self-Sufficiency Standard can be used as a tool for education and training, policy analysis, counseling, performance evaluation, and research.

MEASURING INCOME ADEQUACY: PROBLEMS WITH THE FEDERAL POVERTY GUIDELINES

How much income is enough for families to meet their needs without public subsidies? Although determining an exact dollar figure may be difficult, most people are aware whether or not their income is adequate. For example, one participant in a training program defined economic self-sufficiency as:

Being able to take care of yourself and your family, you can pay the rent, you have a car for transportation, you have a job and you can pay your bills. You don't need to depend on anyone for anything; you are off all assistance programs. You can pay for daycare for your children, you can buy groceries and you can pay for life necessities.¹

The Federal Poverty Guidelines (FPG), or federal poverty measure or poverty guidelines, are the official measurement used by the federal government to determine poverty status.² Families are characterized as “poor” if their incomes are below the Federal Poverty Guidelines and “not poor” if they are above the FPG. The federal poverty measure, however, has become increasingly problematic and outdated as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a

statistical yardstick rather than as a complete description of what people and families need to live.”³ Despite the known problems in the federal poverty measure, it is still used to calculate eligibility for a number of poverty reduction and work support programs.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the poverty guidelines are simply too low. Because families can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Indiana's Children's Health Insurance Program—Hoosier Healthwise—is available for families with incomes at or below 250% of the FPG.⁴ Likewise, the federal Supplemental Nutrition Assistance Program (formerly the Food Stamp Program) uses a gross income limit of 130% of the FPG, with a state option to increase that limit to 200% of the FPG.

Not only does the government consider the poverty measure to be inadequate, but the general public does as well. Many U.S. residents believe that the minimum amount a family of four needs to “get along” is around \$45,000 (about 60% of the median income or around 200% of the Federal Poverty Guidelines).⁵

However, simply raising the poverty level, or using a multiple of the FPG, cannot solve the structural problems inherent in the official poverty measure.

In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

- *First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.* Over four decades ago, when the Federal Poverty Thresholds (the original Federal Poverty Guidelines) were first developed by Molly Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known (The Department of Agriculture had determined household food budgets based on nutritional standards). Having only the information on what portion of income families spent on food (about one-third), the food budget was multiplied by three to estimate the amount needed to meet other basic needs, and this became the Federal Poverty Thresholds, now the Federal Poverty Guidelines).⁶

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THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY GUIDELINES ARE SIMPLY NOT HIGH ENOUGH.

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- *Second, the measure’s methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the poverty level has only been updated annually using the Consumer Price Index (CPI). As a result, the percentage of the household budget devoted to food has remained at one-third of the FPG even though American families now spend an average of about one-tenth of their income on food.⁷ At the same time, other costs have risen much faster and unevenly—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure based on a “frozen” methodology.

- *Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assumes she is not employed.* This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 62% of two-parent families with children in 2007. Likewise, more than 70% of the adults in single adult families with children were employed in 2007.⁸ Thus, working and its associated costs such as child care, transportation, and taxes is the norm for the majority of families rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and thus these costs should be included.
- *Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the U.S. costs more than three times as much as in the least expensive areas.⁹ Even within states, costs vary considerably. For example, in Indiana, housing costs for a two-bedroom rental in Hamilton County are more than 40% higher than in Vermillion County. The cost of child care also varies by locality. Child care costs for a preschooler child in Marion County are nearly twice as much as the cost of child care in Cass County.
- *Finally, the federal poverty measure provides no information or means to track how individual costs change, nor the impact of subsidies, taxes, and tax credits that reduce those costs.* The federal poverty measure does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on reducing costs unless they are explicitly included in the measure itself.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.¹⁰ In addition to the Self-Sufficiency Standard, examples of proposals for alternative measures of income adequacy include “living wages,” the Basic Needs Budget, and the National Academy of Science’s proposed alternatives.¹¹

HOW THE STANDARD MEASURES INCOME ADEQUACY

In order to provide a realistic measurement of the income necessary for a given family to meet their needs without public or private assistance, the Self-Sufficiency Standard addresses each of the methodological problems with the federal poverty measure cited above.

- **A Market Basket Approach:** *The Standard is based on the individual cost of each basic need, which allows each cost to increase at its own rate and for the proportions of the budget for each cost to vary over time, place, and by family type.* Thus, the Self-Sufficiency Standard does not assume that food is always one-third of a family’s budget, as the federal poverty measure does, nor does it constrain any cost to a fixed percentage of the budget. For some families, child care is their largest expense, and in some places and times, housing may be the largest.
- **A Standard for Working Families:** *The Standard assumes all adults, regardless of household composition, work full-time, and therefore includes all major costs associated with employment (i.e., taxes, transportation, and child care for families with young children).*¹²
- **Geographic Variation in Costs:** *The Standard incorporates geographical variations in costs.* While this is particularly important for housing, there is also substantial geographic variation in child care, as well as some variation in health care, food, and transportation. Unlike some proposed revisions to the poverty measure, the Standard uses actual costs and does not assume fixed relationships geographically between urban and rural costs or by a metropolitan area’s size or region. Although rural areas generally have lower costs than metropolitan areas, some rural areas (such

as those that are desirable tourist or second-home locations) have costs as high as or higher than costs in a state’s urban areas.

- **Accounting for Family Composition:** *The Standard accounts for cost variation by the number of adults and children, but also by the ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and therefore are a substantial budget item for families with young children.
- **Inclusion of Taxes and Tax Credits:** *The Standard includes the net effect of taxes and tax credits.* All taxes, including state and local sales tax, payroll taxes (Social Security and Medicare), and federal and state income taxes are included in the Standard (property taxes are assumed to be included in the cost of housing). Additionally, the federal Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC), the Earned Income Tax Credit (EITC), the Child Tax Credit (CTC), and the Making Work Pay Tax Credit (MWPTC) are also included in the calculation of the Standard.

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A SELF-SUFFICIENCY WAGE MEANS THE FAMILY OR INDIVIDUAL IS ON THE ROAD TO ECONOMIC INDEPENDENCE AND IS NOT FORCED TO CHOOSE BETWEEN BASIC NECESSITIES (SUCH AS CHILD CARE VERSUS NUTRITIOUS FOOD, OR ADEQUATE HOUSING VERSUS HEALTH CARE).

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- **Permits Modeling of the Impact of Subsidies, Taxes, and Tax Credits:** Because the Standard specifies the cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program—formerly the Food Stamp Program, child care assistance, Medicaid or CHIP, or housing vouchers), as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a given family.

HOW THE SELF-SUFFICIENCY STANDARD IS CALCULATED

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- are calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated annually
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all counties within a state. Family types range from one adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in Appendix A: Methodology, Assumptions, and Sources).

Housing: For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. In most cases, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for an entire metropolitan area, in multiple county metropolitan areas the Standard uses median gross rents from the U.S. Census Bureau’s 2007 American Community Survey (ACS) or 2000 Census to calculate the housing costs of the individual counties.

Child Care: To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Indiana, conduct or commission market-rate surveys biannually for setting child care assistance reimbursement rates.

The Standard assumes infants (children 0 to 2 years old) receive child care in *family* day care. Preschoolers (children 2 to 5 years old) are assumed to receive care in a child care center. Costs for schoolage children (6 to 12 years old) assume they receive care before and after school (part-time).

Food: The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

To vary costs within states, geographic differences in food costs are calculated using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research.

Transportation: If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population in a given county. The cost of public transportation is calculated based on the price of a monthly adult pass. No counties in Indiana have more than 7% public transportation use, therefore all transportation costs are based on private transportation.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Costs are calculated assuming that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one adult in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the National Household Travel Survey.

The auto insurance premium is the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. To create within-state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums for the automobile insurance companies with the largest market shares in the state.

To estimate the fixed costs of car ownership, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. The fixed costs include expenses such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

Health Care: The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. The average health care premiums paid by workers are from the national Medical Panel Survey (MEPS) and vary for single adults and for a family. To vary premium costs by county or regions within each state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Miscellaneous: Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

Taxes: Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, the Child Tax Credit), and the Making Work Pay Tax Credit) and applicable state tax credits. Note that property taxes are assumed to be included in the cost of housing.

The Self-Sufficiency Standard establishes family-sustaining wages by making real-world assumptions, varying data geographically and by family type, and including the net effect of taxes and tax credits. A Self-Sufficiency Wage means the family or individual is on the road to economic independence and is not forced to choose between basic necessities (such as child care versus nutritious food, or adequate housing versus health care). However, it is important to note that the Standard is a *conservative measure* that does not include long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses. It is a “bare bones” budget that provides the minimum, not the average, to meet each basic need. Costs are set at the level considered minimally adequate for those not receiving assistance (see below for details), so that for example, the food budget has no take-out or restaurant food, not even a pizza.

THE SELF-SUFFICIENCY STANDARD: MORE THAN WAGES ALONE

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. However, users of the Standard are urged to think in terms of “wage adequacy.” That is, they should ask: How close is a given wage to the Standard? For example, if the Standard for a certain family type is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a “wage adequacy” level of only 50%.

Despite the Standard’s use of income thresholds, economic self-sufficiency cannot always be achieved with wages alone, or even with wages and benefits together. Self-sufficiency is more than a job with a certain wage and benefits at one point in time. True self-sufficiency is long-term economic security, making it a larger goal toward which to strive as well as a process in which to engage. As one person put it, “Self-sufficiency is a road I’m on.”¹³

Central to attaining self-sufficiency are access to education, training, and jobs that provide real potential

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for skill development and career advancement over the long-term. Most individuals moving from welfare to work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and/or transitional work supports to become self-sufficient over time. While meeting basic needs may be more urgent than access to education and training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. Self-sufficiency is not likely to be sustainable without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. Writ large, self-sufficiency also requires an economy that continues to expand and grow with new jobs that provide self-sufficiency wages and benefits as well as opportunities to advance.

Although the Self-Sufficiency Standard determines a wage that is adequate *without* public benefits, this does not imply that public work supports are inappropriate or unnecessary for Indiana families. For families who have not yet achieved “wage adequacy,” public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Indiana rely on public work supports to fill the gap between wages and basic needs. Furthermore, the Self-Sufficiency Standard does not imply that families at any income should be completely self-reliant and independent of one another or the community at large. It is through interdependence with community institutions and informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

How Much is Enough in Indiana?

The Self-Sufficiency Standard varies by both family type and by geographic location because the amount of money families need to be economically self-sufficient depends on family size, composition, children's ages, and the state and county of residence. This section of the report uses examples from Marion, Delaware, and Parke counties to present an overview of how much is enough to be economically self-sufficient in Indiana.

The Standard for Select Family Types: To illustrate how a Self-Sufficiency Standard is calculated, **Table 1** shows the monthly expenses and the Self-Sufficiency Wages in Marion County for four family types: one adult; one adult with one preschooler; one adult with one preschooler and one schoolage child; and two adults with one preschooler and one schoolage child.

In Marion County, a single adult needs to earn \$8.89 per hour to be able to meet her basic needs. With the addition of a preschooler child, families with one adult need to earn \$16.51 per hour, nearly \$8 more per hour than single adults require to be self-sufficient. The additional earnings cover the cost of a larger housing unit (two bedrooms) plus the cost of full-time child care, as well as increases in other expenses. When a schoolage child is added to families with one adult and one preschooler, the Self-Sufficiency Wage increases to \$19.94 per hour to cover increased child care, food, and health care costs (housing costs do not increase because the Standard assumes that up to two children or two adults share a bedroom). Altogether, this family type in Marion County needs to earn wages that are almost three times the current federal minimum wage of \$7.25 per hour.¹⁴

Table 1. The Self-Sufficiency Standard for Select Family Types*
Monthly Expenses and Shares of Total Budgets
Marion County, IN 2009

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$624	40	\$741	25	\$741	21	\$741	18
Child Care	\$0	0	\$694	24	\$1,072	31	\$1,072	27
Food	\$210	13	\$318	11	\$476	14	\$654	16
Transportation	\$241	15	\$248	9	\$248	7	\$473	12
Health Care	\$148	9	\$348	12	\$370	11	\$433	11
Miscellaneous	\$122	8	\$235	8	\$291	8	\$337	8
Taxes	\$253	16	\$510	18	\$618	18	\$649	16
Earned Income Tax Credit (-)	\$0	0	-\$9	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$63)	-2	(\$105)	-3	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-3	(\$167)	-5	(\$167)	-4
Making Work Pay Tax Credit (-)	(\$33)	-2	(\$33)	-1	(\$33)	-1	(\$67)	-2
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$8.89		\$16.51		\$19.94		\$11.43	per adult***
MONTHLY	\$1,564		\$2,906		\$3,510		\$4,025	combined***
ANNUAL	\$18,770		\$34,875		\$42,117		\$48,299	combined***

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. Taxes include federal, state, and city income taxes (including state tax credits except state EITC) and payroll taxes.

** The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month).

*** The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents' wages combined.

Note: Totals may not add exactly due to rounding.

When a second adult is added to the household, creating a family type of two adults and two children—a preschooler and a schoolage child—the costs for basic needs such as food, transportation, and health care increase somewhat. However, because the Standard assumes both adults work full-time, each adult must earn \$11.43 per hour to meet the family’s needs.

In addition to the basic expenses such as housing and child care, the Self-Sufficiency Standard includes taxes and tax credits in the calculation of the Self-Sufficiency Wage. For example, in Table 1 families with one adult and one preschooler child in Marion County qualify for a Child Care Tax Credit of \$63 per month, a Child Tax Credit of \$83 per month, and a Making Work Pay Tax Credit of \$33 per month. These federal tax credits are subtracted from the other expenses and taxes to calculate the Self-Sufficiency Wage.

Appendix C of this report shows the monthly expenses, taxes, tax credits, and Self-Sufficiency Wages for eight different family types for each county in Indiana.

Percentage of the Standard Required to Meet

Basic Needs: Figure 1 shows the proportion of income spent on each basic need for families with one adult, one preschooler, and one schoolage child in Delaware County. Each monthly expense is shown as a percentage of the total income necessary for this family type to be self-sufficient. Families with two children (when one is under schoolage) generally spend about half their income on housing and child care expenses alone. For this family type in Delaware County child care accounts for 32% and housing accounts for 20% of the family’s monthly costs. Half of this family type’s income is spent on child care and housing alone. The cost of food for this family is a substantial portion of their income. At 15% of total income, it is lower than the 33% assumed by the methodology of the Federal Poverty Guidelines, yet somewhat higher than the 12% current national average.

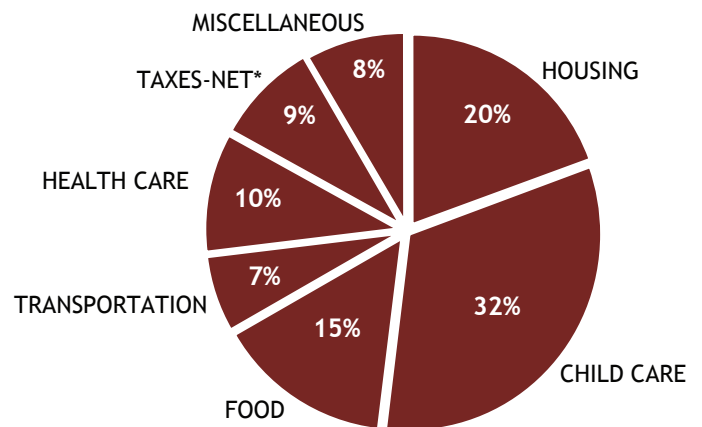
Other expenses account for smaller shares of the Standard:

- **Health Care:** Health care makes up 10% of this family type’s expenses. The calculation for health care assumes

employers both provide health insurance for families and pay 77% of the premium (the average proportion paid by Indiana employers for family coverage).¹⁵ For Indiana families who do not have employer-sponsored health insurance, health care costs would likely account for a greater proportion of the family budget than shown in Figure 1.

- **Transportation:** Transportation costs account for 7% of total monthly costs. The Standard for Delaware County has been calculated assuming workers use private transportation to get to and from work.
- **Miscellaneous:** Miscellaneous items (such as clothing and household items) make up 8% of household costs.
- **Taxes and Tax Credits:** Net taxes and tax credits account for 9% of the total monthly costs. Note that this tax percentage includes all tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a lump sum, then the monthly tax burden for this family in Delaware County would be 16% of total costs.

Figure 1. Percent of Monthly Self-Sufficiency Wage Needed to Meet Basic Needs
One Adult, One Preschooler, and One Schoolage Child Delaware County, IN 2009



TOTAL MONTHLY SELF-SUFFICIENCY WAGE = \$3,463

Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 17%, but with tax credits, the amount owed in taxes is reduced to 9%. Please see the text for an explanation of the treatment of tax credits in Modeling the Impact of Work Supports section.

Note: The annual Self-Sufficiency Wage for One Adult, One Preschooler and One Schoolage Child in Delaware County, IN is \$41,557.

The Self-Sufficiency Standard for Select Family Types Compared to the Federal Poverty Guidelines

Guidelines: Figure 2 uses Parke County to provide another illustration of how the Self-Sufficiency Wage varies by family type as well as how the Standard compares to the Federal Poverty Guidelines. The bar chart shows that single adults in Parke County need a yearly income of \$16,032 to be self-sufficient, while single adults with one preschooler child must earn \$22,952 per year. Families with one adult and two children—one preschooler and one schoolage child—must earn \$27,125 per year to meet their basic needs. With the addition of a second adult—for a family type of two adults, one preschooler, and one schoolage child—the total income necessary to meet basic needs is \$33,906 in Parke County.

The Federal Poverty Guidelines are considerably lower than the Self-Sufficiency Wages for each of these family types. The 2009 FPG starts at \$10,830 for one adult, about \$5,000 less than the Self-Sufficiency Wage for one adult in Parke County. The FPG increases by \$3,740 with the addition of each family member while the Standard varies by family composition and therefore does not increase by a constant factor for each additional family member. For instance, the Self-Sufficiency Standard for a single adult with a preschooler is about \$6,900 more per

year than the Standard for a single adult, which is almost twice the increase in the FPG for an additional family member. The much larger increase in the Self-Sufficiency Standard reflects the substantial cost of adding a young child to a household, including child care, housing, health care, and therefore an increase in taxes paid due to the increase in the Self-Sufficiency Wage required to cover higher monthly costs. The addition of a schoolage child to this family type adds about \$4,200 annually to the Self-Sufficiency Wage. Although this is less than the supplementary income needed with a younger child, it is still \$460 more than the income allotted by the FPG for another family member. Adding a second adult to the family type of one adult with one preschooler and one schoolage child increases the Self-Sufficiency Wage by nearly \$6,800, almost double the increase accounted for in the FPG.

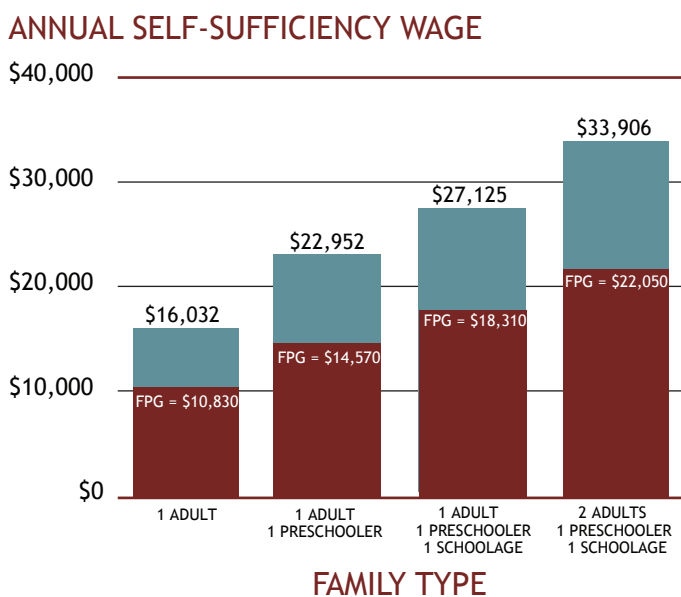
Geographic Variation in the Self-Sufficiency Standard:

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map on page 10 (Figure 3), visually displays the geographic variation in the cost of meeting basic needs across Indiana’s counties for families with one adult and one preschooler. Figure 3 groups counties into four Self-Sufficiency Wage ranges.

In Indiana, the Self-Sufficiency Wage for a single adult with one preschooler ranges from about \$21,800 to \$40,900 depending on the county. Counties with the highest Self-Sufficiency Wages for this family type tend to surround the Indianapolis metropolitan area. Counties with the lowest Self-Sufficiency Wages are spread throughout the state with a heavy concentration in southwestern Indiana, excluding the Evansville metropolitan area (including Posey, Vanderburgh, and Warrick Counties).

In Figure 3 the darkest shaded counties have the highest annual Self-Sufficiency Wages, between \$30,504 and \$40,921 per year for families with one adult and one preschooler. Indiana counties with the highest annual Self-Sufficiency Wages for this family type are located in the Indianapolis, Muncie, Lafayette, Bloomington, Columbus, Gary, and Cincinnati-Middleton metropolitan areas. Hamilton County, located in the Indianapolis metropolitan area, has the highest annual

FIGURE 2. The Self-Sufficiency Standard Select Family Types: Parke County, IN 2009



Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Self-Sufficiency Standard and four other benchmarks of income:

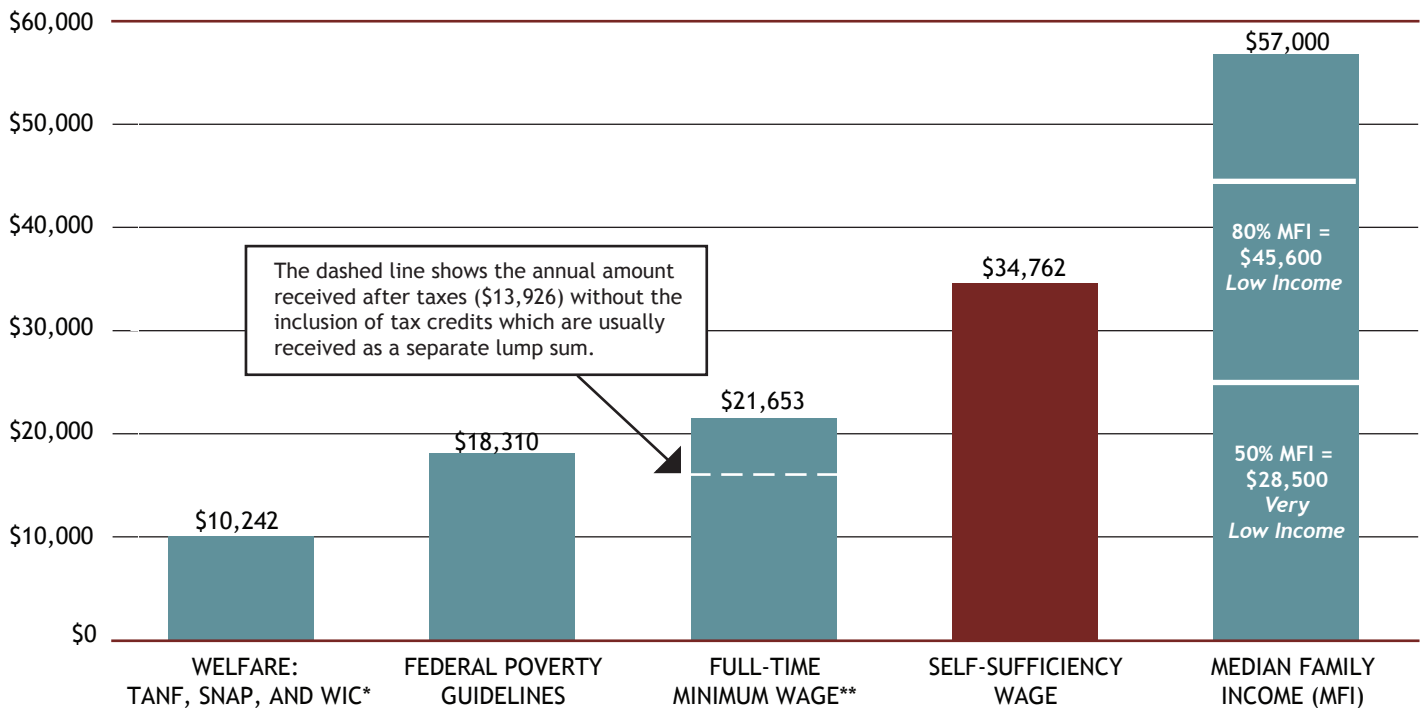
- Public assistance, which includes Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children);
- The Federal Poverty Guidelines (FPG) for a family of three;
- The federal minimum wage; and

- The median family income for a family of three in Allen County.

For this comparison, income benchmarks are shown for a three-person family—one adult, one preschooler, and one schoolage child—in Allen County. (Please note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time.) Where relevant, the comparison benchmarks are also for a three-person family. However, none are as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar from the left in

Figure 4. The Self-Sufficiency Standard Compared to Other Benchmarks, 2009
One Adult, One Preschooler, and One Schoolage Child
 Allen County, IN 2009

ANNUAL INCOME



INCOME BENCHMARKS

* The TANF benefit is \$3,456 annually (\$288 per month), SNAP benefit is \$6,312 annually (\$526 per month), and the WIC benefit is \$474 annually (\$39.48 per month) for a family of three in Indiana.

**The federal minimum wage is \$7.25 per hour as of July 24, 2009. Therefore, the calculations for this figure use \$7.25 per hour. Calculated before taxes and tax credits this amounts to \$15,312 per year. The third bar includes the net effect of the addition of tax credits (EITC, CTC, CCTC, and MWPTC) and the subtraction of federal, state, and city taxes. 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.

***The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance.

Figure 4, the annual Self-Sufficiency Wage for this family type in Allen County is \$34,762 per year.

TANF, SNAP, and WIC: The first bar on the left in Figure 4 demonstrates the income of the basic public assistance package, including the cash value of SNAP, WIC, and the TANF cash grant, and assuming no wage or other income. The total public assistance package amounts to \$10,242 per year for a three-person family in Indiana. This amount is just 29% of the annual Self-Sufficiency Wage for a three-person family in Allen County and is 53% of the Federal Poverty Guidelines (FPG).

Federal Poverty Guidelines: According to the 2009 FPG, a family consisting of one adult and two children would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live, or the age of their children. The Self-Sufficiency Wage for families with one adult, one preschooler, and one schoolage child in Allen County is more than two times (190%) the Federal Poverty Guidelines for a three-person family. Even in the least expensive county for this family type in Indiana, Vermilion County, the Self-Sufficiency Wage is 144% of the FPG.

Because 100% of the FPG is too low compared to real needs, many policy makers have turned to using 200% of the FPG as a better measure of poverty. Although 200% of the FPG is an improvement, the measure still does not reflect substantial variations in costs faced by families of different compositions or living in different places. Appendix D demonstrates that the percent of the Federal Poverty Guidelines needed to meet basic needs varies greatly across counties and family types, ranging from 144% of the FPG in Vermilion County for families with one adult, one preschooler, and one schoolage child to 281% of the FPG for families with one adult and one preschooler in Hamilton County.

Appendix D shows the Self-Sufficiency Standard as a percentage of the Federal Poverty Guidelines for all counties in Indiana for three different family types.

Minimum Wage: The current Indiana and federal minimum wage is \$7.25 per hour. A full-time worker at \$7.25 per hour earns \$15,312 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible (the Earned Income Tax Credit, Child Tax Credit, Child Care Tax Credit, and Making Work Tax Pay Credit), a working parent with one preschooler and one schoolage child would have a net cash income of \$21,653 per year. This amount is more than the worker’s earnings alone (\$15,312) because this family would qualify for more in tax credits than what they would pay in taxes.

A full-time job at the minimum wage provides 62% of the amount needed to be self-sufficient for this family type in Allen County. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), the worker will only receive \$13,926 during the year, shown by the dashed line on the third bar in Figure 4. This amounts to just 40% of the Self-Sufficiency Standard.

Median Family Income: Median family income (MFI) is a rough measure of the relative cost of living in an area, defined annually by the U.S. Department of Housing and Urban Development (HUD) using U.S. Census and U.S. Bureau of Labor Statistics data. Half of the households in a region have incomes above the MFI and half of the households have income below the MFI. HUD uses the median family income as a standard to assess families’ needs for housing assistance. Families with incomes between 50% and 80% of the median area income are considered “Low Income” while those with incomes below 50% of the median income are considered “Very Low Income.”¹⁶ The 2008 median income for a three-person family in Allen County was \$57,000.¹⁷ Therefore, a family of three living in Allen County with an income between \$28,500 and \$45,600—between 50% and 80% of the median income—is considered “Low Income.” The annual Self-Sufficiency Wage for this family type in Allen County is \$34,762 (61% of the median family income). This suggests that a substantial portion of Indiana families lack adequate income to meet their needs, and that the Self-Sufficiency Standard is set at a level that is neither too high nor too low.

Comparison of Indianapolis, Indiana to Other U.S. Cities

The Self-Sufficiency Standard has been completed for 37 states, plus the Washington, D.C. Metro Area and New York City. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared.

In **Figure 5**, the hourly Self-Sufficiency Wage for Indianapolis is compared to the Self-Sufficiency Wages for counties that include the following cities: Chicago, IL; Milwaukee, WI; Phoenix, AZ; Louisville, KY; Baltimore, MA; Columbus, OH; Denver, CO; Kansas City, MO; Springfield, IL; Atlanta, GA; and Oklahoma City, OK.

Since the Self-Sufficiency Standards for these places were completed in different years, all numbers have been updated to 2009 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, for consistency the U.S. Bureau of Labor Statistics' Regional Consumer Price Index (CPI) is used to estimate inflation when updating other Standards for this analysis.

Additionally, the Self-Sufficiency Standard for Indianapolis is calculated assuming families use private transportation. Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of these cities who use public transit in place of private transportation may find their cost of living is lower than that reflected in the Standard.

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WHILE INDIANAPOLIS IS LESS EXPENSIVE THAN SOME OF THE PLACES WITH WHICH IT HAS BEEN COMPARED, FAMILIES...STILL REQUIRE HOURLY SELF-SUFFICIENCY WAGES THAT ARE NEARLY THREE TIMES THE FEDERAL MINIMUM WAGE OF \$7.25 PER HOUR TO MEET THEIR BASIC NEEDS.

.....

Figure 5. The Self-Sufficiency Wage for Indianapolis, IN Compared to Other U.S. Cities, 2009*
One Adult with One Preschooler and One Schoolage Child

CHICAGO, IL**	\$23.60
MILWAUKEE, WI	\$22.98
PHOENIX, AZ	\$21.84
LOUISVILLE, KY	\$21.36
BALTIMORE, MD	\$20.43
COLUMBUS, OH	\$20.14
DENVER, CO**	\$19.98
INDIANAPOLIS, IN	\$19.94
KANSAS CITY, MO	\$19.64
SPRINGFIELD, IL	\$18.88
ATLANTA, GA**	\$18.64
OKLAHOMA CITY, OK	\$16.74

HOURLY SELF-SUFFICIENCY WAGE

*Wages are updated to May 2009 using the Consumer Price Index.
**Wage calculated assuming family uses public transportation.

The wages shown in Figure 5 are hourly Self-Sufficiency Wages for families with one adult, one preschooler, and one schoolage child. In Indianapolis, the adult must earn a wage of \$19.94 per hour to be self-sufficient, making Indianapolis the eighth most expensive city in this comparison. Chicago, Milwaukee, Phoenix, Louisville, Baltimore, Columbus, and Denver each require higher Self-Sufficiency Wages than Indianapolis. The most expensive city shown in Figure 5 is Chicago with an hourly Self-Sufficiency Wage of \$23.60 per hour. In Chicago this family type requires \$3.66 more per hour than in Indianapolis to meet basic needs. The cost of meeting basic needs in Indianapolis is most comparable to Denver, where the hourly Self-Sufficiency Wage for this family type is only \$.04 per hour more than Indianapolis.

While Indianapolis is less expensive than some of the places with which it has been compared, families with one adult, one preschooler, and one schoolage child still require hourly Self-Sufficiency Wages that are nearly three times the federal minimum wage of \$7.25 per hour to meet their basic needs.

The Self-Sufficiency Wage Over Time

How have costs increased over time in Indiana? This section compares Indiana’s past Self-Sufficiency Standards to the current Self-Sufficiency Standard in order to illustrate changes in the cost of living over time.

Figure 6 compares the annual Self-Sufficiency Wage in four counties (Lake, Delaware, Orange, and Kosciusko) for a family with one adult, one preschooler, and one schoolage child in 1999, 2002, 2005, and 2009 (each year the Standard has been published).

It is clear from Figure 6 that the Self-Sufficiency Wages in Indiana have risen substantially since 1999 in all of the counties for the family type shown in this comparison, ranging from 33% to 61%, depending on the county. Within this decade, increases are modest from 1999 to 2005 (the slight decrease in the Self-Sufficiency Standard between 1999 and 2005 in Orange County was due to an increase in the EITC while costs remained relatively

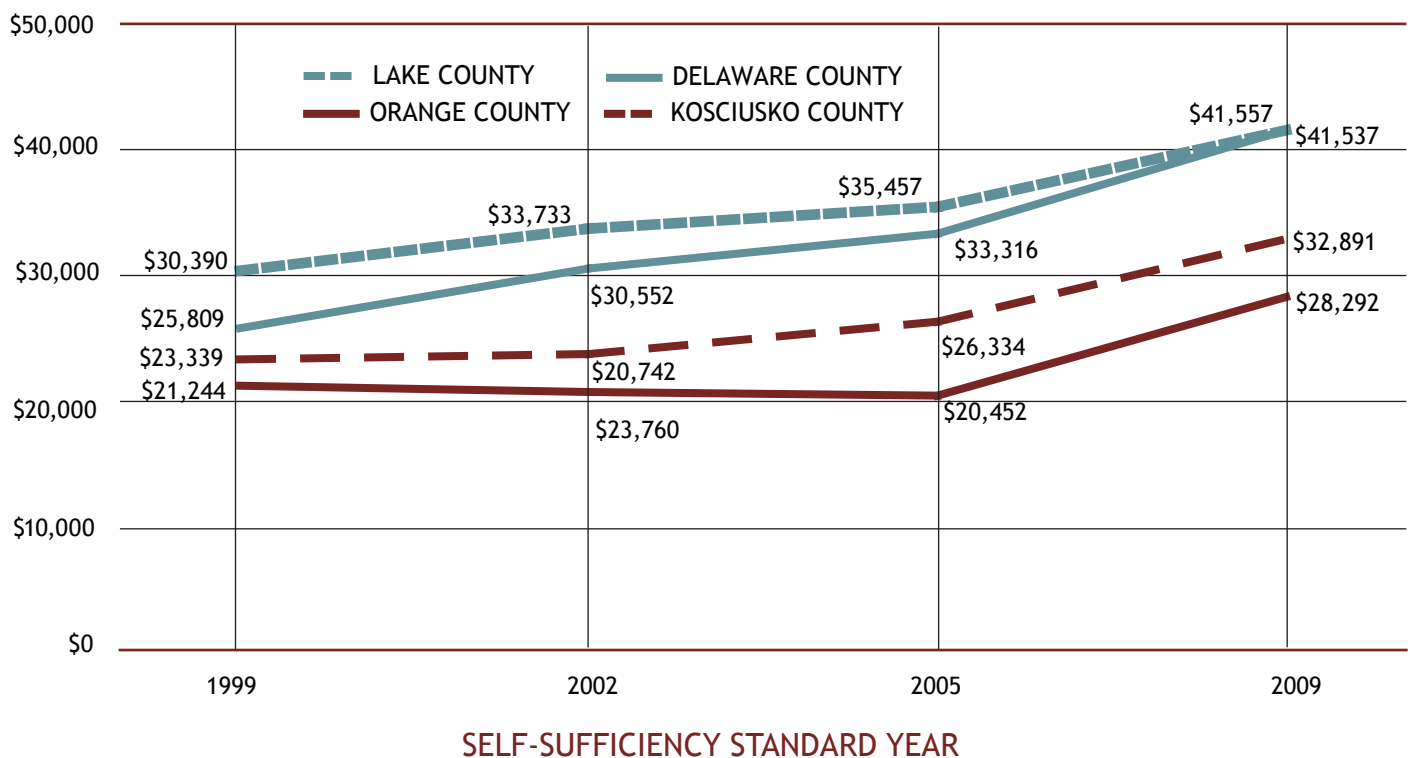
Table 2. Self-Sufficiency Standard for Indiana, Percent Change from 1999 - 2009
One Adult, One Preschooler, One Schoolage

COSTS	LAKE COUNTY	DELAWARE COUNTY	ORANGE COUNTY	KOSCIUSKO COUNTY
Housing	31%	59%	46%	52%
Child Care	46%	63%	36%	48%
Food	36%	38%	36%	36%
Transportation	57%	53%	57%	55%
Health Care	79%	83%	82%	79%
Miscellaneous	43%	59%	46%	50%
Taxes	27%	62%	20%	29%
Tax Credits	108%	40%	109%	100%
Self-Sufficiency Wage	37%	61%	33%	41%

constant). However, the period between 2005 and 2009 has had the most substantial increase in Self-Sufficiency Wages for all four counties in the past decade, with the

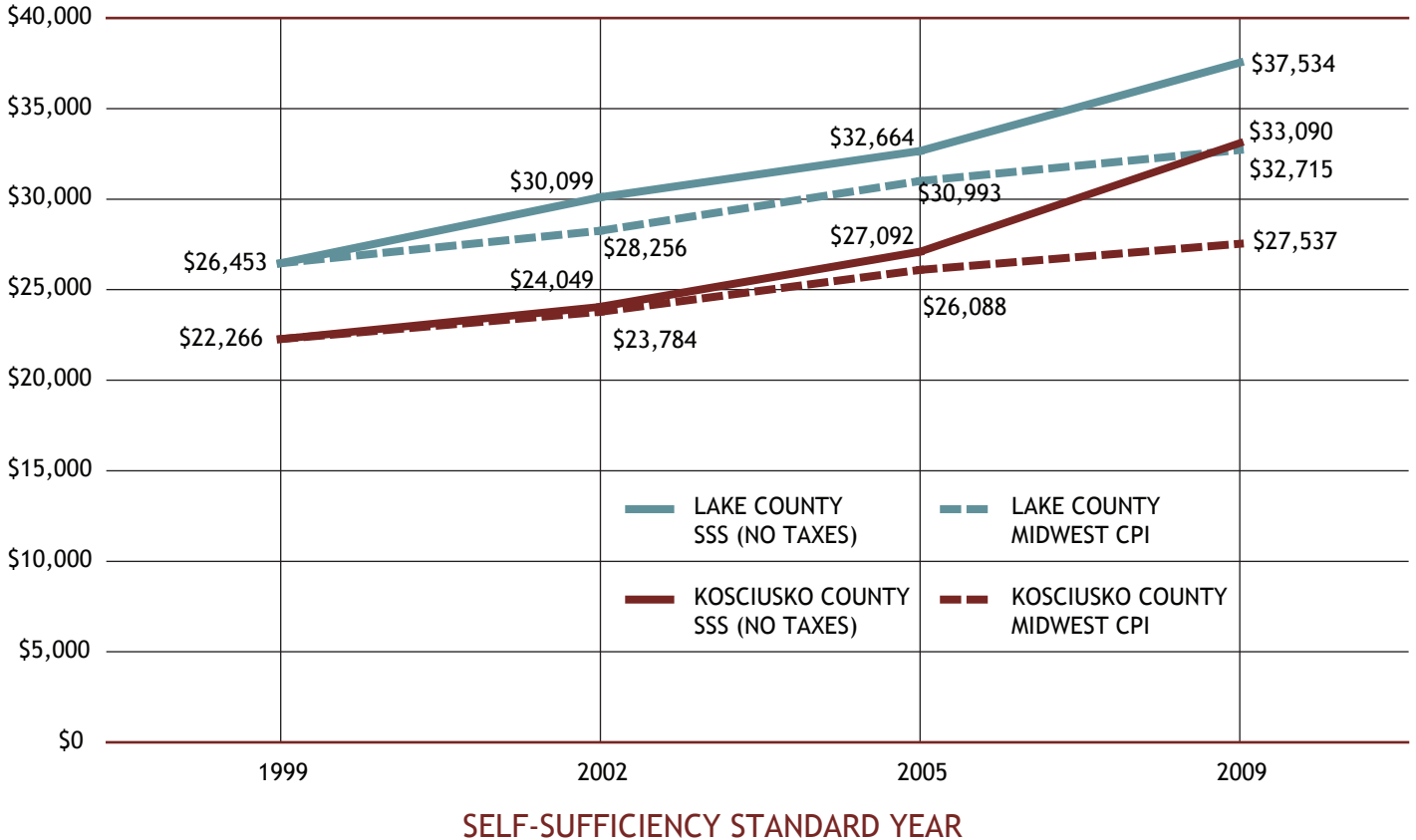
Figure 6. The Indiana Self-Sufficiency Standard by County and Year:
One Adult, One Preschooler and One Schoolage Child in 1999, 2002, 2005, and 2009

ANNUAL INCOME



**Figure 7. CPI*-Measured Inflation Underestimates Real Cost of Living Increases:
A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 1999-2009
Lake County and Kosciusko County: One Adult, One Preschooler, and One Schoolage Child**

ANNUAL INCOME



*Source: United States Department of Labor, Bureau of Labor Statistics. *Consumer Price Index: Midwest Region All Items, 1982-1984=100* - MUUR0100SA0 and CUU-RO100SA0, CUUSO100SA0. Retrieved from <http://www.bls.gov/cpi/home.htm>

Self-Sufficiency Wages for this family type increasing by 17% to 38%.

Increases in the Self-Sufficiency Wages are due to increases in all basic needs, although as shown in **Table 2** on the previous page, some costs grew at higher percentages than others, and varied by geographic area.

- Between 1999 and 2009, the greatest overall cost increase was seen in health care. For families with one adult, one preschooler, and one schoolage child, health care costs have risen about 80% in the past ten years in all four counties.
- Since 1999, transportation costs have risen by nearly 60% in all four counties with the largest increases occurring between 1999 and 2002.

- From 1999 to 2009, child care costs have increased by 36% to 63% in the four counties, with Delaware County experiencing the highest increase in child care costs.
- Housing costs have increased by 31% to 59% in the four counties. In Delaware County, the cost of a two bedroom unit rose from \$426 to \$678 per month in the last ten years.
- Food costs in these four counties grew between 36% and 38% during the last decade. The increase in food costs reflect both overall higher food costs as well as the incorporation of ACCRA data into the Standard’s methodology, making estimates of food costs more accurate and geographically specific than was possible for earlier reports.
- Taxes paid increased between 20% and 62% depending on the county. The tax increases over time reflect the

effect of increased costs of living, which raises tax amounts and can also sometimes moves families into higher income tax brackets. During this same time, there were federal tax cuts and expansions of tax credits, both of which offset increased taxes. Thus some counties, such as Orange and Kosciusko, experienced a net decrease in the tax burden between 1999 and 2009 because the combination of the federal tax cuts and the expansion of tax credits were more than the cost-driven increase in taxes.

COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families have clearly increased in Indiana over the last decade. However, how does this compare with overall inflation rates? We examine this question in **Figure 7** by comparing the annual Self-Sufficiency Wage in Lake and Kosciusko Counties for one adult, one preschooler, and one schoolage child to the rate of inflation as measured by the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for a representative basket of goods and services. Since the CPI does not incorporate taxes or tax credits like the Standard, these items have been removed from the

annual Self-Sufficiency Wages in Figure 7 for comparison purposes.

If Kosciusko County's 1999 annual Self-Sufficiency Wage of \$22,266 without taxes/tax credits is inflated using the CPI (Midwest), the amount calculated to meet basic needs would be \$27,537 in 2009. This is about \$5,500 less than the actual income of \$33,090 (without taxes or tax credits) needed to be self-sufficient in Kosciusko County according to the 2009 Standard. Likewise, when Lake County's 1999 annual Self-Sufficiency Wage of \$26,453 without taxes or tax credits is inflated using the CPI (Midwest), the resulting estimate of \$32,715 is about \$4,800 less than is actually required to meet the basic costs of living in 2009, which according to the Standard is \$37,534 (without taxes/tax credits). It appears that the rate of inflation as measured by the CPI substantially underestimates the rising cost of basic needs for families with incomes at Self-Sufficiency Standard levels. As can be seen in Figure 7, this is particularly true in the last four years where the Standard costs have increased at a more rapid rate than the CPI estimates show.

Modeling the Impact of Work Supports

While the Self-Sufficiency Standard provides the amount of income that is needed to meet a family’s basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. “Work supports” can help working families achieve stability without having to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. Work supports include programs such as:

- Child care assistance;
- Health care (Medicaid or Indiana’s Children’s Health Insurance Program/Hoosier Healthwise);
- The Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program);
- The Women, Infants and Children (WIC) Program; and
- Housing assistance (including Section 8 vouchers and public housing).

Child support, although not a work support per se, can assist a family in meeting basic needs and so is also modeled. This section models the impact that work supports can have on family income and expenses. Work supports can be a valuable addition to some family budgets, substantially reducing expenses for some basic needs and therefore freeing income for families to use on other needs. **Table 3** provides a summary of the work supports, child support, and tax credits modeled in this section. An explanation of how and why the taxes and tax credits are treated differently in the modeling section than in the Self-Sufficiency Standard is provided below.

Treatment of Tax Credits in the Modeling Table and Figure: The Standard shows all tax credits as if they are received monthly. However, for the work supports modeled in Table 4 (Columns 2–6), the refundable Earned Income Tax Credit (EITC), the “additional” refundable portion of the Child Tax Credit (CTC), and the Making Work Pay Tax Credit (MWPTC) are shown

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 “WORK SUPPORTS” CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT... SCIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING ENVIRONMENTS.

as being received annually. However, the Child Care Tax Credit (CCTC) is non-refundable, meaning it can only be used to reduce federal tax liability and does not contribute to a tax refund. Therefore it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling columns of the table.

The tax credits are calculated this way in Table 4 in order to be as realistic as possible. Although by law a family can receive part of their EITC on a monthly basis (called Advance EITC), many workers prefer to receive it annually as a lump sum. In fact, nearly all families receive the federal EITC as a single payment the following year when they file their tax returns.¹⁸ Many families prefer to use the EITC as “forced savings” to pay for larger items that are important in meeting a family’s needs, such as paying the security deposit for housing, buying a car, or settling debts.¹⁹ Therefore, in Columns 2-6 of Table 4, the total amount of the refundable federal EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. The amount of the state EITC refund is shown in the second shaded line. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as being received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining federal taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in

Table 3. Summary of Indiana Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE	Child care costs reduced to between zero and 15% of monthly income depending on income as a percent of the FPG.*	Eligible up to 170% of FPG.
HOUSING ASSISTANCE (SECTION 8 HOUSING CHOICE VOUCHERS AND PUBLIC HOUSING)	Housing costs set at 30% of monthly adjusted gross income.	80% of area median income (due to limited funding most new program participants must have income below 30% of area median income).
MEDICAID	Fully subsidized health care benefits.	Families receiving TANF benefits and up to 12 months after transitioning from TANF to earned income. Children in families who are income eligible for TANF, but are not receiving TANF benefits. Pregnant women with income below 150% of FPG.
HOOSIER HEALTHWISE (SCHIP)	Partially subsidized health care benefits for children, pregnant women, and low-income families with children under the age of 18. Monthly premiums range from \$22-\$53 for one child and \$33-\$70 for two or more children depending on income as a percent of FPG.	Children in families whose income is greater than TANF eligibility but below 250% of FPG. Pregnant women with income between 150% and 200% of FPG.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMP PROGRAM)	Maximum benefit for a family of 3 is \$526 per month.	Eligible up to 130% of FPG.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$39.48 to purchase supplemental nutritious foods; breastfeeding education and support; and nutrition and health education.	Pregnant and postpartum women or parenting adults with children up to age 5 who are at or below 185% of FPG.
CHILD SUPPORT	Average Payment of \$265 per month (Indiana average) from non-custodial parent.	No income limit.
TAX CREDITS	BENEFIT	INCOME ELIGIBILITY
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$3,043 per year. Maximum benefit for families with 2 children: \$5,028 per year. Maximum benefit for families with 3 or more children: \$5,657 per year.	1 parent family with 1 child: up to \$35,463 per year. 1 parent family with 2 children: up to \$40,295. 1 parent family with 3 or more children: up to \$40,924.
STATE EITC	9% of federal EITC amount. Maximum benefit for family with 2 or more children: \$434/year.	Income limits same as Federal EITC.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child.	Married Filing Jointly: up to \$110,000 per year. Married Filing Separately: up to \$55,000 per year. All others: up to \$75,000 per year.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$3,000-\$6,000 annual tax deduction.	No income limit.
MAKING WORK PAY TAX CREDIT (MWPTC)	Maximum benefit of \$400 per year for single adults and \$800 per year for married couples.	Single Adult: \$75,000 per year. Married Couple: \$150,000 per year.

* The 2009 Federal Poverty Guidelines (FPG) for a family of three is \$18,310 (annual income).

the third shaded line of Table 4. Likewise, the MWPTC is also separated into a monthly amount used to offset remaining federal taxes (after the CCTC and CTC) and the additional refundable amount is shown annually. Note that unlike the EITC one cannot legally receive the “additional” refundable portion of the CTC on a monthly basis.

TABLE 4 - MODELING THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT IN MARION COUNTY

In **Table 4**, the impact of adding work supports and child support is modeled for families with one adult, one preschooler, and one schoolage child living in Marion County. Costs that have been reduced by these supports are indicated with bold font and shading in the table.

The Self-Sufficiency Standard (Column 1): The first column of Table 4 shows the Self-Sufficiency Wage without any work (or other) supports to reduce costs

(except tax credits where applicable) for families with one adult, one preschooler, and one schoolage child living in Marion County. This family type has monthly child care expenses of \$1,072 and monthly housing costs of \$741. The adult in this family must earn \$3,510 per month or \$19.94 per hour working full-time to be economically self-sufficient.

Child Support (Column 2): In Column 2, child support is modeled. The child support payment of \$265 per month is the average amount received by families participating in the Child Support Enforcement Program in Indiana.²⁰ Child support payments from absent, non-custodial parents can be a valuable addition to some

family budgets, even in cases where the non-custodial parent’s income is relatively low. Unlike additional earned income, child support is not taxable, and can reduce the amount families need to earn both directly and indirectly through reduced taxes, thus having a strong impact on helping families meet their needs. Overall, with child support the wage needed to meet a family’s basic needs is reduced to \$3,292 per month or \$18.70 per hour from \$3,510 a month or \$19.94 per hour.

Child Support and Child Care (Column 3): In Column 3, the first work support—child care—is added along with child support. Since child care is one of the major expenses for families with children, the addition

Table 4. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage
One Adult with One Preschooler and One Schoolage Child: Marion County, IN 2009

	#1	CHILD SUPPORT AND WORK SUPPORTS				
		#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	Child Support	Child Support & Child Care	Child Care, SNAP/ WIC* & Medicaid	Child Care, SNAP/WIC* & Hoosier Healthwise	Housing, Child Care, SNAP/ WIC* & Hoosier Healthwise
MONTHLY COSTS:						
Housing	\$741	\$741	\$741	\$741	\$741	\$525
Child Care	\$1,072	\$1,072	\$211	\$129	\$215	\$107
Food	\$476	\$476	\$476	\$224	\$436	\$259
Transportation	\$248	\$248	\$248	\$248	\$248	\$248
Health Care	\$370	\$370	\$370	\$0	\$181	\$148
Miscellaneous	\$291	\$291	\$291	\$291	\$291	\$291
Taxes	\$618	\$562	\$323	\$219	\$333	\$206
Earned Income Tax Credit**	**	**	**	**	**	**
Child Care Tax Credit (-)	(\$105)	(\$110)	(\$59)	(\$22)	(\$60)	(\$16)
Child Tax Credit (-)	(\$167)	(\$93)	(\$12)	\$0	(\$16)	\$0
Making Work Pay Tax Credit (-)	(\$33)	\$0	\$0	\$0	\$0	\$0
Child Support		(\$265)	(\$265)			
SELF-SUFFICIENCY WAGE:						
HOURLY	\$19.94	\$18.70	\$13.20	\$10.39	\$13.46	\$10.04
MONTHLY	\$3,510	\$3,292	\$2,323	\$1,829	\$2,369	\$1,768
ANNUAL	\$42,117	\$39,500	\$27,876	\$21,949	\$28,423	\$21,213
Total Federal EITC (annual refundable)		\$167	\$2,615	\$3,864	\$2,500	\$4,019
Total State EITC (annual refundable)		\$15	\$235	\$348	\$225	\$362
Total Federal CTC (annual refundable)**		\$888	\$1,851	\$2,000	\$1,810	\$2,000
Total Making Work Pay TC (annual refundable)**		\$400	\$400	\$400	\$400	\$400

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Indiana. Assumes average monthly value of WIC benefit \$39.48 (FY 2009). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamps Program.

** See discussion at the beginning of this section titled “Treatment of Tax Credits in the Modeling Table and Figure”.

of a child care subsidy generally provides the greatest financial relief of any work support. Families with incomes at or below 170% of the FPG are eligible for Indiana’s child care assistance program.²¹ This support reduces child care costs substantially from \$1,072 a month to a co-payment of \$211 per month. The addition of child care assistance, along with child support, reduces the Self-Sufficiency Wage for this family type in Marion County from \$3,510 to \$2,323 per month or \$19.94 to \$13.20 per hour.

Child Care, SNAP, WIC, and Medicaid (Column 4):

For adults moving from welfare to work, child care, SNAP, WIC, and Medicaid comprise the typical “package” of benefits. Column 4 adds Medicaid, SNAP, and WIC to the child care assistance modeled in Column 3. Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid Program.²² In Column 4 it is assumed that Medicaid will cover all of the family’s health care expenses, reducing health care costs from \$370 per month to zero.

The Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program) and Women, Infants and Children (WIC) Program, administered by individual states, provides crucial support to low-income households. SNAP is available for families with incomes below 130% of the FPG and Indiana’s WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPG.²³ In Column 4 the family qualifies for both SNAP and WIC benefits, reducing food costs from \$476 to \$224 per month. The reduced health care and food costs greatly decrease the wage needed to meet basic needs, further reducing the child care assistance co-payment to \$129 per month in Column 4. Together, child care assistance, SNAP, WIC, and Medicaid lower the required Self-Sufficiency Wage to meet basic needs to \$1,829 per month or \$10.39 per hour.

Child Care, SNAP, WIC, and Hoosier Healthwise

(Column 5): After one year, families making the transition from welfare to work lose Medicaid coverage for the entire family. However, many working families have the option of covering their children’s health care needs through the Children’s Health Insurance Program (CHIP) when their employer does not offer family coverage and the family does not qualify for Medicaid. In Indiana, children are eligible for Hoosier Healthwise, which is Indiana’s Children’s Health Insurance Program, as long as family income is at or below 250% of the FPG.²⁴ Under these circumstances, the adult in this family type would pay only for the cost of his or her own health care (which is their share of the health insurance premium available through his or her employer), the family’s out-of-pocket costs, and the Hoosier Healthwise monthly premium. Column 5 shows the same work support package as Column 4, except that Hoosier Healthwise, which covers only the children, has been substituted for Medicaid for the whole family. As a result, the cost of health care increases to \$181 per month to cover the adult’s costs and the Hoosier Healthwise monthly premium. The family still qualifies for SNAP and WIC, however the cost of food increases to \$436. The child care monthly co-payment increases to \$215 per month. The family now needs to earn \$2,369 per month or \$13.46 per hour to meet their basic needs.

Housing, Child Care, SNAP, WIC, and Hoosier Healthwise (Column 6):

In the final column, housing assistance is added to the work support package modeled in Column 5. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$741 to \$525 per month. The cost of health care decreases slightly to \$148 per month. Food costs decrease to \$259 per month. The decrease in the cost of housing lowers the amount of income needed for a family to meet their basic needs, therefore reducing the child care co-payment to \$67. With a comprehensive package of work supports, a single parent with one preschooler and one schoolage child in Marion County needs to earn \$1,768 per month or \$10.04 per hour to meet their family’s basic needs. Additionally, at this wage level, this family would be eligible for more than \$6,000 in annual refundable tax credits, if the adult worked at this wage level throughout the year.

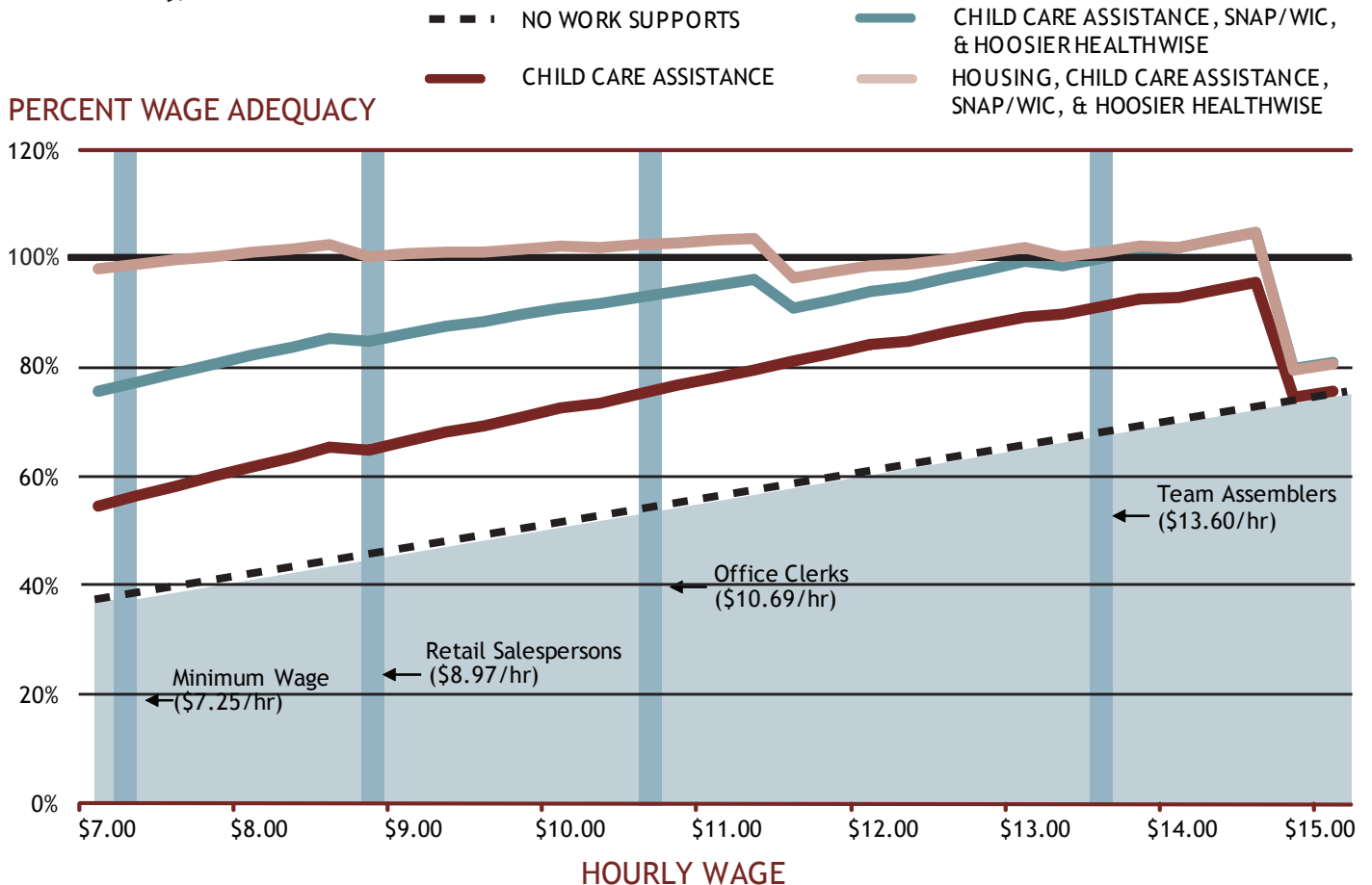
FIGURE 8 - MODELING THE IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN MARION COUNTY

While Table 4 shows how child support and work supports *reduce* the wage needed to meet a family’s basic needs, **Figure 8** shows various wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” In Figure 8, and throughout the Self-Sufficiency Standard, “wage adequacy” is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. *If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% or more of the family’s basic needs.*

To model wage adequacy, Figure 8 uses Marion County and the same family type (one adult with one preschooler and one schoolage child) as Table 4. As in Table 4, it is assumed that the “refundable” federal and state EITC and the “additional” refundable portion of the CTC and MWPTC are received annually. Therefore, these credits are not included in Figure 8 as available to increase wage adequacy.

Figure 8 models wage adequacy as hourly wages increase, with each line representing a different work support package. Line 1 provides a “baseline,” and demonstrates the adequacy of wage levels when there are no work supports (wages only). Line 2 models the impact of child care alone on wage adequacy. Line 3 models the impact of child care, the Supplemental Nutrition Assistance Program (SNAP), WIC, and Hoosier Healthwise. Line 4

Figure 8. Impact of Work Supports on Wage Adequacy
 One Adult, One Preschooler, and One Schoolage Child
 Marion County, IN 2009



*Median wage source: U.S. Department of Labor, Bureau of Labor Statistics. May 2008 state occupational employment and wage estimates: Indiana. Retrieved July 14, 2009 from http://www.bls.gov/oes/current/oes_in.htm

THE COMPREHENSIVE PACKAGE OF WORK SUPPORTS...INCREASES WAGE ADEQUACY TO 99% OR OVER FOR ALL FOUR WAGES MODELED IN FIGURE 8.

includes housing assistance as well as the work supports modeled in Line 3 and models the wage adequacy of a comprehensive work support package.

In addition, four key wages are highlighted with vertical shaded bars. The first is the current federal minimum wage of \$7.25 per hour. The following three wages are median hourly wages of select occupations in Indiana: the median hourly wages of retail salespersons (\$8.97 per hour), office clerks (\$10.69 per hour), and team assemblers (\$13.60 per hour).²⁵

No Work Supports (Wages Only): The first line of Figure 8 models the wage adequacy of different wages when the family does not receive work supports. An adult earning the federal minimum wage of \$7.25 per hour has a wage adequacy of just 38%. In other words, working full-time for minimum wage, without any other support or resources, provides only about one-third of the income needed to meet the basic needs of a family with one adult, one preschooler, and one schoolage child in Marion County. The adult earning \$8.97 per hour, the median wage for retail salespersons, has a slightly higher wage adequacy of 47% with no work supports. For adults earning the median wage for office clerks of \$10.69 per hour, wage adequacy reaches 55%. Wage adequacy is 69% for adults earning the median wage for team assemblers, \$13.60 per hour.

Child Care Assistance: When the family receives child care assistance, it reduces their expenses and raises wage adequacy, as shown in Line 2 of Figure 8. At \$7.25 per hour, child care assistance decreases the monthly cost of child care, increasing wage adequacy from 38% with no work supports to 56% with child care assistance. At \$8.97 per hour, child care assistance increases wage adequacy from 47% to 67%. At \$10.69 and \$13.60 per hour, child care assistance improves the wage adequacy of this family type to 76% and 92% respectively.

Child Care, SNAP, WIC, and Hoosier Healthwise: Receiving help with health care and food costs further increases wage adequacy. As all of these wages are below Hoosier Healthwise’s eligibility limit of 250% of the FPG, the cost of children’s health care is covered by Hoosier Healthwise, reducing this family’s health care costs. At the wage levels of \$7.25 and \$8.97 per hour, the additions of SNAP, WIC, and Hoosier Healthwise to child care assistance increases wage adequacy to 78% and 86% respectively, and this family is now able to meet more than two-thirds to three-quarters of their basic needs. At \$10.69 per hour wage adequacy increases to 94%. Even with a significant decrease in SNAP benefits, \$13.60 per hour the wage adequacy reaches 101% with these work supports and the family is able to meet all of their basic needs.

Appendix E shows the Impact of Work Supports on Wage Adequacy in a full table format, including detail of the impact on specific monthly expenses.

Housing, Child Care, SNAP, WIC, and Hoosier Healthwise: With the addition of housing assistance, housing costs are reduced to 30% of the family’s income. The comprehensive package of work supports—housing assistance, child care assistance, SNAP, WIC, and Hoosier Healthwise—increases wage adequacy to 99% or over for all four wages modeled in Figure 8. At \$7.25 per hour, these work supports bring wage adequacy to 99%. With the same package of work supports the hourly wage of \$8.97 is 101% wage adequate. At \$10.69 per hour wage adequacy is 103%. At \$13.60 per hour this family does not qualify for housing assistance and wage adequacy remains at 102%.

AVAILABILITY AND ACCESSIBILITY OF WORK SUPPORTS

When families are temporarily assisted by work supports until they are able to earn Self-Sufficiency Wages, costs of essential items are reduced, and families are able to meet their basic needs as they enter or re-enter the workforce. Thus, work support programs, tax credits, and child support can play a critical role in helping families move towards economic self-sufficiency. However, the

various work supports modeled here are not available or accessible to all who need them.

Child Support: Despite the fact that 57% of all custodial parents in the United States have child support awards, less than half of those awarded child support actually receive the full amount owed to them, while one-quarter of custodial parents awarded child support receive no payment at all.²⁶ When families receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$249 per family, and in Indiana the state average is \$265 per family.²⁷

Child Care Assistance: Although some states made progress in improving child care assistance policies in 2007-2008, reductions in federal funding have led to 17 states developing waitlists or freezing new intakes for families seeking child care assistance.²⁸ In Indiana, only about 35,200 children received Child Care Development Fund (CCDF) subsidies in fiscal year 2007.²⁹ This amounts to approximately 8% of Indiana’s potentially eligible children receiving child care subsidies in 2007.³⁰ For the most recent years for which data are available (2006 and 2007) Indiana had around 4,000 children on the waitlist for child care subsidies.³¹

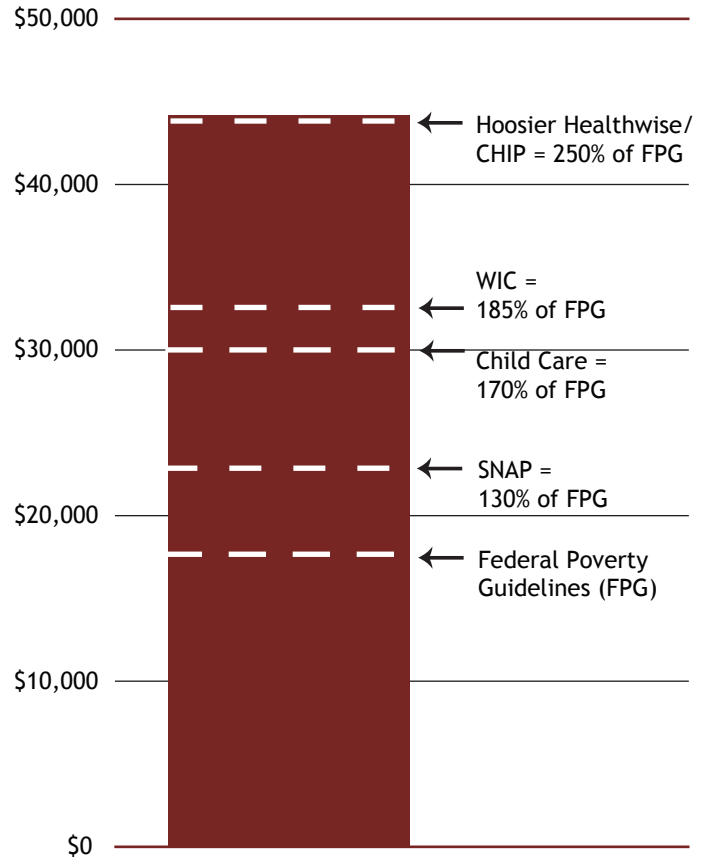
Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, and Children Program (WIC):

Nationally, enrollment in SNAP (formerly the Food Stamp Program) has increased by 25% since 2007, reaching 33 million participants in April 2009.³² Likewise, enrollment in WIC has increased by 8% since 2007, reaching nearly 9 million participants in June 2009.³³ In Indiana, participation in SNAP has increased by 18% and participation in WIC has increased by 18% since 2004.³⁴ Despite increasing enrollment in SNAP the USDA reports that only 68% of eligible individuals participated in the SNAP in 2006.³⁵

Access to food benefits can be limited by bureaucratic barriers, drug felony histories, and immigration status amongst other issues. For example, a large number of low-income children may not receive food benefits because of their parent’s citizenship status. According to the Urban Institute, nearly 30% of children under age six were children of immigrants in 2002.³⁶ Documented

Figure 9. Comparison of Indiana Work Support Income Eligibility Levels

The bar below represents the 2009 Self-Sufficiency Standard for one adult, one preschooler, and one schoolage child in Marion County, IN compared to the income eligibility levels of four work support programs and the Federal Poverty Guidelines (FPG) for a family of three.



immigrants are excluded from federal benefits for five years after entry into the U.S., and undocumented immigrants are always ineligible for SNAP. Although citizen children of non-citizen parents are eligible for benefits, it is likely that few non-citizen parents apply for federal benefits, either due to perceived risk or lack of knowledge.³⁷

Medicaid and CHIP: According to the U.S. Census Bureau, 15.3% of Americans lacked health insurance in 2007 compared to 13.7% in 2000; meanwhile, the percentage of uninsured children nationwide has remained relatively steady between 2000 and 2007, even with the expansion of CHIP.³⁸ According to the Center on Budget and Policy Priorities, “The main reason that both children and adults have been losing ground in health insurance coverage is the erosion of employer-sponsored insurance.”³⁹ Hoosier Healthwise served 124,954 children and teens under 19 years of age in FY 2008.⁴⁰ According

to U.S. Census Health Insurance Data (2007), 3.9% of Indiana's children in families with incomes at or below 200% of the Federal Poverty Guidelines do not have health insurance.⁴¹ Working adults who do not have employer-sponsored health insurance have few health care resources available to them. Medicaid covers only adults with extremely low incomes, generally individuals who are receiving other assistance such as TANF. Some states have developed health insurance programs that make health care more accessible to low-income adults. In Indiana, uninsured adults with incomes up to 200% of the FPG may be eligible for the Healthy Indiana Plan.⁴²

Housing Assistance: Housing assistance is a major support for families, typically reducing housing costs to 30% of the household's income. Families with incomes below 80% of HUD's area median family income are considered low-income and are eligible for federal housing assistance. However, housing subsidies are limited due to funding availability and most new program participants must be families who are extremely low-income (defined by HUD as income below 30% of area median income).⁴³ Nationally, there are 15 million low-income families with unaffordable housing costs (exceeding 30% of their

income), and nearly nine million of these households have severe housing cost burdens (exceeding 50% of their income).⁴⁴ However, less than two million families received federally assisted housing vouchers in 2007.⁴⁵ Of those receiving federal housing assistance, 59% are families with children.⁴⁶ In Indiana, only about one out of every twelve eligible families received assistance.⁴⁷ Even with this unmet need, housing assistance programs face declining funds. The Housing Choice Voucher Program (Section 8) has lost 150,000 housing vouchers since 2004.⁴⁸

Earned Income Tax Credit: According to the Internal Revenue Service (IRS), approximately one in four eligible taxpayers do not claim the federal Earned Income Tax Credit. The IRS states that this is due to "complex eligibility requirements." The IRS has found that language barriers, homelessness, and living in a rural area are some of the barriers that contribute to lower participation rates. Recognizing the importance of increasing awareness of eligibility, the Department of the Treasury, the IRS, and community partners across the U.S. are working to provide more information and outreach to eligible individuals through EITC awareness days.⁴⁹

Closing the Gap Between Wages and the Standard

Many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low-wage areas. Such families cannot afford their housing, food, and child care, much less other expenses, and are forced to choose between basic needs. This section provides strategies to close the gap between wages earned and the cost of meeting all basic needs of working families.

Table 5 below compares median wages for Indiana’s top ten occupations (by number of employees) to the Self-Sufficiency Standard for families with one adult, one preschooler, and one schoolage child in Marion County. The median wage data comes from the Bureau of Labor Statistics May 2008 Occupational Employment Statistics (OES) Survey and is updated to 2009 using the Consumer Price Index. This family type in Marion County requires \$44,152 per year, or \$20.91 per hour (without work supports) to be economically self-sufficient. The top five most common occupations represent 13% of Indiana

Table 5. Wages of Indiana’s Ten Largest Occupations: 2009

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Annual Median Income*	Percent of Standard**
Retail Salespersons	95,560	\$18,654	42%
Combined Food Preparation and Serving Workers	78,540	\$14,682	33%
Cashiers	71,550	\$15,867	36%
Laborers and Freight, Stock, and Material Movers	71,280	\$22,393	51%
Team Assemblers	69,610	\$28,287	64%
Truck Drivers, Heavy and Tractor-Trailer	57,070	\$35,706	81%
Office Clerks	57,020	\$22,227	50%
Registered Nurses	56,500	\$54,360	123%
Waiters and Waitresses	51,660	\$15,275	35%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	49,480	\$20,450	46%
**Self-Sufficiency Standard for One Adult, One Preschooler and One Schoolage child in Marion County		\$44,152	

*Wages adjusted for inflation using May 2009 Consumer Price Index from the Bureau of Labor Statistics.

Source: US Department of Labor. May 2008 State Occupational Employment and Wage. Retrieved from http://www.bls.gov/oes/oes_dl.htm

INDIANA’S MOST COMMON OCCUPATIONS PAY INCOMES THAT ARE BELOW THE SELF-SUFFICIENCY WAGE FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOLAGE CHILD IN MARION COUNTY.

workers (retail salespersons, combined food preparation and serving workers, cashiers, laborers and freight, stock, and material movers, and team assemblers). The median annual wages for all five of these occupation groups are below the Self-Sufficiency Standard for this family type in Marion County.

The median wage of the most common Indiana occupation—retail salespersons—accounts for over 3% of Indiana workers and leaves an annual income shortfall of more than \$25,000 for families with one adult, one preschooler and one schoolage child in Marion County. The second most common occupation—food preparation and serving workers—yields earnings of \$14,682 a year, just one third of the minimum required to be self-sufficient. The third most common occupation—cashiers—yields earnings that are 36% of the minimum required to be self-sufficient. The fourth and fifth most common Indiana occupations—laborers and freight, stock, and material movers and team assemblers—have median annual wages that are 51% and 64% of the Standard for this family type in Marion County. Seven of the top ten occupations in Marion County pay wages that are around 50% or less of the Self-Sufficiency Standard for a family of three.

Registered nurse is the only occupation of the top ten with a median annual wage that is higher than the Self-Sufficiency Wage for this family type in Marion County.

Indiana’s most common occupations pay incomes that are below the Self-Sufficiency Wage for one adult, one preschooler, and one schoolage child in Marion County. The gap between wages and expenses presents a challenge for state and local agencies to seek strategies that will aid families striving to reach self-sufficiency.

STRATEGIES TO CLOSE THE GAP

There are two basic approaches for individuals to close the income gap: reduce costs or raise incomes. The first approach, modeled and discussed in the previous section, reduces costs through work supports, such as child support, SNAP, and child care assistance. Strategies for the second approach, raising incomes, are detailed below. Note, however, that reducing costs and raising incomes are not mutually exclusive, but can and should be used sequentially or in tandem. Some parents may, for instance, receive education and training leading to new jobs, yet continue to have their incomes supplemented by work supports until their wages reach a Self-Sufficiency Wage. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their families’ well-being and allows them to balance work, education, and family responsibilities.

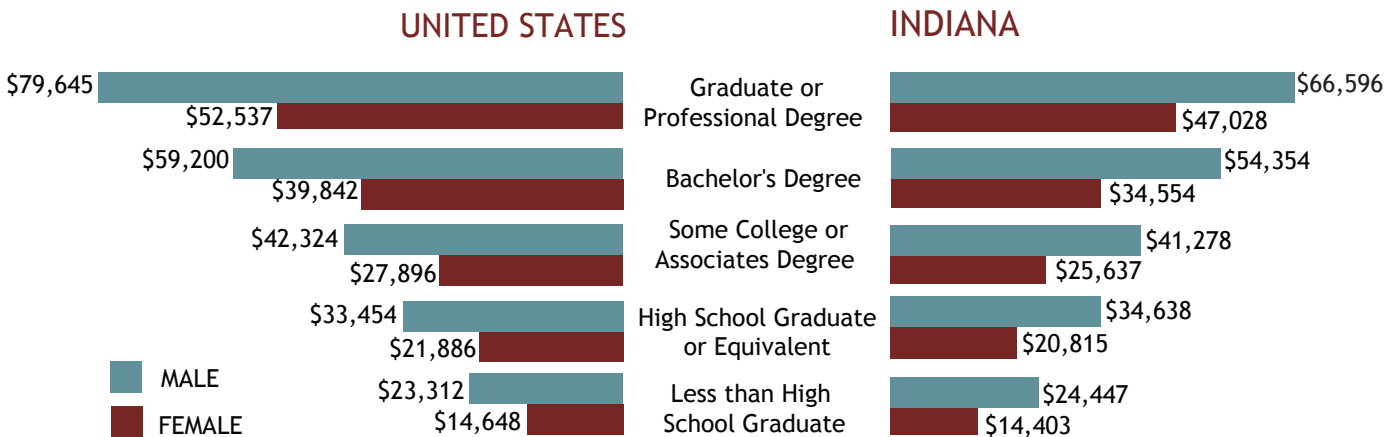
Access to Higher Education: Education is often the key to entering occupations and workplaces that eventually, if not immediately, pay Self-Sufficiency Wages. **Figure 10** clearly depicts the increases in annual income as education levels increase for U.S. and Indiana workers.⁵⁰ It should be noted that while average incomes increase as education level increases for both women and men, at every educational level in Indiana and the U.S., women’s average wages are considerably lower than those

of men. Indeed, controlling for education, women’s wages are on average 59%-71% of men’s wages in Indiana and 63%-67% in the U.S.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first,” the Federal Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 substantially restricted welfare recipients’ access to higher education. Because of federal and state rules, fewer recipients are now enrolled in postsecondary education programs or long-term training.⁵¹ In particular, new rules under the Deficit Reduction Act, both via the provisions themselves and via the regulations issued by the Department of Health and Human Services implementing the provisions, have increased the proportion of welfare program participants who must be working, while also narrowing the definition of acceptable work activities. The result is a further restriction of access to education and skill training.

Effectively coupling work and access to occupational skills training or higher education requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in college or training. Indeed, businesses realize the necessity of investing in education and

Figure 10. Impacts of Education on Earnings by Gender in the United States and Indiana, 2009*



Source: US Census Bureau, American Community Survey, 3-Year Estimates, 2007.

training for their workers in order to take advantage of new technology and remain competitive in a global marketplace. Opportunities for low-income workers to obtain more education are therefore vital.

Targeted Training for High-Wage Jobs and Sectoral Employment Intervention: As discussed earlier in this section, nine of the ten most common occupations in Indiana have average wages below the Self-Sufficiency Wage for families with one adult, one preschooler and one schoolage child in Marion County. That leaves only one of the ten most common occupations in Indiana as a potential sector that pays wages high enough to meet a family’s basic needs. Targeted training in sectors that require less postsecondary education but pay higher wages can help low-wage workers move into careers that pay Self-Sufficiency Wages. Targeting training for high-wage jobs helps communities strengthen their local economies by responding to businesses’ specific labor needs and improving a region’s ability to attract and keep industries.

Sectoral Employment Intervention is one strategy for targeting training towards high-wage jobs. This approach to job training determines the wage needed by a worker to sustain her or his family using the Self-Sufficiency Standard, identifies well-paying jobs in sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components to Sectoral Employment Intervention include engaging industry representatives and workforce development boards, analyzing regional labor markets, targeting training for specific jobs, and developing realistic outcome standards.⁵²

Expanded and Enhanced Adult Basic Education and Functional Context Education: Adults with language difficulties, inadequate education, or insufficient job skills and work experience usually cannot achieve Self-Sufficiency Wages without access to training and education. For some, this may mean skills training, General Educational Development (GED), Adult Basic Education (ABE), and /or English as a Second Language (ESL) programs. Expansion and improvement of training programs aimed at these necessary work skills could assist adults struggling to enter the workforce.

One component of an enhanced adult education program would involve Functional Context Education (FCE). FCE is an instructional strategy that teaches literacy and job skills within the context of the learners’ educational and employment goals.⁵³ Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills separately, because this innovative approach teaches literacy and basic skills in the context in which the learner will use them.

Due to the welfare time limits and restrictions on education and training discussed above, it is now more important than ever for individuals to master basic and job-specific skills as quickly and efficiently as possible. Short-term, high quality adult education training can assist in accomplishing this goal. Expanded and enhanced adult education programs not only benefit workers but they also benefit employers. Expanding incumbent worker trainings can result in increased productivity and increased efficiency benefiting the employer as well as the employee.

Non-traditional Employment for Women: Entering “non-traditional” occupations (NTOs) is an under-utilized but effective strategy by which women can access high-wage jobs. According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. Many non-traditional jobs, such as construction worker, banking officer, computer repairer, police officer, or truck driver, require relatively little postsecondary education, yet can provide wages at self-sufficiency levels.

Increasing women’s access to non-traditional jobs is a compelling strategy for family economic self-sufficiency for several reasons. In addition to the higher wages, NTOs frequently have greater career and training opportunities, which can lead to greater job satisfaction and result in longer-term employment. Moreover, hiring women in nontraditional jobs is good for business because it opens up a new pool of skilled workers to employers and creates a more diverse workforce that is reflective of the community.

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women’s organizations began

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INCREASING WOMEN’S ACCESS TO NON-TRADITIONAL JOBS IS A COMPELLING STRATEGY FOR FAMILY ECONOMIC SELF-SUFFICIENCY...

.....

offering non-traditional training 25 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women. The 1992 Women in Apprenticeship and Non-traditional Occupations (WANTO) Act provided funds through the U.S. Department of Labor Women’s Bureau and the Bureau of Apprenticeship and Training for such programs, providing grants for recruitment, training and retention of women in non-traditional occupations, as well as preventing sexual harassment in the workplace.⁵⁴ Non-traditional Employment for Women (NEW) in New York City is one such program, offering apprenticeship training in the construction, utilities, and transportation sectors since 1978. Graduates of the NEW program gain education and skills leading to economic self-sufficiency, with jobs paying as much as \$45 an hour.⁵⁵

While most community-based non-traditional employment programs were successful, few of the strategies used to train and place women in the non-traditional jobs have been institutionalized into mainstream job training and vocational education systems. For NTOs to become a successful strategy for moving families out of poverty, it is critical to address the range of economic, political, and social barriers that prevent workforce development and welfare systems from institutionalizing non-traditional employment for women.

Microenterprise Training and Development:

Microenterprise development is an income-generating strategy that helps low-income people start or expand very small businesses. Generally, the business is owned and operated by one person or family, has fewer than five employees, and can start-up with a loan of less than \$25,000. Microenterprise is an attractive option for low-income individuals who may have skills in a particular craft or service.

Low-income women entrepreneurs, especially those living in rural or inner city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) can help women “learn to earn” from each other, build self-esteem, and organize around policy advocacy. Linkages between other micro entrepreneurs and established women business owners can provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks.

Microenterprise is also a local economic development strategy, since micro businesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.⁵⁶

Individual Development Accounts or Family

Savings Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to a report of Wealth-Poor Households in the U.S., the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.⁵⁷ For these families with no savings, the slightest setback—a car in need of repair, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates (e.g., “payday loans”) just to make it to the next paycheck, often resulting in spiraling debt.

In addition, public policies often work against the promotion of savings by actively penalizing families that manage to put some money aside. In most states, the TANF asset limit is \$2,000 per family, meaning that families who have saved more than \$2,000 but still do not have enough to make ends meet must spend their savings before they qualify for assistance. In Indiana however, the TANF asset limit is set at just \$1,500 per family, allowing families even less savings and assets in order to qualify for TANF.⁵⁸

Recent policy changes have also begun to promote and encourage asset development for low-income workers. One major development has been the Individual

Development Accounts (IDAs) or Family Savings Accounts (FSAs) program. IDAs or FSAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The savings can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

Research from the American Dream Demonstration (ADD), a 14-site IDA (or FSA) program, indicates strong saving habits among low-income families supported through IDA programs. Financial literacy and the incentives of matched savings have led participants to save 50% of monthly savings targets, on average.⁵⁹ These asset development programs can be an important tool in helping families move towards self-sufficiency.

Direct Assistance to the Working Poor through Tax Reform: Work is central to a family’s ability to get ahead but as this report illustrates, it is not always enough. For workers with incomes below the Self-Sufficiency Standard, public policy can help by “making work pay.” Specifically, tax credits could be expanded so that they are provided to all working families below the Self-Sufficiency Standard. The Earned Income Tax Credit (EITC), the Child and Dependent Care Tax Credit (CCTC), the Child Tax Credit (CTC), and the Making Work Pay Tax Credit (MWPTC) all benefit working families with low wages, but two of these credits offer reduced benefits to many families well below the Standard. As incomes increase, these benefits decrease, well before families reach the Self-Sufficiency Standard. For example, a family with two children and an income of \$35,000 receives an EITC equal to just 4% of their income. Likewise, the CCTC begins decreasing at \$15,000, and caps expenses that could be deducted at \$250 per month for one child and \$500 for two children, well below child care costs in most Indiana counties. Many states have a state EITC, CCTC, and CTC in addition to federal tax credits. Although Indiana does not have a state CCTC or CTC, it does have a state EITC.

Labor Market Reforms: Higher wages can have a positive impact on both workers and their employers by

decreasing turnover, increasing work experience, and reducing training and recruitment costs.

As demonstrated in this report, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, raises the “floor” for wages, and therefore affects the earnings of many workers. As of July 2009, thirteen states and the District of Columbia have a minimum wage that is above the federal minimum wage of \$7.25 per hour, the highest being Washington State at \$8.55 per hour, followed by Oregon at \$8.40 per hour.⁶⁰ Indiana’s minimum wage is equal to the federal minimum wage at \$7.25 per hour.

Localized Living Wage laws (see Endnote 11) are another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. Living wage ordinances set wages above federal or state minimum wages (reflecting the local labor market) and are sometimes determined using the Federal Poverty Guidelines for a family of four or 130% of the FPG. Many living wage ordinances include provisions regarding benefits, such as health insurance coverage.⁶¹ The Self-Sufficiency Standard has also been used in several states to set Living Wage levels.

According to the Bureau of Labor Statistics and the U.S. Department of Labor union representation of workers also leads to higher wages⁶² as well as better benefits,⁶³ moving workers closer to a Self-Sufficiency Wage.

Gender- and Race-Based Wage Reform: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and minorities all too often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. Discrimination on the basis of gender and/or race is a key issue. See Figure 8 for evidence of this in the discussion of education and earnings by gender.

At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet

substantial barriers requires all stakeholders—employers, unions, advocates, training providers, educators, welfare officials, and program participants—to address the various difficulties, myths, and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay equity

laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicities of the job’s occupants. These laws raise the wages of women and minorities who are subject to race and gender-based discrimination.⁶⁴

HOW THE SELF-SUFFICIENCY STANDARD HAS BEEN USED

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. **Appendix B** includes more examples of the ways in which programs and persons have applied the Self-Sufficiency Standard in their work. References and websites are provided for further exploration of specific examples.

The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes. As shown in the previous section, *Modeling the Impact of Work Supports*, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/Food Stamp Program, Medicaid) or policy options (changes in child care co-payments, tax reform or tax credits) on a family's budget.

The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals. Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not create jobs that pay “living wages.” If not, employees may need public work supports to be able to meet their basic needs, essentially providing a “double subsidy” for businesses. Communities can use the Standard to evaluate economic development proposals and their net positive or negative effect on the local economy, as well as the impact on the well-being of potential workers and their families.

The Self-Sufficiency Standard has been used to target job training resources. Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark and counseling tool shifting their focus from job placement alone to long-term economic self-sufficiency.

The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.

Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards economic self-sufficiency.

When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project of Tulsa County used analysis based on the Self-Sufficiency Standard in a report resulting in the Department rescinding the proposed increases.

Conclusion

A key challenge facing Indiana is to determine how to make it possible for low-income households to become economically self-sufficient. The rising costs of housing, child care, and health care; the lack of education and skills; welfare time limits; and restrictions on training and education all add to the problems faced by many families seeking to achieve economic self-sufficiency.

The Self-Sufficiency Standard documents the income required for families to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official Federal Poverty Guidelines are nevertheless far below what is needed to meet their families' basic needs.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving for self-sufficiency. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Self-Sufficiency Standard.

In addition to Indiana, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. metropolitan area. For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264.

For more information on The Self-Sufficiency Standard for Indiana or to find out more about the programs at the Indiana Community Action Association contact (317) 638-4232 or visit <http://www.incap.org>

Endnotes

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¹¹ A living wage is usually the wage a full time worker would need to earn to support a family above the FPL without depending upon government assistance. Economic Policy Institute. Retrieved February 22, 2006, from http://www.epi.org/content.cfm/issueguides_livingwage_livingwagefaq. A Basic Needs Budget encompasses families’ differing needs for child care, transportation, food, health care, regional differences in housing costs, taxes and non-cash benefits from government and private sources, and other miscellaneous items such as clothing and personal care products. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

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private industry in the United States, March 2007. (Summary 07-05). Retrieved January 22, 2008, from <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf>

⁶⁴ StateAction.Org. State Issues. (n.d.) Equal pay. Retrieved October 12, 2005, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>. Also, see National Committee on Pay Equity at <http://www.pay-equity.org>

Appendix A: Methodology, Assumptions and Sources

This Appendix explains the methodology, assumptions, and sources used to calculate the Standard. We begin with a discussion of our general approach, followed by the specifics of how each cost is calculated, ending with a list of Data Sources. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide;
- obtained from scholarly or credible sources such as the U.S. Census Bureau;
- updated annually; and
- geographically- and/or age-specific, as appropriate.

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data is available. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types for 92 counties in Indiana. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adults with three teenagers. These 70 family types represent the majority of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Indiana are included in Appendix C.

The Self-Sufficiency Standard assumes adult household members work full-time and therefore includes all major costs associated with employment for every adult

household member (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The components of the Self-Sufficiency Standard for Indiana and the assumptions included in the calculations are described below.

Housing: For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. Section 8(c) (1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2008, HUD published final FMRs for fiscal year 2009.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into “Metropolitan Divisions” (i.e., HMFAs). These designations were new to 2005, a “rebenchmarking” year, in which FMRs were calculated, based on 2000 Census data for the first time. This process (and a revised definition of an MSA) caused over 300 counties nationwide to be removed from or added to metro areas, or moved to another metro area.

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within the last two years, excluding new

housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.^a

For Indiana, housing is calculated using the FY 2009 HUD Fair Market Rents. All of Indiana's FMRs are set at the 40th percentile.

There are nine metropolitan areas in Indiana that consist of more than one county, which are: Cincinnati-Middleton, Evansville, Fort Wayne, Gary, Indianapolis-Carmel, Kokomo, Lafayette, Louisville, and Terre Haute.

Since HUD calculates only one set of FMRs for an entire metropolitan area, the Standard used the National Low Income Housing Coalition (NLIHC) median gross rents for each of the counties included in the metropolitan areas listed above to obtain the individual county housing costs. The Standard's housing costs for the remaining counties in Indiana are calculated using HUD FMRs without adjustments.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one bedroom units, families with one or two children require two bedrooms, and families with three children require three bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one bedroom units for the single adult and childless couple.

Child Care: The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.^b Many states, including Indiana, have continued to conduct or commission the surveys as

well as reimburse child care at or close to this level. Data for Indiana is from the most recent child care market rate survey for 2008-2009. The Indiana Child Care Market Rate Survey was prepared for the Indiana Family and Social Services Administration.^c

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers). However, since one of the basic assumptions of the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is not assumed.

Thus the question becomes, which paid setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children. As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in day care centers.

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).^d

For the Indiana 2009 Standard, infant rates (normally defined by the Standard as 0 up to 3 years of age) were calculated using the cost of full-time care at licensed family care facilities for infants and toddlers. Indiana's full-time center care rates were used to calculate child care costs for preschoolers (defined as 3 to 5 years of age by both the Standard and the Indiana Market Rate Survey). Costs for schoolage children (defined as 6 to 12

years by the Standard) were calculated using part-time licensed center care rates.

The Indiana 2008-2009 Child Care Market Rate Survey provided 75th percentile child care rates for all counties in Indiana.

Food: Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.^e

The Low-Cost Food Plan, although 25% higher than the Thrifty Food Plan, is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.^f

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Within-state geographic differences in food costs were varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. Overall, across Indiana food costs range from 10% lower to 1% higher than the national average. ACCRA's 2007 annual average cost of groceries index was applied to nine geographic regions in Indiana. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery

index is standardized to price budget grocery items regardless of the shopper's socio-economic status.

Transportation: If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population. According to a study done by the Institute of Urban and Regional Development, University of California, if about 7% of the total public uses public transportation that "translates" to approximately 30% of the low- and moderate-income population.^g The Standard assumes private transportation (a car) where public transportation use is less than 7%. All of the counties in Indiana have less than 7% public transportation use to commute to work.^h Therefore, the Standard uses private transportation to calculate transportation costs for every county in Indiana.

For private transportation the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for "linking" trips to a day care site. For per-mile costs, driving cost data from the American Automobile Association is used. The commuting distance is computed from the most recent national data available, the National Household Travel Survey 2001.

The auto insurance premium is the average premium cost for a given state from a survey conducted by the National Association of Insurance Commissioners (NAIC). To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from Allstate Insurance Company (which has the fourth highest market share) for each county in Indiana. Across Indiana there are eleven groups of counties geographic variation in the cost of sample auto insurance premiums.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are included. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not. To estimate private transportation fixed costs, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile living in the Census South region of the U.S.

Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

Health Care: The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. Nationally, the employer pays 83% of the insurance premium for the employee and 75% of the insurance premium for the family. In Indiana, the full-time worker's employer pays an average of 79% of the insurance premium for the employee and 77% for the family.ⁱ

Health care premiums are obtained from The Henry J. Kaiser Foundation State Health Facts Online, Employment-Based Health Premium for a single adult and for a family. The Kaiser Foundation bases the cost of health insurance premiums on the average premium paid by a state's residents, according to the national Medical Expenditure Panel Survey (MEPS). These costs are then adjusted for inflation using the Medical Care Services Consumer Price Index. To vary premium costs by county or regions within the state, the Standard uses average premiums from the health care insurance companies with the largest market shares or with the widest coverage. Anthem Blue Cross Blue Shield of Indiana holds the highest market share of health insurance companies in the state.^j Sample premiums are obtained from Anthem Blue Cross Blue Shield for every county in Indiana and averaged to create ratios for each county, which are used to vary the statewide MEPS healthcare premium for eleven regions in Indiana.

Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Note that although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles and co-payments, and more limited coverage. In Indiana, between 2000 and 2007, the worker's share of health care premiums increased 83.4% while the average worker's earnings increased by 11.4%.^k Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage.

Miscellaneous: This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.^l

Taxes: Taxes include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering

the effective federal tax rate to about 7% for some family types.

Indiana state and county income taxes are calculated using the tax forms and instructions from the Indiana Department of Revenue. The statutory state income tax rate is 3.4% of Indiana taxable income. Indiana also has county level income taxes that vary from 0.1% to 3.13% depending on county.

Indiana has a 7% state sales and use tax. Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Additionally, taxes on gasoline and automobiles are included as a cost of owning and running a car.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

Indiana also has a state EITC that is 9% of the amount of the federal earned income tax credit.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from

the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2006, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

Indiana does not have a state child and dependent care tax credit.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2008, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$12,050, whichever was less. For the Standard, the CTC is shown as received monthly.

Indiana does not have a state CTC.

Making Work Pay Tax Credit (MWPTC): The Making Work Pay Tax Credit (MWPTC), recently passed in the 2009 American Recovery and Reinvestment Act, is a refundable federal tax credit up to \$400 per year for single adults and \$800 per year for married couples. The credit is available to working adults with incomes up to \$75,000 per year for single adults and \$150,000 per year for married couples. For the Standard, the Making Work Pay Tax Credit is shown monthly.

ENDNOTES FOR APPENDIX A

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^b Almanac of Policy Issues. (2000). *Child care*. (Excerpted from the 2000 House Ways and Means Green Book.) Retrieved from http://www.policyalmanac.org/social_welfare/archive/child_care.shtml

^c The 2008-2009 Indiana market rate survey provides county-level child care rates at the 75th percentile. Indiana Family and Social Services Administration. *Current County Market Rates for FFY 2008-2009*. Retrieved July 31, 2008, from <http://www.in.gov/fssa/carefinder/3254.htm>

^d Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child Care arrangements for child under five: Variation across states*. New federalism: National Survey of America's Families. (Series B, No. B-7). Washington DC: The Urban Institute; Urban Institute calculations from the 1999 National Survey of America's Families from http://www.urban.org/UploadedPDF/anf_b7.pdf. Capizzano notes in a 2003 report analyzing updated NSAF data "...there seems to have been little change in the distribution of child care arrangements among both low- and higher-income families from 1999 to 2002." Capizzano, J. and Adams, G. (2003). Children in low-income families are less likely to be in center-based child care. Washington DC: The Urban Institute. Retrieved from <http://www.urban.org/publications/310923.html>

^e Food Research and Action Center. *Federal Food Programs*. Retrieved February 15, 2006, from http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html

^f U.S. Department of Labor. Bureau of Labor Statistics. (2005). *Consumer expenditures in 2003*. Table 4. Size of consumer unit: Average annual expenditures and characteristics. Retrieved September 12, 2005, from <http://www.bls.gov/cex/csxann03.pdf>

^g Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest*

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^h Census Transportation Planning Package 2000: Profiles for Indiana. Retrieved May 6, 2008, from <http://ctpp.transportation.org/home/in.htm>

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^j American Medical Association. *2007 Update - Competition in Health Insurance: A Comprehensive Study of US Markets*. Retrieved August 13, 2008, from http://www.ama-assn.org/ama1/pub/upload/mm/368/compstudy_52006.pdf

^k Families USA (2008). *Premiums versus paychecks: A growing burden for Indiana's workers*. Retrieved July 30, 2009, from <http://www.familiesusa.org/assets/pdfs/premiums-vs-paychecks-2008/indiana.pdf>

^l Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press. Retrieved October 12, 2005, from <http://www.census.gov/hhes/poverty/povmeas/toc.htm>

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Appendix B: Examples of How the Standard Has Been Used

The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we provide specific examples of some of these uses—with references and websites—so that you can explore these uses as well as contact programs and persons who have actually applied the Self-Sufficiency Standard in their work.

ASSESSMENT OF PUBLIC POLICY OPTIONS

The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes. As in the modeling tables above, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/Food Stamp Program, Medicaid) or policy options (changes in child care co-payments, tax reform, or tax credits) on family budgets.

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for postsecondary education and training in order to acquire Self-Sufficiency Wage jobs, see http://liveworkthrive.org/admin/Editor/assets/WPFR_Report_031108.pdf
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility, see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf> In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State*, see <http://www.dola.state.co.us/Doh/Documents/HousingColo02.pdf>
- In Maryland, Advocates for Children and Youth use the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010. During the 2007 special session of the

Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families, see <http://www.acy.org>

- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see <http://www.hscdade.org>
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages.
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County go to <http://www.captc.org>

EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or

negative effect on the local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds, see <http://www.neappleseed.org>
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

TARGETING OF JOB TRAINING RESOURCES

The Self-Sufficiency Standard has been used to target job training resources. Using a “targeted jobs strategy,” the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with Self-Sufficiency Wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to <http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp>

EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs, from short-term job search and placement programs, to

programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Workforce Development Council of Seattle-King County go to <http://www.seakingwdc.org>
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, go to <http://www.cityofchicago.org>
- The Colorado Center on Law and Policy successfully lobbied the Eastern Region Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and training services, see <http://www.cclponline.org/pubs/SelfSufficiency10-05.pdf>

TARGETING EDUCATION RESOURCES

The Self-Sufficiency Standard helps demonstrate the “pay off” for investing in education and training such as postsecondary education and training, including training for occupations that are non-traditional for women and minorities.

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council go to http://www.womenscouncil.org/about_WC.htm

- In California's Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of non-traditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs, see <http://www.insightcced.org>
- Following the release of the Crittenton Women's Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training, see <http://www.liveworkthrive.org/hotjobs.php>
- In North Carolina, the Wilford County working group for the NC State project developed a *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings, see <http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC>
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut's Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony, see <http://www.cga.ct.gov/PCSW>
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New

York for job readiness planning with women seeking skilled employment.

- In Delaware, the Standard was used to train people from with developmental disabilities on how to retain their benefits when returning to the workforce.

DETERMINATION OF NEED FOR SERVICES

The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.

- For example, in Virginia, Voices for Virginia's Children successfully advocated for the state's TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia's Children go to <http://www.vakids.org/work/fes.htm>
- The Connecticut Legislature enacted a state statute that identified an under-employed worker as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers, see http://www.larcc.org/documents/mapping_change_2002.pdf
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada's 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, Indiana, New York, Oregon, Pennsylvania, Washington State, the Bay Area in California, Colorado and Washington, DC.

These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency. Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, in Pennsylvania, PathWays PA offers *The Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to “test” the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at www.pathwayspa.org
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them towards economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at <http://www.Coloradoselfsufficiencystandardcalculator.org>
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at <http://www.thecalculator.org>. Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit <http://www.worksourceonline.com/js/documents/Instructions.pdf>
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool, see http://www.vakids.org/Publications/budget_exercise.htm
- Women Work! (National Network for Women’s Employment) used the Standard as a career-counseling tool in South Dakota. For more information on Women Work!, see <http://www.womenwork.org>
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see <http://www.sixstrategies.org>). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at <http://www.dcmassc.org>
- In New York the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at <http://www.wceca.org/index.html>
- The Oregon *Prosperity Planner*, a new online calculator based on the 2008 Oregon Self-Sufficiency Standard can be found at <http://www.prosperityplanner.org>
- The Chicago, Illinois Mayor’s Office of Workforce Development hosts the Illinois Self-Sufficiency Calculator at www.ides.state.il.us/calculator/default.asp
- The Bay Area Self-Sufficiency Calculator in California can be found at <http://www.insightccd.org/index.php/insight-communities/cfess/calculator>

PUBLIC EDUCATION

The Self-Sufficiency Standard has been used as a public education tool. As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency. The Standard shows employers the importance of providing benefits, especially health care, which help families meet their needs. The Standard also demonstrates to service providers how the various components fit together, helping to facilitate the coordination of a range of services and supports. For policy makers and legislators, the Standard shows both the need for and impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to <http://www.utahchildren.org>.
- In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
- MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see <http://www.liveworkthrive.org>
- In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
- The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at <http://www.wiwomensnetwork.org>

CREATE GUIDELINES FOR SETTING WAGES

The Self-Sufficiency Standard has been used as a guideline for setting wages. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.

- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>
- Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
- The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements, see <http://www.ncsl.org/programs/employ/livingwage2005.htm>
- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county, see <http://www.ccw.org/data.html>
- In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified

pay increase. For more information on Advocates for Children and Youth, see <http://www.acy.org>

- In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low Pay*. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies, see <http://www.insightcced.org>
- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

SUPPORT RESEARCH

Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research. The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also provides a means to measure the adequacy of various work supports, such as child support or child care assistance, given a family's income, place of residence, and composition.

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine

the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations, see <http://www.ofm.wa.gov/healthcare/spg/affordability/default.asp> and <http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf>

- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a recent policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Guidelines. PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as their characteristics (e.g., race, ethnicity, family type, education, employment). Findings from these studies can be found in the reports below.
 - *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California*, see <http://www.nedlc.org>
 - *Overlooked and Undercounted: Wages, Work and Poverty in Washington State*, see http://depts.washington.edu/pcls/documents/wa-state-research/Overlooked_and_Undercounted.pdf
 - *Overlooked and Undercounted: Struggling to Make Ends Meet in Colorado*, see http://www.cclponline.org/ccs/documents/CCLPBooklet_FINAL.pdf
 - *Overlooked and Undercounted: Where Connecticut Stands*, see <http://www.cga.ct.gov/PCSW/Publication%20PDFs/2007/WCS%20Full%20Report.pdf>
 - *Not Enough to Live on: Characteristics of Households Beneath the Real Cost of Living*, see <http://www.lsnj.org/PDFs/PovertyResearchInstitute/NotEnoughToLiveOn2008.pdf>

Appendix C: The Self-Sufficiency Standard for Select Family Types in Indiana

INDIANA COUNTIES BY METROPOLITAN AREA*

ANDERSON MSA

Madison County

BLOOMINGTON MSA

Monroe County

CARROLL COUNTY MSA

Carroll County

CINCINNATI-MIDDLETON, OH-KY-IN MSA

Dearborn County

Franklin County

Ohio County

COLUMBUS MSA

Bartholomew County

ELKHART-GOSHEN MSA

Elkhart County

EVANSVILLE, IN-KY MSA

Posey County

Vanderburgh County

Warrick County

FORT WAYNE MSA

Allen County

Wells County

Whitley County

GARY MSA

Lake County

Newton County

Porter County

GIBSON COUNTY MSA

Gibson County

GREENE COUNTY MSA

Greene County

INDIANAPOLIS MSA

Boone County

Brown County

Hamilton County

Hancock County

Hendricks County

Johnson County

Marion County

Morgan County

Shelby County

JASPER COUNTY MSA

Jasper County

KOKOMO MSA

Howard County

Tipton County

LAFAYETTE MSA

Benton County

Tippecanoe County

LOUISVILLE, KY-IN MSA

Clark County

Floyd County

Harrison County

MICHIGAN CITY-LAPORTE MSA

LaPorte County

MUNCIE MSA

Delaware County

OWEN COUNTY MSA

Owen County

PUTNAM COUNTY MSA

Putnam County

SOUTH BEND-MISHAWAKA MSA

St. Joseph County

SULLIVAN COUNTY MSA

Sullivan County

TERRE HAUTE MSA

Clay County

Vermillion County

Vigo County

WASHINGTON COUNTY MSA

Washington County

NON-METROPOLITAN COUNTIES

Adams County

Blackford County

Cass County

Clinton County

Crawford County

Davies County

Decatur County

DeKalb County

Dubois County

Fayette County

Fountain County

Fulton County

Grant County

Henry County

Huntington County

Jackson County

Jay County

Jefferson County

Jennings County

Knox County

Kosciusko County

LaGrange County

Lawrence County

Marshall County

Martin County

Miami County

Montgomery County

Noble County

Orange County

Parke County

Perry County

Pike County

Pulaski County

Randolph County

Ripley County

Rush County

Scott County

Spencer County

Starke County

Steuben County

Switzerland County

Union County

Wabash County

Warren County

Wayne County

White County

*Note: In this list the term MSA is used for all metropolitan areas. The metropolitan areas in this list include Metropolitan Statistical Areas (MSAs) and HUD Metro FMR Areas (HMFAs) obtained from the U.S. HUD 2009 Fair Market Rents for Indiana.

Table 1
The Self-Sufficiency Standard for Adams 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	520	577	577	577	577	755	577	577
Child Care	0	490	833	764	273	1107	833	764
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	110	194	240	240	202	302	286	285
Taxes	210	308	368	368	226	564	427	426
Earned Income Tax Credit (-)	0	-148	-191	-191	-340	0	-158	-160
Child Care Tax Credit (-)	0	-73	-92	-92	-27	-105	-92	-91
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	\$7.86	\$11.96	\$14.35	\$14.34	\$10.66	\$19.89	\$8.76 per adult	\$8.75 per adult
MONTHLY	\$1,383	\$2,105	\$2,525	\$2,524	\$1,876	\$3,500	\$3,085	\$3,080
ANNUAL	\$16,594	\$25,264	\$30,297	\$30,287	\$22,514	\$42,002	\$37,023	\$36,954

Table 2
The Self-Sufficiency Standard for Allen County, IN 2009
Fort Wayne MSA

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	509	637	637	637	637	794	637	637
Child Care	0	560	1016	937	378	1393	1016	937
Food	206	311	408	465	538	549	585	639
Transportation	228	235	235	235	235	235	448	448
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	108	206	262	261	215	332	307	306
Taxes	204	355	466	456	272	684	511	505
Earned Income Tax Credit (-)	0	-111	-97	-106	-288	0	-65	-72
Child Care Tax Credit (-)	0	-70	-120	-125	-49	-100	-105	-105
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	\$7.72	\$13.19	\$16.67	\$16.46	\$11.94	\$22.46	\$9.91 per adult	\$9.83 per adult
MONTHLY	\$1,359	\$2,321	\$2,934	\$2,897	\$2,102	\$3,953	\$3,490	\$3,459
ANNUAL	\$16,311	\$27,848	\$35,212	\$34,762	\$25,228	\$47,432	\$41,880	\$41,512

Table 3
The Self-Sufficiency Standard for Bartholomew County, IN 2009
Columbus MSA

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	644	773	773	773	773	948	773	773
Child Care	0	621	1076	998	378	1454	1076	998
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	332	341	369	354	395	404
Miscellaneous	123	227	285	284	232	357	331	329
Taxes	254	471	595	589	336	783	623	618
Earned Income Tax Credit (-)	0	-34	0	0	-219	0	0	0
Child Care Tax Credit (-)	0	-63	-105	-110	-70	-100	-100	-100
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	\$8.91	\$15.68	\$19.44	\$19.32	\$13.65	\$24.59	\$11.15 per adult	\$11.10 per adult
MONTHLY	\$1,569	\$2,760	\$3,421	\$3,400	\$2,402	\$4,327	\$3,926	\$3,907
ANNUAL	\$18,825	\$33,117	\$41,050	\$40,804	\$28,823	\$51,926	\$47,106	\$46,889

Table 4
The Self-Sufficiency Standard for Benton County, IN 2009
Lafayette MSA

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	551	677	677	677	677	882	677	677
Child Care	0	412	803	812	399	1202	803	812
Food	214	324	425	485	561	572	609	666
Transportation	225	232	232	232	232	232	440	440
Health Care	143	332	346	354	383	367	409	417
Miscellaneous	113	198	248	256	225	325	294	301
Taxes	220	322	392	427	308	658	454	482
Earned Income Tax Credit (-)	0	-137	-162	-132	-250	0	-127	-96
Child Care Tax Credit (-)	0	-73	-107	-125	-66	-100	-105	-110
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	\$8.14	\$12.34	\$15.08	\$15.82	\$12.89	\$21.90	\$9.15 per adult	\$9.53 per adult
MONTHLY	\$1,433	\$2,171	\$2,654	\$2,785	\$2,268	\$3,854	\$3,220	\$3,356
ANNUAL	\$17,199	\$26,058	\$31,850	\$33,416	\$27,217	\$46,251	\$38,643	\$40,266

Table 5
The Self-Sufficiency Standard for Blackford 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	493	591	591	591	591	752	591	591
Child Care	0	365	733	603	239	972	733	603
Food	219	331	434	495	573	584	622	680
Transportation	221	227	227	227	227	227	432	432
Health Care	139	321	334	343	371	356	397	406
Miscellaneous	107	183	232	226	200	289	278	271
Taxes	202	272	335	312	221	471	397	373
Earned Income Tax Credit (-)	0	-178	-223	-247	-346	-105	-189	-214
Child Care Tax Credit (-)	0	-63	-78	-67	-24	-115	-78	-67
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	\$7.65	\$10.98	\$13.56	\$12.97	\$10.52	\$17.88	\$8.38 per adult	\$8.07 per adult
MONTHLY	\$1,347	\$1,933	\$2,386	\$2,283	\$1,852	\$3,147	\$2,949	\$2,841
ANNUAL	\$16,163	\$23,199	\$28,637	\$27,393	\$22,221	\$37,770	\$35,390	\$34,087

Table 6
The Self-Sufficiency Standard for Boone County, IN 2009
Indianapolis MSA

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	600	712	712	712	712	922	712	712
Child Care	0	551	1111	846	295	1406	1111	846
Food	219	331	434	495	573	584	622	680
Transportation	219	225	225	225	225	225	428	428
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	118	217	284	265	220	352	330	310
Taxes	238	414	594	481	291	763	620	521
Earned Income Tax Credit (-)	0	-72	0	-85	-268	0	0	-54
Child Care Tax Credit (-)	0	-68	-105	-120	-58	-100	-100	-105
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	\$8.56	\$14.44	\$19.42	\$16.98	\$12.44	\$24.16	\$11.12 per adult	\$10.05 per adult
MONTHLY	\$1,507	\$2,542	\$3,417	\$2,989	\$2,189	\$4,251	\$3,914	\$3,538
ANNUAL	\$18,088	\$30,504	\$41,005	\$35,871	\$26,272	\$51,018	\$46,968	\$42,452

Table 7
The Self-Sufficiency Standard for Brown County, IN 2009
Indianapolis MSA

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	626	744	744	744	744	962	744	744
Child Care	0	412	890	651	239	1128	890	651
Food	219	331	434	495	573	584	622	680
Transportation	222	229	229	229	229	229	435	435
Health Care	139	319	333	341	370	354	396	404
Miscellaneous	121	204	263	246	215	326	309	291
Taxes	246	345	470	390	273	659	516	447
Earned Income Tax Credit (-)	0	-118	-94	-168	-288	0	-60	-136
Child Care Tax Credit (-)	0	-70	-120	-103	-50	-100	-105	-101
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	\$8.74	\$12.95	\$16.75	\$14.91	\$11.96	\$21.93	\$9.98 per adult	\$9.04 per adult
MONTHLY	\$1,539	\$2,280	\$2,947	\$2,624	\$2,104	\$3,859	\$3,512	\$3,181
ANNUAL	\$18,466	\$27,356	\$35,369	\$31,487	\$25,253	\$46,306	\$42,148	\$38,169

Table 8
The Self-Sufficiency Standard for Carroll County, IN 2009
Carroll County MSA

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	475	623	623	623	623	820	623	623
Child Care	0	369	694	660	291	985	694	660
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	143	332	346	354	383	367	409	417
Miscellaneous	106	189	233	236	210	299	279	282
Taxes	199	288	338	354	256	529	402	414
Earned Income Tax Credit (-)	0	-164	-220	-206	-307	-55	-185	-172
Child Care Tax Credit (-)	0	-71	-79	-85	-41	-110	-80	-86
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	\$7.57	\$11.43	\$13.64	\$13.99	\$11.47	\$19.13	\$8.44 per adult	\$8.59 per adult
MONTHLY	\$1,333	\$2,012	\$2,401	\$2,462	\$2,019	\$3,367	\$2,971	\$3,024
ANNUAL	\$15,991	\$24,141	\$28,808	\$29,541	\$24,224	\$40,401	\$35,648	\$36,284

Table 9
The Self-Sufficiency Standard for Cass 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	450	591	591	591	591	753	591	591
Child Care	0	347	694	629	282	977	694	629
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	141	327	341	349	378	362	404	412
Miscellaneous	103	183	229	230	206	291	275	275
Taxes	191	270	324	326	240	480	388	389
Earned Income Tax Credit (-)	0	-180	-234	-233	-325	-97	-199	-198
Child Care Tax Credit (-)	0	-62	-73	-74	-33	-115	-74	-74
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	\$7.36	\$10.92	\$13.29	\$13.32	\$11.04	\$18.08	\$8.26 per adult	\$8.27 per adult
MONTHLY	\$1,295	\$1,923	\$2,338	\$2,345	\$1,942	\$3,182	\$2,908	\$2,910
ANNUAL	\$15,545	\$23,072	\$28,059	\$28,137	\$23,307	\$38,185	\$34,899	\$34,918

Table 10
The Self-Sufficiency Standard for Clark County, IN 2009
Louisville, KY-IN MSA

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	619	735	735	735	735	1026	735	735
Child Care	0	482	937	816	334	1272	937	816
Food	219	331	434	495	573	584	622	680
Transportation	190	197	197	197	197	197	376	376
Health Care	129	289	303	311	340	324	366	374
Miscellaneous	116	203	261	255	218	340	304	298
Taxes	228	345	454	423	282	716	493	469
Earned Income Tax Credit (-)	0	-118	-108	-134	-278	0	-85	-110
Child Care Tax Credit (-)	0	-70	-125	-125	-54	-100	-110	-110
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	\$8.33	\$12.93	\$16.40	\$15.75	\$12.19	\$23.16	\$9.67 per adult	\$9.36 per adult
MONTHLY	\$1,467	\$2,276	\$2,886	\$2,772	\$2,145	\$4,076	\$3,403	\$3,293
ANNUAL	\$17,602	\$27,314	\$34,634	\$33,265	\$25,742	\$48,909	\$40,837	\$39,521

Table 11
The Self-Sufficiency Standard for Clay County, IN 2009
Terre Haute MSA

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	449	577	577	577	577	711	577	577
Child Care	0	365	744	603	239	983	744	603
Food	226	343	450	513	593	605	644	704
Transportation	225	232	232	232	232	232	440	440
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	104	183	233	226	201	288	280	273
Taxes	192	272	340	314	223	467	406	379
Earned Income Tax Credit (-)	0	-178	-218	-245	-343	-109	-180	-208
Child Care Tax Credit (-)	0	-63	-80	-68	-26	-115	-82	-70
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	\$7.39	\$10.98	\$13.69	\$13.02	\$10.60	\$17.79	\$8.50 per adult	\$8.15 per adult
MONTHLY	\$1,301	\$1,932	\$2,410	\$2,291	\$1,865	\$3,131	\$2,991	\$2,868
ANNUAL	\$15,606	\$23,182	\$28,916	\$27,496	\$22,380	\$37,572	\$35,895	\$34,414

Table 12
The Self-Sufficiency Standard for Clinton 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	541	661	661	661	661	826	661	661
Child Care	0	430	859	703	273	1133	859	703
Food	219	331	434	495	573	584	622	680
Transportation	219	226	226	226	226	226	429	429
Health Care	143	332	346	354	383	367	409	417
Miscellaneous	112	198	253	244	212	314	298	289
Taxes	217	323	411	383	258	610	469	439
Earned Income Tax Credit (-)	0	-136	-145	-176	-303	0	-111	-145
Child Care Tax Credit (-)	0	-73	-118	-98	-43	-100	-110	-97
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	\$8.05	\$12.36	\$15.49	\$14.72	\$11.59	\$20.89	\$9.35 per adult	\$8.92 per adult
MONTHLY	\$1,417	\$2,176	\$2,727	\$2,591	\$2,040	\$3,676	\$3,293	\$3,142
ANNUAL	\$17,005	\$26,110	\$32,721	\$31,088	\$24,478	\$44,113	\$39,512	\$37,699

Table 13
The Self-Sufficiency Standard for Crawford 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	469	577	577	577	577	713	577	577
Child Care	0	378	738	664	286	1024	738	664
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	106	185	233	233	206	292	279	278
Taxes	197	279	339	337	240	490	403	400
Earned Income Tax Credit (-)	0	-173	-219	-221	-325	-89	-184	-187
Child Care Tax Credit (-)	0	-66	-80	-79	-33	-115	-81	-79
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	\$7.53	\$11.16	\$13.66	\$13.62	\$11.04	\$18.30	\$8.45 per adult	\$8.41 per adult
MONTHLY	\$1,326	\$1,964	\$2,405	\$2,397	\$1,943	\$3,220	\$2,974	\$2,960
ANNUAL	\$15,908	\$23,563	\$28,857	\$28,759	\$23,312	\$38,644	\$35,683	\$35,526

Table 14
The Self-Sufficiency Standard for Daviess 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	482	577	577	577	577	751	577	577
Child Care	0	365	755	603	239	994	755	603
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	107	184	235	227	201	293	281	272
Taxes	201	275	346	315	223	494	409	377
Earned Income Tax Credit (-)	0	-176	-212	-244	-343	-85	-177	-210
Child Care Tax Credit (-)	0	-64	-83	-69	-25	-115	-84	-69
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	\$7.64	\$11.04	\$13.83	\$13.03	\$10.58	\$18.39	\$8.53 per adult	\$8.12 per adult
MONTHLY	\$1,344	\$1,943	\$2,434	\$2,294	\$1,863	\$3,237	\$3,003	\$2,858
ANNUAL	\$16,126	\$23,320	\$29,210	\$27,524	\$22,351	\$38,843	\$36,035	\$34,291

Table 15
The Self-Sufficiency Standard for Dearborn County, IN 2009
Cincinnati-Middletown, OH-KY-IN MSA

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	579	749	749	749	749	1003	749	749
Child Care	0	564	1061	920	356	1417	1061	920
Food	219	331	434	495	573	584	622	680
Transportation	212	218	218	218	218	218	416	416
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	115	218	279	272	226	357	324	316
Taxes	224	418	567	523	311	783	596	581
Earned Income Tax Credit (-)	0	-69	-9	-47	-247	0	0	-14
Child Care Tax Credit (-)	0	-68	-110	-115	-68	-100	-100	-100
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	\$8.25	\$14.55	\$18.85	\$17.90	\$12.97	\$24.59	\$10.87 per adult	\$10.55 per adult
MONTHLY	\$1,451	\$2,560	\$3,317	\$3,151	\$2,283	\$4,328	\$3,826	\$3,713
ANNUAL	\$17,418	\$30,721	\$39,807	\$37,812	\$27,400	\$51,937	\$45,908	\$44,561

Table 16
The Self-Sufficiency Standard for Decatur 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	556	667	667	667	667	864	667	667
Child Care	0	434	825	647	213	1037	825	647
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	142	330	343	351	380	365	406	415
Miscellaneous	114	199	250	239	206	308	296	285
Taxes	223	328	400	364	243	589	460	424
Earned Income Tax Credit (-)	0	-132	-155	-195	-322	0	-120	-162
Child Care Tax Credit (-)	0	-73	-111	-90	-35	-100	-109	-90
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	\$8.21	\$12.50	\$15.25	\$14.26	\$11.12	\$20.42	\$9.24 per adult	\$8.72 per adult
MONTHLY	\$1,444	\$2,199	\$2,683	\$2,509	\$1,956	\$3,594	\$3,252	\$3,070
ANNUAL	\$17,330	\$26,391	\$32,201	\$30,112	\$23,477	\$43,128	\$39,027	\$36,838

Table 17
The Self-Sufficiency Standard for DeKalb 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	505	641	641	641	641	881	641	641
Child Care	0	408	799	673	265	1063	799	673
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	332	341	369	354	395	404
Miscellaneous	109	193	244	238	208	311	290	284
Taxes	206	304	382	360	249	601	441	420
Earned Income Tax Credit (-)	0	-151	-177	-199	-316	0	-143	-166
Child Care Tax Credit (-)	0	-73	-98	-88	-37	-100	-98	-88
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	\$7.77	\$11.85	\$14.70	\$14.15	\$11.26	\$20.69	\$8.95 per adult	\$8.67 per adult
MONTHLY	\$1,368	\$2,086	\$2,588	\$2,491	\$1,982	\$3,642	\$3,152	\$3,051
ANNUAL	\$16,415	\$25,033	\$31,054	\$29,890	\$23,782	\$43,706	\$37,820	\$36,618

Table 18
The Self-Sufficiency Standard for Delaware County, IN 2009
Muncie MSA

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	561	678	678	678	678	913	678	678
Child Care	0	668	1146	1124	456	1601	1146	1124
Food	223	337	442	504	584	595	634	693
Transportation	219	226	226	226	226	226	429	429
Health Care	139	321	334	343	371	356	397	406
Miscellaneous	114	223	283	287	231	369	328	333
Taxes	223	447	585	606	332	831	614	632
Earned Income Tax Credit (-)	0	-50	0	0	-223	0	0	0
Child Care Tax Credit (-)	0	-65	-110	-105	-70	-100	-100	-100
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	\$8.22	\$15.17	\$19.23	\$19.68	\$13.55	\$25.61	\$11.06 per adult	\$11.25 per adult
MONTHLY	\$1,446	\$2,669	\$3,384	\$3,463	\$2,384	\$4,508	\$3,893	\$3,961
ANNUAL	\$17,354	\$32,032	\$40,606	\$41,557	\$28,613	\$54,096	\$46,718	\$47,535

Table 19
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

Table 20
The Self-Sufficiency Standard for Elkhart County, IN 2009
Elkhart-Goshen MSA

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	591	731	731	731	731	919	731	731
Child Care	0	516	983	994	477	1460	983	994
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	320	333	341	370	355	396	404
Miscellaneous	117	213	271	279	238	355	317	325
Taxes	233	393	520	568	361	774	581	600
Earned Income Tax Credit (-)	0	-85	-51	-9	-192	0	-12	0
Child Care Tax Credit (-)	0	-68	-115	-110	-68	-100	-100	-100
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	\$8.46	\$14.01	\$17.82	\$18.86	\$14.33	\$24.40	\$10.58 per adult	\$10.91 per adult
MONTHLY	\$1,490	\$2,466	\$3,137	\$3,320	\$2,522	\$4,294	\$3,724	\$3,839
ANNUAL	\$17,876	\$29,590	\$37,644	\$39,841	\$30,262	\$51,532	\$44,686	\$46,067

Table 21
The Self-Sufficiency Standard for Fayette 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	485	603	603	603	603	798	603	603
Child Care	0	378	742	755	378	1120	742	755
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	107	189	237	245	218	311	282	290
Taxes	202	288	356	386	282	601	416	444
Earned Income Tax Credit (-)	0	-164	-203	-172	-278	0	-170	-140
Child Care Tax Credit (-)	0	-71	-86	-100	-54	-100	-87	-100
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	\$7.66	\$11.44	\$14.04	\$14.83	\$12.21	\$20.69	\$8.61 per adult	\$8.99 per adult
MONTHLY	\$1,348	\$2,013	\$2,471	\$2,610	\$2,148	\$3,641	\$3,032	\$3,165
ANNUAL	\$16,181	\$24,158	\$29,658	\$31,320	\$25,780	\$43,698	\$36,387	\$37,974

Table 22
The Self-Sufficiency Standard for Floyd County, IN 2009
Louisville, KY-IN MSA

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	626	743	743	743	743	1038	743	743
Child Care	0	469	924	825	356	1280	924	825
Food	219	331	434	495	573	584	622	680
Transportation	190	197	197	197	197	197	376	376
Health Care	129	289	303	311	340	324	366	374
Miscellaneous	116	203	260	257	221	342	303	300
Taxes	230	343	451	433	293	725	491	476
Earned Income Tax Credit (-)	0	-120	-110	-126	-267	0	-87	-103
Child Care Tax Credit (-)	0	-70	-125	-125	-59	-100	-110	-110
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	\$8.39	\$12.89	\$16.34	\$15.96	\$12.48	\$23.33	\$9.64 per adult	\$9.45 per adult
MONTHLY	\$1,477	\$2,268	\$2,877	\$2,810	\$2,196	\$4,107	\$3,394	\$3,328
ANNUAL	\$17,726	\$27,219	\$34,520	\$33,715	\$26,358	\$49,281	\$40,733	\$39,932

Table 23
The Self-Sufficiency Standard for Fountain 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	509	577	577	577	577	772	577	577
Child Care	0	365	777	603	239	1016	777	603
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	109	182	235	225	199	296	281	270
Taxes	208	268	346	307	216	510	410	370
Earned Income Tax Credit (-)	0	-182	-211	-252	-351	-71	-176	-218
Child Care Tax Credit (-)	0	-61	-83	-65	-22	-110	-84	-66
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	\$7.81	\$10.87	\$13.85	\$12.84	\$10.40	\$18.73	\$8.54 per adult	\$8.03 per adult
MONTHLY	\$1,374	\$1,913	\$2,438	\$2,260	\$1,830	\$3,297	\$3,008	\$2,826
ANNUAL	\$16,486	\$22,952	\$29,251	\$27,125	\$21,956	\$39,561	\$36,091	\$33,906

Table 24
The Self-Sufficiency Standard for Franklin County, IN 2009
Cincinnati-Middleton, OH-KY-IN MSA

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	467	605	605	605	605	810	605	605
Child Care	0	369	809	608	239	1048	809	608
Food	219	331	434	495	573	584	622	680
Transportation	212	218	218	218	218	218	416	416
Health Care	142	330	343	351	380	365	406	415
Miscellaneous	104	185	241	228	202	302	286	272
Taxes	192	279	372	319	226	565	428	378
Earned Income Tax Credit (-)	0	-173	-187	-240	-340	0	-157	-210
Child Care Tax Credit (-)	0	-66	-93	-71	-27	-105	-92	-69
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	\$7.40	\$11.15	\$14.45	\$13.15	\$10.66	\$19.91	\$8.78 per adult	\$8.13 per adult
MONTHLY	\$1,302	\$1,962	\$2,542	\$2,314	\$1,875	\$3,504	\$3,090	\$2,860
ANNUAL	\$15,626	\$23,543	\$30,509	\$27,767	\$22,504	\$42,045	\$37,079	\$34,321

Table 25
The Self-Sufficiency Standard for Fulton 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	509	591	591	591	591	834	591	591
Child Care	0	347	729	586	239	968	729	586
Food	219	331	434	495	573	584	622	680
Transportation	223	230	230	230	230	230	438	438
Health Care	139	320	333	341	370	355	396	404
Miscellaneous	109	182	232	224	200	297	278	270
Taxes	207	267	334	306	221	519	397	368
Earned Income Tax Credit (-)	0	-182	-224	-253	-345	-64	-189	-219
Child Care Tax Credit (-)	0	-60	-77	-65	-25	-110	-78	-65
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	\$7.80	\$10.84	\$13.53	\$12.82	\$10.53	\$18.91	\$8.38 per adult	\$8.01 per adult
MONTHLY	\$1,373	\$1,908	\$2,381	\$2,256	\$1,854	\$3,329	\$2,949	\$2,818
ANNUAL	\$16,473	\$22,900	\$28,578	\$27,069	\$22,249	\$39,947	\$35,389	\$33,821

Table 26
The Self-Sufficiency Standard for Gibson 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	484	579	579	579	579	741	579	579
Child Care	0	391	738	790	399	1137	738	790
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	107	187	233	245	217	307	279	291
Taxes	202	284	340	388	279	581	403	446
Earned Income Tax Credit (-)	0	-169	-218	-170	-281	0	-183	-138
Child Care Tax Credit (-)	0	-68	-80	-101	-52	-105	-81	-101
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	\$7.65	\$11.29	\$13.68	\$14.86	\$12.12	\$20.25	\$8.46 per adult	\$9.02 per adult
MONTHLY	\$1,347	\$1,986	\$2,408	\$2,616	\$2,132	\$3,565	\$2,977	\$3,175
ANNUAL	\$16,160	\$23,837	\$28,898	\$31,387	\$25,587	\$42,775	\$35,723	\$38,099

Table 27
The Self-Sufficiency Standard for Grant 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	503	608	608	608	608	767	608	608
Child Care	0	417	786	707	291	1076	786	707
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	139	321	334	343	371	356	397	406
Miscellaneous	109	191	239	238	207	301	285	284
Taxes	206	295	365	362	247	561	426	422
Earned Income Tax Credit (-)	0	-159	-194	-197	-318	0	-159	-164
Child Care Tax Credit (-)	0	-74	-91	-89	-37	-105	-91	-89
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	\$7.77	\$11.62	\$14.28	\$14.20	\$11.22	\$19.82	\$8.75 per adult	\$8.69 per adult
MONTHLY	\$1,367	\$2,044	\$2,514	\$2,498	\$1,975	\$3,488	\$3,081	\$3,060
ANNUAL	\$16,403	\$24,531	\$30,169	\$29,981	\$23,697	\$41,860	\$36,967	\$36,722

Table 28
The Self-Sufficiency Standard for Greene County, IN 2009
Greene County MSA

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	449	577	577	577	577	837	577	577
Child Care	0	399	757	673	273	1031	757	673
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	103	186	233	231	202	303	279	277
Taxes	189	280	339	333	228	569	402	395
Earned Income Tax Credit (-)	0	-172	-219	-225	-338	0	-184	-191
Child Care Tax Credit (-)	0	-66	-80	-77	-28	-105	-81	-77
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	\$7.32	\$11.17	\$13.66	\$13.50	\$10.72	\$19.99	\$8.44 per adult	\$8.35 per adult
MONTHLY	\$1,289	\$1,966	\$2,403	\$2,377	\$1,887	\$3,519	\$2,972	\$2,941
ANNUAL	\$15,465	\$23,588	\$28,840	\$28,521	\$22,640	\$42,224	\$35,665	\$35,288

Table 29
The Self-Sufficiency Standard for Hamilton County, IN 2009
Indianapolis MSA

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	780	927	927	927	927	1199	927	927
Child Care	0	825	1486	1267	443	1929	1486	1267
Food	229	347	455	518	600	612	651	712
Transportation	219	225	225	225	225	225	428	428
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	138	267	345	331	259	435	392	377
Taxes	314	643	838	779	480	1092	866	806
Earned Income Tax Credit (-)	0	0	0	0	-85	0	0	0
Child Care Tax Credit (-)	0	-55	-100	-100	-60	-100	-100	-100
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	\$10.19	\$19.38	\$24.65	\$23.39	\$16.97	\$31.20	\$13.75 per adult	\$13.11 per adult
MONTHLY	\$1,793	\$3,410	\$4,338	\$4,117	\$2,987	\$5,491	\$4,841	\$4,616
ANNUAL	\$21,516	\$40,921	\$52,053	\$49,407	\$35,844	\$65,896	\$58,096	\$55,395

Table 30
The Self-Sufficiency Standard for Hancock County, IN 2009
Indianapolis MSA

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	628	746	746	746	746	966	746	746
Child Care	0	616	1180	994	378	1558	1180	994
Food	219	331	434	495	573	584	622	680
Transportation	219	225	225	225	225	225	428	428
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	121	227	295	283	232	372	340	328
Taxes	249	466	635	586	334	841	661	613
Earned Income Tax Credit (-)	0	-37	0	0	-221	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-70	-100	-100	-100
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	\$8.81	\$15.57	\$20.29	\$19.26	\$13.61	\$25.82	\$11.56 per adult	\$11.05 per adult
MONTHLY	\$1,550	\$2,740	\$3,572	\$3,389	\$2,396	\$4,545	\$4,069	\$3,888
ANNUAL	\$18,601	\$32,886	\$42,863	\$40,668	\$28,747	\$54,536	\$48,826	\$46,660

Table 31
The Self-Sufficiency Standard for Harrison County, IN 2009
Louisville, KY-IN MSA

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	575	683	683	683	683	954	683	683
Child Care	0	412	825	694	282	1107	825	694
Food	219	331	434	495	573	584	622	680
Transportation	191	197	197	197	197	197	378	378
Health Care	129	289	303	311	340	324	366	374
Miscellaneous	111	191	244	238	207	317	287	281
Taxes	215	296	384	360	247	622	433	409
Earned Income Tax Credit (-)	0	-157	-175	-199	-317	0	-152	-177
Child Care Tax Credit (-)	0	-75	-99	-88	-37	-100	-95	-84
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	\$7.99	\$11.65	\$14.75	\$14.16	\$11.22	\$21.15	\$8.84 per adult	\$8.54 per adult
MONTHLY	\$1,407	\$2,051	\$2,596	\$2,491	\$1,975	\$3,722	\$3,113	\$3,005
ANNUAL	\$16,881	\$24,615	\$31,147	\$29,896	\$23,701	\$44,660	\$37,358	\$36,055

Table 32
The Self-Sufficiency Standard for Hendricks County, IN 2009
Indianapolis MSA

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	708	842	842	842	842	1089	842	842
Child Care	0	582	1146	972	391	1536	1146	972
Food	219	331	434	495	573	584	622	680
Transportation	219	225	225	225	225	225	428	428
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	129	233	301	290	243	382	346	335
Taxes	281	498	660	617	383	881	685	642
Earned Income Tax Credit (-)	0	-16	0	0	-169	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-65	-100	-100	-100
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	\$9.49	\$16.27	\$20.85	\$19.92	\$14.89	\$26.69	\$11.82 per adult	\$11.36 per adult
MONTHLY	\$1,670	\$2,864	\$3,670	\$3,506	\$2,620	\$4,697	\$4,160	\$3,999
ANNUAL	\$20,044	\$34,365	\$44,034	\$42,073	\$31,443	\$56,364	\$49,916	\$47,984

Table 33
The Self-Sufficiency Standard for Henry 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	524	627	627	627	627	806	627	627
Child Care	0	399	812	673	273	1085	812	673
Food	219	331	434	495	573	584	622	680
Transportation	221	227	227	227	227	227	432	432
Health Care	139	321	334	343	371	356	397	406
Miscellaneous	110	191	243	236	207	306	289	282
Taxes	211	294	381	354	246	578	439	413
Earned Income Tax Credit (-)	0	-159	-178	-205	-319	0	-145	-173
Child Care Tax Credit (-)	0	-74	-98	-86	-36	-105	-98	-85
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	\$7.90	\$11.59	\$14.68	\$14.00	\$11.20	\$20.19	\$8.93 per adult	\$8.58 per adult
MONTHLY	\$1,390	\$2,040	\$2,583	\$2,464	\$1,970	\$3,553	\$3,142	\$3,019
ANNUAL	\$16,685	\$24,483	\$31,002	\$29,572	\$23,644	\$42,639	\$37,701	\$36,229

Table 34
The Self-Sufficiency Standard for Howard County, IN 2009
Kokomo MSA

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	544	691	691	691	691	881	691	691
Child Care	0	543	1081	1094	551	1632	1081	1094
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	141	327	341	349	378	362	404	412
Miscellaneous	113	212	278	286	242	369	324	332
Taxes	219	390	560	600	380	830	595	627
Earned Income Tax Credit (-)	0	-87	-16	0	-172	0	0	0
Child Care Tax Credit (-)	0	-68	-110	-105	-65	-100	-100	-100
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	\$8.11	\$13.94	\$18.69	\$19.54	\$14.82	\$25.60	\$10.86 per adult	\$11.19 per adult
MONTHLY	\$1,426	\$2,454	\$3,289	\$3,440	\$2,609	\$4,506	\$3,822	\$3,940
ANNUAL	\$17,118	\$29,445	\$39,468	\$41,278	\$31,303	\$54,072	\$45,862	\$47,282

Table 35
The Self-Sufficiency Standard for Huntington 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	535	632	632	632	632	789	632	632
Child Care	0	508	905	838	330	1235	905	838
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	111	201	253	253	213	318	298	298
Taxes	214	336	411	408	263	630	470	470
Earned Income Tax Credit (-)	0	-125	-145	-145	-298	0	-109	-110
Child Care Tax Credit (-)	0	-73	-118	-118	-45	-100	-110	-110
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	\$7.98	\$12.70	\$15.50	\$15.49	\$11.70	\$21.30	\$9.37 per adult	\$9.36 per adult
MONTHLY	\$1,404	\$2,236	\$2,728	\$2,726	\$2,059	\$3,749	\$3,298	\$3,296
ANNUAL	\$16,846	\$26,827	\$32,734	\$32,710	\$24,712	\$44,994	\$39,578	\$39,549

Table 36
The Self-Sufficiency Standard for Jackson 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	538	654	654	654	654	840	654	654
Child Care	0	399	840	673	273	1113	840	673
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	332	341	369	354	395	404
Miscellaneous	112	193	249	239	210	312	295	285
Taxes	216	305	396	365	256	605	457	425
Earned Income Tax Credit (-)	0	-150	-158	-194	-308	0	-123	-161
Child Care Tax Credit (-)	0	-73	-109	-90	-41	-100	-107	-91
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	\$8.03	\$11.90	\$15.16	\$14.28	\$11.47	\$20.77	\$9.20 per adult	\$8.73 per adult
MONTHLY	\$1,414	\$2,094	\$2,669	\$2,513	\$2,018	\$3,655	\$3,238	\$3,073
ANNUAL	\$16,970	\$25,126	\$32,027	\$30,156	\$24,219	\$43,866	\$38,858	\$36,882

Table 37
The Self-Sufficiency Standard for Jasper County, IN 2009
Jasper County MSA

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	580	720	720	720	720	939	720	720
Child Care	0	382	805	738	356	1161	805	738
Food	219	331	434	495	573	584	622	680
Transportation	223	230	230	230	230	230	438	438
Health Care	157	379	393	401	430	414	456	464
Miscellaneous	118	204	258	258	231	333	304	304
Taxes	236	348	440	441	329	687	494	494
Earned Income Tax Credit (-)	0	-115	-120	-119	-226	0	-83	-84
Child Care Tax Credit (-)	0	-70	-125	-125	-70	-100	-110	-110
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	\$8.52	\$13.03	\$16.11	\$16.13	\$13.48	\$22.52	\$9.69 per adult	\$9.69 per adult
MONTHLY	\$1,500	\$2,292	\$2,835	\$2,839	\$2,372	\$3,964	\$3,412	\$3,410
ANNUAL	\$17,998	\$27,510	\$34,023	\$34,067	\$28,463	\$47,571	\$40,944	\$40,915

Table 38
The Self-Sufficiency Standard for Jay 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	459	577	577	577	577	782	577	577
Child Care	0	365	703	603	239	942	703	603
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	139	321	334	343	371	356	397	406
Miscellaneous	104	182	228	225	199	289	273	270
Taxes	192	268	319	307	216	471	381	369
Earned Income Tax Credit (-)	0	-182	-240	-252	-351	-105	-206	-219
Child Care Tax Credit (-)	0	-61	-70	-65	-22	-115	-71	-65
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	\$7.39	\$10.87	\$13.14	\$12.84	\$10.39	\$17.89	\$8.17 per adult	\$8.01 per adult
MONTHLY	\$1,300	\$1,913	\$2,312	\$2,260	\$1,829	\$3,148	\$2,876	\$2,819
ANNUAL	\$15,603	\$22,950	\$27,750	\$27,123	\$21,953	\$37,778	\$34,517	\$33,831

Table 39
The Self-Sufficiency Standard for Jefferson 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	457	602	602	602	602	721	602	602
Child Care	0	495	946	677	182	1128	946	677
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	129	289	303	311	340	324	366	374
Miscellaneous	103	195	252	232	193	299	297	277
Taxes	189	311	407	333	190	529	467	396
Earned Income Tax Credit (-)	0	-146	-149	-225	-375	-55	-113	-191
Child Care Tax Credit (-)	0	-73	-115	-77	-12	-110	-110	-78
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	\$7.32	\$12.04	\$15.40	\$13.51	\$9.79	\$19.14	\$9.32 per adult	\$8.36 per adult
MONTHLY	\$1,288	\$2,118	\$2,710	\$2,378	\$1,724	\$3,368	\$3,282	\$2,942
ANNUAL	\$15,451	\$25,421	\$32,517	\$28,541	\$20,684	\$40,414	\$39,388	\$35,307

Table 40
The Self-Sufficiency Standard for Jennings 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	488	638	638	638	638	773	638	638
Child Care	0	382	920	773	391	1311	920	773
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	332	341	369	354	395	404
Miscellaneous	107	190	256	248	220	325	301	293
Taxes	201	292	425	390	291	657	484	453
Earned Income Tax Credit (-)	0	-161	-133	-164	-269	0	-95	-129
Child Care Tax Credit (-)	0	-73	-125	-106	-58	-100	-110	-105
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	\$7.64	\$11.55	\$15.78	\$15.03	\$12.42	\$21.88	\$9.55 per adult	\$9.12 per adult
MONTHLY	\$1,344	\$2,033	\$2,778	\$2,645	\$2,185	\$3,851	\$3,361	\$3,212
ANNUAL	\$16,129	\$24,397	\$33,332	\$31,741	\$26,225	\$46,210	\$40,332	\$38,541

Table 41
The Self-Sufficiency Standard for Johnson County, IN 2009
Indianapolis MSA

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	659	783	783	783	783	1013	783	783
Child Care	0	660	1213	1163	503	1716	1213	1163
Food	219	331	434	495	573	584	622	680
Transportation	219	225	225	225	225	225	428	428
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	124	235	302	304	248	392	347	349
Taxes	262	508	664	671	414	922	688	695
Earned Income Tax Credit (-)	0	-9	0	0	-142	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-100	-65	-100	-100	-100
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	\$9.07	\$16.49	\$20.92	\$21.08	\$15.55	\$27.57	\$11.85 per adult	\$11.92 per adult
MONTHLY	\$1,596	\$2,902	\$3,682	\$3,711	\$2,738	\$4,853	\$4,172	\$4,196
ANNUAL	\$19,155	\$34,819	\$44,186	\$44,528	\$32,851	\$58,232	\$50,068	\$50,358

Table 42
The Self-Sufficiency Standard for Knox 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	457	577	577	577	577	714	577	577
Child Care	0	399	746	673	273	1020	746	673
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	104	188	234	233	204	292	280	279
Taxes	194	285	342	340	235	488	406	403
Earned Income Tax Credit (-)	0	-167	-215	-217	-330	-90	-181	-184
Child Care Tax Credit (-)	0	-69	-81	-80	-31	-115	-82	-81
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	\$7.44	\$11.34	\$13.75	\$13.70	\$10.91	\$18.26	\$8.49 per adult	\$8.45 per adult
MONTHLY	\$1,309	\$1,996	\$2,419	\$2,411	\$1,921	\$3,213	\$2,988	\$2,975
ANNUAL	\$15,706	\$23,950	\$29,033	\$28,935	\$23,050	\$38,557	\$35,859	\$35,702

Table 43
The Self-Sufficiency Standard for Kosciusko 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	508	667	667	667	667	848	667	667
Child Care	0	412	846	812	399	1246	846	812
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	108	195	250	254	223	325	296	299
Taxes	206	313	401	412	301	658	460	473
Earned Income Tax Credit (-)	0	-144	-154	-142	-258	0	-120	-106
Child Care Tax Credit (-)	0	-73	-112	-120	-63	-100	-109	-110
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	\$7.76	\$12.08	\$15.28	\$15.57	\$12.70	\$21.90	\$9.24 per adult	\$9.41 per adult
MONTHLY	\$1,366	\$2,127	\$2,689	\$2,741	\$2,236	\$3,854	\$3,253	\$3,313
ANNUAL	\$16,392	\$25,521	\$32,263	\$32,891	\$26,829	\$46,249	\$39,032	\$39,762

Table 44
The Self-Sufficiency Standard for LaGrange 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	530	635	635	635	635	765	635	635
Child Care	0	399	751	673	273	1024	751	673
Food	219	331	434	495	573	584	622	680
Transportation	234	241	241	241	241	241	459	459
Health Care	157	379	393	401	430	414	456	464
Miscellaneous	114	199	245	244	215	303	292	291
Taxes	223	325	388	384	272	566	449	446
Earned Income Tax Credit (-)	0	-134	-171	-174	-289	0	-133	-138
Child Care Tax Credit (-)	0	-73	-101	-99	-49	-105	-103	-101
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	\$8.20	\$12.42	\$14.85	\$14.77	\$11.94	\$19.93	\$9.08 per adult	\$9.02 per adult
MONTHLY	\$1,443	\$2,186	\$2,614	\$2,600	\$2,101	\$3,508	\$3,195	\$3,175
ANNUAL	\$17,318	\$26,232	\$31,373	\$31,198	\$25,210	\$42,101	\$38,336	\$38,101

Table 45
The Self-Sufficiency Standard for Lake County, IN 2009
Gary MSA

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	640	780	780	780	780	931	780	780
Child Care	0	590	1122	1033	443	1565	1122	1033
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	438	438
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	122	225	289	287	239	366	335	333
Taxes	252	455	613	605	365	818	641	632
Earned Income Tax Credit (-)	0	-45	0	0	-188	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-105	-68	-100	-100	-100
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	\$8.86	\$15.33	\$19.84	\$19.67	\$14.42	\$25.34	\$11.35 per adult	\$11.25 per adult
MONTHLY	\$1,559	\$2,699	\$3,491	\$3,461	\$2,538	\$4,460	\$3,996	\$3,961
ANNUAL	\$18,714	\$32,387	\$41,897	\$41,537	\$30,459	\$53,524	\$47,948	\$47,536

Table 46
The Self-Sufficiency Standard for LaPorte County, IN 2009
Michigan City-LaPorte MSA

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	530	673	673	673	673	894	673	673
Child Care	0	499	1013	1007	508	1521	1013	1007
Food	219	331	434	495	573	584	622	680
Transportation	223	230	230	230	230	230	436	436
Health Care	157	379	393	401	430	414	456	464
Miscellaneous	113	211	274	280	241	364	320	326
Taxes	219	385	537	575	375	812	583	605
Earned Income Tax Credit (-)	0	-91	-35	-2	-177	0	-2	0
Child Care Tax Credit (-)	0	-68	-115	-110	-65	-100	-100	-100
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	\$8.11	\$13.82	\$18.20	\$19.03	\$14.70	\$25.20	\$10.70 per adult	\$10.96 per adult
MONTHLY	\$1,427	\$2,432	\$3,203	\$3,349	\$2,587	\$4,435	\$3,768	\$3,857
ANNUAL	\$17,126	\$29,187	\$38,442	\$40,186	\$31,042	\$53,221	\$45,210	\$46,280

Table 47
The Self-Sufficiency Standard for Lawrence 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	492	641	641	641	641	766	641	641
Child Care	0	477	898	812	334	1233	898	812
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	333	341	370	354	396	404
Miscellaneous	107	200	254	252	215	317	300	298
Taxes	202	331	412	408	271	623	476	467
Earned Income Tax Credit (-)	0	-130	-142	-147	-290	0	-103	-113
Child Care Tax Credit (-)	0	-73	-120	-116	-49	-100	-110	-110
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	\$7.67	\$12.57	\$15.57	\$15.43	\$11.91	\$21.16	\$9.44 per adult	\$9.33 per adult
MONTHLY	\$1,350	\$2,212	\$2,741	\$2,716	\$2,095	\$3,724	\$3,325	\$3,284
ANNUAL	\$16,197	\$26,538	\$32,888	\$32,588	\$25,146	\$44,686	\$39,895	\$39,403

Table 48
The Self-Sufficiency Standard for Madison County, IN 2009
Anderson MSA

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	557	669	669	669	669	860	669	669
Child Care	0	512	1000	911	399	1400	1000	911
Food	219	331	434	495	573	584	622	680
Transportation	232	239	239	239	239	239	455	455
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	116	210	270	268	228	347	317	315
Taxes	227	377	515	501	316	741	581	580
Earned Income Tax Credit (-)	0	-96	-55	-67	-240	0	-12	-20
Child Care Tax Credit (-)	0	-70	-115	-120	-70	-100	-100	-100
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	\$8.32	\$13.65	\$17.72	\$17.42	\$13.14	\$23.69	\$10.58 per adult	\$10.48 per adult
MONTHLY	\$1,464	\$2,402	\$3,119	\$3,066	\$2,312	\$4,169	\$3,723	\$3,689
ANNUAL	\$17,573	\$28,829	\$37,426	\$36,787	\$27,744	\$50,032	\$44,676	\$44,264

Table 49
The Self-Sufficiency Standard for Marion County, IN 2009
Indianapolis MSA

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	624	741	741	741	741	959	741	741
Child Care	0	694	1248	1072	378	1625	1248	1072
Food	210	318	418	476	551	561	598	654
Transportation	241	248	248	248	248	248	473	473
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	122	235	302	291	232	378	348	337
Taxes	253	510	663	618	332	865	694	649
Earned Income Tax Credit (-)	0	-9	0	0	-223	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-70	-100	-100	-100
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	\$8.89	\$16.51	\$20.91	\$19.94	\$13.56	\$26.34	\$11.91 per adult	\$11.43 per adult
MONTHLY	\$1,564	\$2,906	\$3,680	\$3,510	\$2,386	\$4,635	\$4,192	\$4,025
ANNUAL	\$18,770	\$34,875	\$44,159	\$42,117	\$28,630	\$55,621	\$50,309	\$48,299

Table 50
The Self-Sufficiency Standard for Marshall 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	523	650	650	650	650	857	650	650
Child Care	0	412	835	803	391	1226	835	803
Food	219	331	434	495	573	584	622	680
Transportation	223	230	230	230	230	230	438	438
Health Care	139	320	333	341	370	355	396	404
Miscellaneous	110	194	248	252	221	325	294	297
Taxes	212	309	393	408	295	656	455	467
Earned Income Tax Credit (-)	0	-147	-161	-147	-265	0	-126	-113
Child Care Tax Credit (-)	0	-73	-107	-116	-60	-100	-106	-110
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	\$7.91	\$11.99	\$15.08	\$15.43	\$12.53	\$21.87	\$9.16 per adult	\$9.32 per adult
MONTHLY	\$1,392	\$2,110	\$2,655	\$2,715	\$2,206	\$3,850	\$3,225	\$3,282
ANNUAL	\$16,708	\$25,318	\$31,858	\$32,585	\$26,466	\$46,196	\$38,698	\$39,383

Table 51
The Self-Sufficiency Standard for Martin 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	454	577	577	577	577	711	577	577
Child Care	0	365	703	603	239	942	703	603
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	104	184	230	227	201	284	276	272
Taxes	193	275	326	315	223	437	390	377
Earned Income Tax Credit (-)	0	-176	-232	-244	-343	-133	-197	-210
Child Care Tax Credit (-)	0	-64	-74	-69	-25	-117	-75	-69
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	\$7.41	\$11.04	\$13.33	\$13.03	\$10.58	\$17.20	\$8.28 per adult	\$8.12 per adult
MONTHLY	\$1,305	\$1,943	\$2,346	\$2,294	\$1,863	\$3,027	\$2,915	\$2,858
ANNUAL	\$15,655	\$23,320	\$28,152	\$27,524	\$22,351	\$36,327	\$34,977	\$34,291

Table 52
The Self-Sufficiency Standard for Miami 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	440	577	577	577	577	840	577	577
Child Care	0	412	805	768	356	1161	805	768
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	141	327	341	349	378	362	404	412
Miscellaneous	102	188	239	242	211	318	285	288
Taxes	188	286	363	376	258	627	424	435
Earned Income Tax Credit (-)	0	-166	-196	-183	-303	0	-161	-150
Child Care Tax Credit (-)	0	-70	-90	-95	-43	-100	-91	-95
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	\$7.28	\$11.37	\$14.23	\$14.54	\$11.58	\$21.25	\$8.73 per adult	\$8.87 per adult
MONTHLY	\$1,281	\$2,001	\$2,505	\$2,560	\$2,039	\$3,740	\$3,072	\$3,121
ANNUAL	\$15,376	\$24,006	\$30,063	\$30,719	\$24,464	\$44,886	\$36,863	\$37,455

Table 53
The Self-Sufficiency Standard for Monroe County, IN 2009
Bloomington MSA

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	548	668	668	668	668	949	668	668
Child Care	0	668	1200	1102	434	1634	1200	1102
Food	225	340	446	509	589	600	639	699
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	333	341	370	354	396	404
Miscellaneous	114	223	288	285	229	377	334	331
Taxes	221	445	607	596	322	862	637	625
Earned Income Tax Credit (-)	0	-51	0	0	-234	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-105	-70	-100	-100	-100
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	\$8.16	\$15.13	\$19.70	\$19.47	\$13.29	\$26.27	\$11.31 per adult	\$11.18 per adult
MONTHLY	\$1,437	\$2,662	\$3,468	\$3,427	\$2,339	\$4,624	\$3,980	\$3,936
ANNUAL	\$17,244	\$31,946	\$41,612	\$41,127	\$28,063	\$55,482	\$47,764	\$47,226

Table 54
The Self-Sufficiency Standard for Montgomery 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	498	634	634	634	634	863	634	634
Child Care	0	382	762	521	139	901	762	521
Food	219	331	434	495	573	584	622	680
Transportation	219	226	226	226	226	226	429	429
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	108	192	242	225	197	296	287	270
Taxes	205	299	374	307	209	511	433	367
Earned Income Tax Credit (-)	0	-155	-185	-252	-358	-71	-152	-220
Child Care Tax Credit (-)	0	-75	-95	-65	-19	-110	-94	-65
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	\$7.75	\$11.74	\$14.51	\$12.84	\$10.22	\$18.74	\$8.84 per adult	\$8.00 per adult
MONTHLY	\$1,364	\$2,066	\$2,554	\$2,259	\$1,799	\$3,298	\$3,111	\$2,815
ANNUAL	\$16,364	\$24,788	\$30,647	\$27,110	\$21,591	\$39,579	\$37,327	\$33,775

Table 55
The Self-Sufficiency Standard for Morgan County, IN 2009
Indianapolis MSA

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	584	694	694	694	694	898	694	694
Child Care	0	477	950	877	399	1350	950	877
Food	219	331	434	495	573	584	622	680
Transportation	222	229	229	229	229	229	435	435
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	117	208	267	266	229	344	313	312
Taxes	233	367	492	490	323	733	579	578
Earned Income Tax Credit (-)	0	-103	-74	-77	-233	0	-27	-30
Child Care Tax Credit (-)	0	-70	-120	-120	-70	-100	-100	-100
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	\$8.46	\$13.43	\$17.24	\$17.18	\$13.31	\$23.51	\$10.39 per adult	\$10.36 per adult
MONTHLY	\$1,490	\$2,364	\$3,034	\$3,023	\$2,342	\$4,137	\$3,657	\$3,645
ANNUAL	\$17,875	\$28,371	\$36,405	\$36,279	\$28,106	\$49,643	\$43,883	\$43,744

Table 56
The Self-Sufficiency Standard for Newton County, IN 2009
Gary MSA

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	555	677	677	677	677	808	677	677
Child Care	0	391	853	768	378	1230	853	768
Food	219	331	434	495	573	584	622	680
Transportation	223	230	230	230	230	230	437	437
Health Care	143	332	346	354	383	367	409	417
Miscellaneous	114	196	254	252	224	322	300	298
Taxes	222	315	413	410	304	644	476	468
Earned Income Tax Credit (-)	0	-142	-141	-146	-255	0	-103	-111
Child Care Tax Credit (-)	0	-73	-121	-117	-64	-100	-110	-110
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	\$8.19	\$12.16	\$15.59	\$15.47	\$12.77	\$21.60	\$9.45 per adult	\$9.35 per adult
MONTHLY	\$1,442	\$2,141	\$2,744	\$2,722	\$2,248	\$3,801	\$3,326	\$3,290
ANNUAL	\$17,307	\$25,688	\$32,926	\$32,668	\$26,980	\$45,618	\$39,916	\$39,475

Table 57
The Self-Sufficiency Standard for Noble 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	565	679	679	679	679	811	679	679
Child Care	0	360	731	716	356	1087	731	716
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	114	192	240	246	220	306	286	291
Taxes	224	297	369	389	291	579	429	446
Earned Income Tax Credit (-)	0	-157	-190	-170	-269	0	-156	-137
Child Care Tax Credit (-)	0	-75	-92	-102	-58	-105	-93	-101
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	\$8.24	\$11.68	\$14.37	\$14.88	\$12.43	\$20.22	\$8.79 per adult	\$9.03 per adult
MONTHLY	\$1,450	\$2,056	\$2,530	\$2,619	\$2,188	\$3,559	\$3,095	\$3,179
ANNUAL	\$17,399	\$24,668	\$30,356	\$31,433	\$26,254	\$42,709	\$37,139	\$38,146

Table 58
The Self-Sufficiency Standard for Ohio County, IN 2009
Cincinnati-Middleton, OH-KY-IN MSA

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	532	688	688	688	688	921	688	688
Child Care	0	477	911	877	399	1311	911	877
Food	219	331	434	495	573	584	622	680
Transportation	212	218	218	218	218	218	416	416
Health Care	142	330	343	351	380	365	406	415
Miscellaneous	110	205	260	263	226	340	304	308
Taxes	212	349	448	470	310	715	498	511
Earned Income Tax Credit (-)	0	-115	-113	-94	-247	0	-79	-65
Child Care Tax Credit (-)	0	-70	-125	-120	-67	-100	-105	-105
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	\$7.91	\$13.05	\$16.28	\$16.75	\$12.96	\$23.13	\$9.74 per adult	\$9.92 per adult
MONTHLY	\$1,392	\$2,297	\$2,865	\$2,949	\$2,280	\$4,070	\$3,429	\$3,490
ANNUAL	\$16,708	\$27,569	\$34,377	\$35,386	\$27,365	\$48,845	\$41,142	\$41,886

Table 59
The Self-Sufficiency Standard for Orange 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	438	577	577	577	577	726	577	577
Child Care	0	434	766	660	226	992	766	660
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	333	341	370	354	396	404
Miscellaneous	102	189	234	230	198	289	280	276
Taxes	186	290	343	329	212	468	406	391
Earned Income Tax Credit (-)	0	-163	-215	-230	-355	-108	-180	-196
Child Care Tax Credit (-)	0	-72	-81	-75	-20	-115	-82	-75
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	\$7.24	\$11.48	\$13.76	\$13.40	\$10.28	\$17.83	\$8.49 per adult	\$8.30 per adult
MONTHLY	\$1,274	\$2,020	\$2,421	\$2,358	\$1,809	\$3,137	\$2,990	\$2,922
ANNUAL	\$15,289	\$24,241	\$29,052	\$28,292	\$21,714	\$37,650	\$35,877	\$35,059

Table 60
The Self-Sufficiency Standard for Owen County, IN 2009
Owen County MSA

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	494	592	592	592	592	749	592	592
Child Care	0	369	770	608	239	1009	770	608
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	139	319	333	341	370	354	396	404
Miscellaneous	108	184	236	227	200	293	282	272
Taxes	203	275	350	315	222	491	413	377
Earned Income Tax Credit (-)	0	-176	-208	-244	-345	-88	-173	-210
Child Care Tax Credit (-)	0	-64	-85	-69	-25	-115	-86	-69
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	\$7.69	\$11.05	\$13.94	\$13.04	\$10.55	\$18.32	\$8.59 per adult	\$8.12 per adult
MONTHLY	\$1,353	\$1,944	\$2,454	\$2,295	\$1,857	\$3,225	\$3,022	\$2,859
ANNUAL	\$16,231	\$23,333	\$29,445	\$27,539	\$22,278	\$38,701	\$36,270	\$34,305

Table 61
The Self-Sufficiency Standard for Parke 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	482	577	577	577	577	727	577	577
Child Care	0	365	733	603	239	972	733	603
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	106	182	231	225	199	287	277	270
Taxes	199	268	330	307	216	457	394	370
Earned Income Tax Credit (-)	0	-182	-228	-252	-351	-117	-193	-218
Child Care Tax Credit (-)	0	-61	-76	-65	-22	-115	-77	-66
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	\$7.59	\$10.87	\$13.43	\$12.84	\$10.40	\$17.59	\$8.34 per adult	\$8.03 per adult
MONTHLY	\$1,336	\$1,913	\$2,364	\$2,260	\$1,830	\$3,095	\$2,934	\$2,826
ANNUAL	\$16,032	\$22,952	\$28,370	\$27,125	\$21,956	\$37,140	\$35,209	\$33,906

Table 62
The Self-Sufficiency Standard for Perry 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	439	577	577	577	577	749	577	577
Child Care	0	347	760	551	204	963	760	551
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	103	182	235	221	197	290	281	267
Taxes	188	269	347	295	210	476	411	357
Earned Income Tax Credit (-)	0	-181	-210	-265	-357	-101	-175	-231
Child Care Tax Credit (-)	0	-61	-83	-60	-20	-115	-84	-60
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	\$7.29	\$10.89	\$13.87	\$12.53	\$10.25	\$17.99	\$8.55 per adult	\$7.87 per adult
MONTHLY	\$1,284	\$1,916	\$2,442	\$2,206	\$1,804	\$3,167	\$3,010	\$2,769
ANNUAL	\$15,403	\$22,995	\$29,298	\$26,466	\$21,652	\$37,999	\$36,123	\$33,223

Table 63
The Self-Sufficiency Standard for Pike 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	443	577	577	577	577	747	577	577
Child Care	0	365	736	603	239	974	736	603
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	103	184	233	227	201	291	279	272
Taxes	189	275	338	315	223	481	402	377
Earned Income Tax Credit (-)	0	-176	-220	-244	-343	-97	-185	-210
Child Care Tax Credit (-)	0	-64	-79	-69	-25	-115	-80	-69
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	\$7.32	\$11.04	\$13.64	\$13.03	\$10.58	\$18.10	\$8.44 per adult	\$8.12 per adult
MONTHLY	\$1,289	\$1,943	\$2,401	\$2,294	\$1,863	\$3,186	\$2,970	\$2,858
ANNUAL	\$15,470	\$23,320	\$28,813	\$27,524	\$22,351	\$38,230	\$35,638	\$34,291

Table 64
The Self-Sufficiency Standard for Porter County, IN 2009
Gary MSA

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	735	896	896	896	896	1070	896	896
Child Care	0	543	1096	998	456	1552	1096	998
Food	219	331	434	495	573	584	622	680
Transportation	230	237	237	237	237	237	451	451
Health Care	157	379	393	401	430	414	456	464
Miscellaneous	134	239	306	303	259	386	352	349
Taxes	300	528	679	668	478	897	708	696
Earned Income Tax Credit (-)	0	0	0	0	-86	0	0	0
Child Care Tax Credit (-)	0	-60	-100	-100	-60	-100	-100	-100
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	\$9.90	\$16.91	\$21.25	\$21.01	\$16.94	\$27.02	\$12.07 per adult	\$11.93 per adult
MONTHLY	\$1,742	\$2,975	\$3,740	\$3,697	\$2,982	\$4,755	\$4,247	\$4,200
ANNUAL	\$20,903	\$35,705	\$44,880	\$44,365	\$35,784	\$57,066	\$50,966	\$50,398

Table 65
The Self-Sufficiency Standard for Posey County, IN 2009
Evansville, IN-KY MSA

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	502	624	624	624	624	770	624	624
Child Care	0	503	894	885	382	1276	894	885
Food	221	335	439	501	580	591	629	688
Transportation	224	231	231	231	231	231	439	439
Health Care	145	338	351	360	388	373	414	423
Miscellaneous	109	203	254	260	220	324	300	306
Taxes	208	344	413	451	292	652	478	504
Earned Income Tax Credit (-)	0	-119	-141	-111	-268	0	-101	-73
Child Care Tax Credit (-)	0	-70	-121	-125	-58	-100	-110	-105
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	\$7.82	\$12.91	\$15.60	\$16.34	\$12.45	\$21.78	\$9.47 per adult	\$9.82 per adult
MONTHLY	\$1,376	\$2,273	\$2,745	\$2,876	\$2,191	\$3,833	\$3,334	\$3,458
ANNUAL	\$16,508	\$27,272	\$32,941	\$34,510	\$26,291	\$46,000	\$40,011	\$41,497

Table 66
The Self-Sufficiency Standard for Pulaski 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	495	596	596	596	596	791	596	596
Child Care	0	365	723	603	239	961	723	603
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	157	379	393	401	430	414	456	464
Miscellaneous	110	190	238	233	207	298	284	278
Taxes	209	293	359	337	245	525	420	400
Earned Income Tax Credit (-)	0	-160	-200	-221	-320	-58	-166	-186
Child Care Tax Credit (-)	0	-73	-88	-79	-36	-110	-89	-80
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	\$7.85	\$11.57	\$14.12	\$13.62	\$11.16	\$19.06	\$8.67 per adult	\$8.42 per adult
MONTHLY	\$1,381	\$2,035	\$2,486	\$2,397	\$1,965	\$3,354	\$3,052	\$2,962
ANNUAL	\$16,573	\$24,425	\$29,827	\$28,764	\$23,579	\$40,249	\$36,628	\$35,545

Table 67
The Self-Sufficiency Standard for Putnam County, IN 2009
Putnam County MSA

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	548	659	659	659	659	788	659	659
Child Care	0	412	835	686	273	1109	835	686
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	114	198	252	244	214	310	298	290
Taxes	222	324	409	383	266	594	470	442
Earned Income Tax Credit (-)	0	-135	-147	-175	-295	0	-110	-142
Child Care Tax Credit (-)	0	-73	-117	-99	-46	-100	-110	-99
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	\$8.19	\$12.38	\$15.45	\$14.74	\$11.78	\$20.54	\$9.36 per adult	\$8.96 per adult
MONTHLY	\$1,442	\$2,180	\$2,719	\$2,594	\$2,073	\$3,616	\$3,295	\$3,154
ANNUAL	\$17,301	\$26,156	\$32,634	\$31,131	\$24,874	\$43,387	\$39,543	\$37,851

Table 68
The Self-Sufficiency Standard for Randolph 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	481	577	577	577	577	823	577	577
Child Care	0	369	694	573	204	898	694	573
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	139	321	334	343	371	356	397	406
Miscellaneous	106	183	227	222	195	289	272	267
Taxes	198	269	315	296	199	470	378	356
Earned Income Tax Credit (-)	0	-180	-243	-264	-365	-106	-210	-231
Child Care Tax Credit (-)	0	-62	-69	-60	-16	-115	-70	-60
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	\$7.56	\$10.90	\$13.06	\$12.55	\$10.04	\$17.86	\$8.13 per adult	\$7.86 per adult
MONTHLY	\$1,331	\$1,919	\$2,298	\$2,209	\$1,767	\$3,143	\$2,862	\$2,767
ANNUAL	\$15,973	\$23,031	\$27,573	\$26,505	\$21,201	\$37,716	\$34,341	\$33,204

Table 69
The Self-Sufficiency Standard for Ripley 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	549	661	661	661	661	796	661	661
Child Care	0	564	1031	903	339	1369	1031	903
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	142	330	343	351	380	365	406	415
Miscellaneous	113	212	270	264	218	334	316	310
Taxes	221	387	513	476	284	693	580	520
Earned Income Tax Credit (-)	0	-89	-57	-88	-276	0	-16	-55
Child Care Tax Credit (-)	0	-68	-115	-120	-55	-100	-100	-105
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	\$8.15	\$13.88	\$17.68	\$16.89	\$12.24	\$22.67	\$10.53 per adult	\$10.04 per adult
MONTHLY	\$1,434	\$2,442	\$3,111	\$2,973	\$2,155	\$3,989	\$3,706	\$3,533
ANNUAL	\$17,212	\$29,309	\$37,334	\$35,677	\$25,856	\$47,871	\$44,471	\$42,398

Table 70
The Self-Sufficiency Standard for Rush 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	519	624	624	624	624	748	624	624
Child Care	0	365	736	603	239	974	736	603
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	111	190	238	232	206	292	284	277
Taxes	212	291	361	335	242	486	421	396
Earned Income Tax Credit (-)	0	-162	-198	-223	-322	-93	-165	-191
Child Care Tax Credit (-)	0	-72	-89	-78	-35	-115	-89	-78
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	\$7.93	\$11.51	\$14.18	\$13.55	\$11.10	\$18.20	\$8.68 per adult	\$8.37 per adult
MONTHLY	\$1,396	\$2,025	\$2,496	\$2,385	\$1,953	\$3,204	\$3,057	\$2,945
ANNUAL	\$16,753	\$24,302	\$29,954	\$28,625	\$23,442	\$38,443	\$36,681	\$35,334

Table 71
The Self-Sufficiency Standard for St. Joseph County, IN 2009
South Bend-Mishawaka MSA

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	588	707	707	707	707	907	707	707
Child Care	0	564	1020	1154	590	1610	1020	1154
Food	213	322	423	482	558	569	606	662
Transportation	221	228	228	228	228	228	433	433
Health Care	139	320	333	341	370	355	396	404
Miscellaneous	116	214	271	291	245	367	316	336
Taxes	229	400	519	621	397	822	581	645
Earned Income Tax Credit (-)	0	-81	-51	0	-157	0	-15	0
Child Care Tax Credit (-)	0	-68	-115	-105	-65	-100	-100	-100
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	\$8.37	\$14.15	\$17.81	\$20.00	\$15.19	\$25.42	\$10.54 per adult	\$11.39 per adult
MONTHLY	\$1,473	\$2,490	\$3,134	\$3,520	\$2,673	\$4,474	\$3,710	\$4,008
ANNUAL	\$17,671	\$29,879	\$37,613	\$42,235	\$32,078	\$53,683	\$44,525	\$48,102

Table 72
The Self-Sufficiency Standard for Scott 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	484	613	613	613	613	792	613	613
Child Care	0	382	859	733	352	1211	859	733
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	129	289	303	311	340	324	366	374
Miscellaneous	106	185	244	238	211	314	290	284
Taxes	197	276	383	361	259	613	442	421
Earned Income Tax Credit (-)	0	-175	-176	-198	-305	0	-142	-165
Child Care Tax Credit (-)	0	-65	-98	-89	-42	-100	-99	-89
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	\$7.53	\$11.08	\$14.73	\$14.18	\$11.54	\$20.94	\$8.97 per adult	\$8.68 per adult
MONTHLY	\$1,325	\$1,950	\$2,593	\$2,496	\$2,030	\$3,685	\$3,156	\$3,056
ANNUAL	\$15,906	\$23,406	\$31,114	\$29,950	\$24,366	\$44,222	\$37,877	\$36,677

Table 73
The Self-Sufficiency Standard for Shelby County, IN 2009
Indianapolis MSA

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	581	690	690	690	690	893	690	690
Child Care	0	577	1033	1011	434	1467	1033	1011
Food	219	331	434	495	573	584	622	680
Transportation	219	225	225	225	225	225	428	428
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	117	217	274	279	232	355	320	324
Taxes	231	416	538	568	334	776	582	598
Earned Income Tax Credit (-)	0	-71	-35	-9	-221	0	-2	0
Child Care Tax Credit (-)	0	-68	-115	-110	-70	-100	-100	-100
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	\$8.41	\$14.49	\$18.22	\$18.86	\$13.61	\$24.43	\$10.69 per adult	\$10.88 per adult
MONTHLY	\$1,479	\$2,550	\$3,206	\$3,319	\$2,396	\$4,299	\$3,764	\$3,830
ANNUAL	\$17,752	\$30,594	\$38,475	\$39,824	\$28,752	\$51,593	\$45,165	\$45,962

Table 74
The Self-Sufficiency Standard for Spencer 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	443	577	577	577	577	747	577	577
Child Care	0	456	825	920	464	1289	825	920
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	103	193	242	258	223	322	288	304
Taxes	189	305	375	440	302	645	435	494
Earned Income Tax Credit (-)	0	-151	-184	-120	-257	0	-150	-84
Child Care Tax Credit (-)	0	-73	-95	-125	-63	-100	-95	-110
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	\$7.32	\$11.88	\$14.52	\$16.11	\$12.72	\$21.63	\$8.87 per adult	\$9.68 per adult
MONTHLY	\$1,289	\$2,091	\$2,555	\$2,836	\$2,239	\$3,808	\$3,121	\$3,408
ANNUAL	\$15,470	\$25,090	\$30,665	\$34,033	\$26,864	\$45,693	\$37,446	\$40,901

Table 75
The Self-Sufficiency Standard for Starke 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	524	600	600	600	600	793	600	600
Child Care	0	365	733	612	247	981	733	612
Food	219	331	434	495	573	584	622	680
Transportation	223	230	230	230	230	230	438	438
Health Care	139	320	333	341	370	355	396	404
Miscellaneous	110	185	233	228	202	294	279	273
Taxes	212	276	339	319	228	503	402	381
Earned Income Tax Credit (-)	0	-175	-219	-239	-338	-78	-184	-206
Child Care Tax Credit (-)	0	-65	-80	-71	-28	-110	-80	-71
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	\$7.92	\$11.08	\$13.66	\$13.15	\$10.70	\$18.57	\$8.44 per adult	\$8.18 per adult
MONTHLY	\$1,394	\$1,949	\$2,404	\$2,315	\$1,884	\$3,268	\$2,972	\$2,878
ANNUAL	\$16,725	\$23,393	\$28,849	\$27,781	\$22,605	\$39,219	\$35,660	\$34,533

Table 76
The Self-Sufficiency Standard for Steuben 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	547	719	719	719	719	867	719	719
Child Care	0	464	835	738	273	1109	835	738
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	113	206	255	252	216	314	301	297
Taxes	219	356	418	408	275	612	480	467
Earned Income Tax Credit (-)	0	-110	-137	-148	-285	0	-99	-113
Child Care Tax Credit (-)	0	-70	-123	-116	-51	-100	-110	-110
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	\$8.09	\$13.21	\$15.68	\$15.42	\$12.02	\$20.92	\$9.50 per adult	\$9.32 per adult
MONTHLY	\$1,425	\$2,325	\$2,759	\$2,714	\$2,116	\$3,682	\$3,344	\$3,282
ANNUAL	\$17,096	\$27,903	\$33,111	\$32,569	\$25,391	\$44,185	\$40,130	\$39,380

Table 77
 The Self-Sufficiency Standard for Sullivan County, IN 2009
 Sullivan County MSA

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	439	577	577	577	577	690	577	577
Child Care	0	304	640	616	312	953	640	616
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	102	176	221	226	206	281	267	271
Taxes	186	247	295	312	242	422	358	374
Earned Income Tax Credit (-)	0	-198	-265	-247	-323	-145	-230	-213
Child Care Tax Credit (-)	0	-51	-60	-67	-34	-110	-61	-68
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	\$7.24	\$10.32	\$12.53	\$12.96	\$11.09	\$16.90	\$7.88 per adult	\$8.08 per adult
MONTHLY	\$1,275	\$1,817	\$2,205	\$2,281	\$1,952	\$2,975	\$2,773	\$2,845
ANNUAL	\$15,297	\$21,803	\$26,459	\$27,375	\$23,426	\$35,695	\$33,274	\$34,142

Table 78
 The Self-Sufficiency Standard for Switzerland 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	490	645	645	645	645	808	645	645
Child Care	0	365	853	603	239	1092	853	603
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	142	330	343	351	380	365	406	415
Miscellaneous	107	190	251	233	207	308	296	278
Taxes	203	293	403	337	245	588	462	399
Earned Income Tax Credit (-)	0	-160	-152	-221	-320	0	-117	-187
Child Care Tax Credit (-)	0	-73	-113	-79	-35	-100	-110	-79
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	\$7.68	\$11.56	\$15.31	\$13.61	\$11.15	\$20.41	\$9.27 per adult	\$8.41 per adult
MONTHLY	\$1,352	\$2,034	\$2,694	\$2,395	\$1,963	\$3,591	\$3,263	\$2,959
ANNUAL	\$16,219	\$24,406	\$32,325	\$28,743	\$23,558	\$43,097	\$39,160	\$35,510

Table 79
The Self-Sufficiency Standard for Tippecanoe County, IN 2009
Lafayette MSA

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	638	784	784	784	784	1021	784	784
Child Care	0	599	1076	968	369	1445	1076	968
Food	214	324	425	485	561	572	609	666
Transportation	219	226	226	226	226	226	429	429
Health Care	143	332	346	354	383	367	409	417
Miscellaneous	121	227	286	282	232	363	331	326
Taxes	250	465	599	581	335	807	623	606
Earned Income Tax Credit (-)	0	-38	0	0	-220	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-110	-70	-100	-100	-100
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	\$8.82	\$15.55	\$19.52	\$19.14	\$13.63	\$25.10	\$11.16 per adult	\$10.97 per adult
MONTHLY	\$1,552	\$2,737	\$3,436	\$3,368	\$2,399	\$4,418	\$3,927	\$3,862
ANNUAL	\$18,625	\$32,842	\$41,232	\$40,418	\$28,791	\$53,014	\$47,129	\$46,346

Table 80
The Self-Sufficiency Standard for Tipton County, IN 2009
Kokomo MSA

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	523	664	664	664	664	847	664	664
Child Care	0	391	760	529	139	898	760	529
Food	219	331	434	495	573	584	622	680
Transportation	221	227	227	227	227	227	432	432
Health Care	141	327	341	349	378	362	404	412
Miscellaneous	110	194	243	226	198	292	288	272
Taxes	211	308	378	314	213	486	437	375
Earned Income Tax Credit (-)	0	-148	-181	-245	-354	-92	-149	-212
Child Care Tax Credit (-)	0	-73	-96	-68	-21	-115	-96	-68
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	\$7.91	\$11.96	\$14.59	\$13.02	\$10.32	\$18.22	\$8.88 per adult	\$8.10 per adult
MONTHLY	\$1,391	\$2,105	\$2,568	\$2,292	\$1,817	\$3,206	\$3,127	\$2,850
ANNUAL	\$16,698	\$25,255	\$30,821	\$27,503	\$21,806	\$38,476	\$37,529	\$34,198

Table 81
The Self-Sufficiency Standard for Union 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	495	625	625	625	625	778	625	625
Child Care	0	477	803	716	239	1042	803	716
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	142	330	343	351	380	365	406	415
Miscellaneous	108	199	243	242	204	300	289	287
Taxes	203	328	381	374	236	534	439	432
Earned Income Tax Credit (-)	0	-132	-178	-185	-329	-51	-145	-153
Child Care Tax Credit (-)	0	-73	-97	-94	-32	-110	-97	-94
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	\$7.70	\$12.48	\$14.67	\$14.50	\$10.94	\$19.23	\$8.92 per adult	\$8.83 per adult
MONTHLY	\$1,355	\$2,197	\$2,582	\$2,551	\$1,925	\$3,385	\$3,141	\$3,107
ANNUAL	\$16,255	\$26,360	\$30,980	\$30,615	\$23,098	\$40,624	\$37,694	\$37,280

Table 82
The Self-Sufficiency Standard for Vanderburgh County, IN 2009
Evansville, IN-KY MSA

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	549	682	682	682	682	842	682	682
Child Care	0	543	944	911	369	1313	944	911
Food	221	335	439	501	580	591	629	688
Transportation	226	232	232	232	232	232	442	442
Health Care	145	338	351	360	388	373	414	423
Miscellaneous	114	213	265	269	225	335	311	315
Taxes	223	394	481	502	308	696	578	580
Earned Income Tax Credit (-)	0	-85	-84	-66	-250	0	-32	-20
Child Care Tax Credit (-)	0	-68	-120	-120	-66	-100	-100	-100
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	\$8.20	\$14.02	\$16.99	\$17.45	\$12.89	\$22.72	\$10.33 per adult	\$10.47 per adult
MONTHLY	\$1,443	\$2,468	\$2,991	\$3,071	\$2,268	\$3,998	\$3,635	\$3,686
ANNUAL	\$17,318	\$29,612	\$35,889	\$36,856	\$27,215	\$47,976	\$43,623	\$44,238

Table 83
The Self-Sufficiency Standard for Vermillion County, IN 2009
Terre Haute MSA

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	405	521	521	521	521	642	521	521
Child Care	0	365	733	603	239	972	733	603
Food	226	343	450	513	593	605	644	704
Transportation	225	232	232	232	232	232	440	440
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	99	178	227	221	195	280	273	267
Taxes	179	253	315	293	199	421	381	357
Earned Income Tax Credit (-)	0	-194	-244	-267	-365	-147	-206	-230
Child Care Tax Credit (-)	0	-54	-69	-59	-16	-108	-71	-60
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	\$7.04	\$10.48	\$13.04	\$12.48	\$10.03	\$16.85	\$8.17 per adult	\$7.87 per adult
MONTHLY	\$1,239	\$1,844	\$2,296	\$2,196	\$1,766	\$2,966	\$2,877	\$2,771
ANNUAL	\$14,867	\$22,126	\$27,548	\$26,348	\$21,191	\$35,586	\$34,527	\$33,256

Table 84
The Self-Sufficiency Standard for Vigo County, IN 2009
Terre Haute MSA

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	477	613	613	613	613	756	613	613
Child Care	0	586	998	855	269	1267	998	855
Food	226	343	450	513	593	605	644	704
Transportation	226	232	232	232	232	232	442	442
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	107	209	262	255	208	321	309	302
Taxes	200	373	467	423	248	641	518	485
Earned Income Tax Credit (-)	0	-99	-97	-135	-317	0	-58	-94
Child Care Tax Credit (-)	0	-70	-120	-125	-37	-100	-105	-110
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	\$7.62	\$13.57	\$16.69	\$15.74	\$11.23	\$21.54	\$10.01 per adult	\$9.56 per adult
MONTHLY	\$1,341	\$2,389	\$2,937	\$2,771	\$1,977	\$3,792	\$3,523	\$3,365
ANNUAL	\$16,087	\$28,666	\$35,246	\$33,251	\$23,727	\$45,499	\$42,271	\$40,383

Table 85
The Self-Sufficiency Standard for Wabash 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	439	577	577	577	577	789	577	577
Child Care	0	399	725	673	273	998	725	673
Food	219	331	434	495	573	584	622	680
Transportation	221	227	227	227	227	227	432	432
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	102	185	229	231	201	295	275	276
Taxes	185	277	324	330	226	506	386	391
Earned Income Tax Credit (-)	0	-174	-234	-228	-340	-75	-201	-196
Child Care Tax Credit (-)	0	-65	-73	-76	-27	-110	-73	-76
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	\$7.21	\$11.11	\$13.27	\$13.44	\$10.65	\$18.63	\$8.24 per adult	\$8.30 per adult
MONTHLY	\$1,268	\$1,955	\$2,336	\$2,365	\$1,875	\$3,279	\$2,899	\$2,923
ANNUAL	\$15,219	\$23,457	\$28,036	\$28,379	\$22,499	\$39,350	\$34,789	\$35,074

Table 86
The Self-Sufficiency Standard for Warren 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	501	628	628	628	628	772	628	628
Child Care	0	547	937	1102	556	1493	937	1102
Food	219	331	434	495	573	584	622	680
Transportation	211	218	218	218	218	218	413	413
Health Care	138	318	331	339	368	353	394	402
Miscellaneous	107	204	255	278	234	342	299	323
Taxes	201	348	419	563	344	723	475	591
Earned Income Tax Credit (-)	0	-116	-137	-13	-210	0	-104	0
Child Care Tax Credit (-)	0	-70	-123	-110	-68	-100	-110	-100
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	\$7.63	\$13.02	\$15.70	\$18.75	\$13.88	\$23.30	\$9.44 per adult	\$10.81 per adult
MONTHLY	\$1,344	\$2,291	\$2,763	\$3,300	\$2,443	\$4,101	\$3,322	\$3,806
ANNUAL	\$16,124	\$27,491	\$33,152	\$39,597	\$29,320	\$49,210	\$39,863	\$45,669

Table 87
The Self-Sufficiency Standard for Warrick County, IN 2009
Evansville, IN-KY MSA

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	573	712	712	712	712	878	712	712
Child Care	0	525	927	816	291	1217	927	816
Food	221	335	439	501	580	591	629	688
Transportation	224	231	231	231	231	231	439	439
Health Care	145	338	351	360	388	373	414	423
Miscellaneous	116	214	266	262	220	329	312	308
Taxes	229	400	487	461	291	672	578	512
Earned Income Tax Credit (-)	0	-81	-79	-101	-269	0	-29	-64
Child Care Tax Credit (-)	0	-68	-120	-125	-58	-100	-100	-105
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	\$8.38	\$14.14	\$17.13	\$16.57	\$12.42	\$22.20	\$10.37 per adult	\$9.93 per adult
MONTHLY	\$1,475	\$2,489	\$3,015	\$2,916	\$2,185	\$3,908	\$3,650	\$3,494
ANNUAL	\$17,697	\$29,871	\$36,175	\$34,990	\$26,225	\$46,896	\$43,795	\$41,934

Table 88
The Self-Sufficiency Standard for Washington County, IN 2009
Washington County MSA

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	491	577	577	577	577	710	577	577
Child Care	0	378	755	664	286	1042	755	664
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	439	439
Health Care	129	289	303	311	340	324	366	374
Miscellaneous	106	181	230	228	201	289	276	273
Taxes	199	262	327	319	223	470	391	381
Earned Income Tax Credit (-)	0	-186	-231	-240	-344	-106	-196	-206
Child Care Tax Credit (-)	0	-58	-74	-71	-25	-115	-75	-71
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	\$7.59	\$10.73	\$13.36	\$13.15	\$10.57	\$17.87	\$8.30 per adult	\$8.18 per adult
MONTHLY	\$1,335	\$1,888	\$2,352	\$2,314	\$1,861	\$3,146	\$2,920	\$2,878
ANNUAL	\$16,023	\$22,652	\$28,219	\$27,768	\$22,331	\$37,748	\$35,045	\$34,535

Table 89
The Self-Sufficiency Standard for Wayne 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	482	604	604	604	604	820	604	604
Child Care	0	373	764	595	221	985	764	595
Food	219	331	434	495	573	584	622	680
Transportation	221	228	228	228	228	228	433	433
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	107	188	239	229	202	300	285	274
Taxes	201	287	365	324	229	536	424	385
Earned Income Tax Credit (-)	0	-165	-195	-234	-337	-49	-162	-202
Child Care Tax Credit (-)	0	-70	-90	-73	-28	-110	-90	-73
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	\$7.64	\$11.41	\$14.26	\$13.28	\$10.74	\$19.28	\$8.72 per adult	\$8.23 per adult
MONTHLY	\$1,344	\$2,008	\$2,510	\$2,337	\$1,891	\$3,393	\$3,071	\$2,896
ANNUAL	\$16,131	\$24,097	\$30,122	\$28,043	\$22,690	\$40,719	\$36,848	\$34,751

Table 90
The Self-Sufficiency Standard for Wells County, IN 2009
Fort Wayne MSA

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	461	576	576	576	576	719	576	576
Child Care	0	365	746	603	239	985	746	603
Food	206	311	408	465	538	549	585	639
Transportation	221	228	228	228	228	228	433	433
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	102	179	229	221	195	283	273	265
Taxes	188	258	322	293	197	431	381	350
Earned Income Tax Credit (-)	0	-189	-236	-266	-368	-137	-207	-238
Child Care Tax Credit (-)	0	-57	-72	-59	-15	-115	-71	-57
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	\$7.28	\$10.62	\$13.23	\$12.49	\$9.97	\$17.09	\$8.17 per adult	\$7.78 per adult
MONTHLY	\$1,282	\$1,870	\$2,329	\$2,197	\$1,755	\$3,009	\$2,874	\$2,737
ANNUAL	\$15,378	\$22,438	\$27,951	\$26,368	\$21,061	\$36,102	\$34,491	\$32,848

Table 91
The Self-Sufficiency Standard for White 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	601	667	667	667	667	797	667	667
Child Care	0	365	733	603	239	972	733	603
Food	219	331	434	495	573	584	622	680
Transportation	225	232	232	232	232	232	440	440
Health Care	143	332	346	354	383	367	409	417
Miscellaneous	119	193	241	235	209	295	287	281
Taxes	239	302	372	346	254	508	433	409
Earned Income Tax Credit (-)	0	-153	-187	-211	-311	-73	-152	-177
Child Care Tax Credit (-)	0	-75	-94	-83	-40	-110	-94	-84
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	\$8.59	\$11.79	\$14.46	\$13.85	\$11.39	\$18.68	\$8.84 per adult	\$8.53 per adult
MONTHLY	\$1,512	\$2,076	\$2,545	\$2,438	\$2,005	\$3,289	\$3,111	\$3,003
ANNUAL	\$18,139	\$24,908	\$30,539	\$29,251	\$24,062	\$39,463	\$37,335	\$36,032

Table 92
The Self-Sufficiency Standard for Whitley County, IN 2009
Fort Wayne MSA

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	456	570	570	570	570	711	570	570
Child Care	0	469	848	773	304	1152	848	773
Food	206	311	408	465	538	549	585	639
Transportation	221	228	228	228	228	228	433	433
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	102	189	238	237	200	299	283	281
Taxes	186	290	361	357	222	530	416	411
Earned Income Tax Credit (-)	0	-163	-198	-202	-344	-54	-169	-175
Child Care Tax Credit (-)	0	-72	-89	-87	-25	-110	-87	-85
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	\$7.24	\$11.48	\$14.17	\$14.07	\$10.56	\$19.15	\$8.63 per adult	\$8.56 per adult
MONTHLY	\$1,274	\$2,020	\$2,495	\$2,477	\$1,858	\$3,370	\$3,036	\$3,014
ANNUAL	\$15,294	\$24,239	\$29,935	\$29,718	\$22,296	\$40,440	\$36,436	\$36,165

Appendix D. The Self-Sufficiency Standard as a Percent of the Federal Poverty Guidelines, 2009
 Three Family Types, All Indiana Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines
Adams County	\$25,264	173%	\$30,287	165%	\$36,954	168%
Allen County	\$27,848	191%	\$34,762	190%	\$41,512	188%
Bartholomew County	\$33,117	227%	\$40,804	223%	\$46,889	213%
Benton County	\$26,058	179%	\$33,416	183%	\$40,266	183%
Blackford County	\$23,199	159%	\$27,393	150%	\$34,087	155%
Boone County	\$30,504	209%	\$35,871	196%	\$42,452	193%
Brown County	\$27,356	188%	\$31,487	172%	\$38,169	173%
Carroll County	\$24,141	166%	\$29,541	161%	\$36,284	165%
Cass County	\$23,072	158%	\$28,137	154%	\$34,918	158%
Clark County	\$27,314	187%	\$33,265	182%	\$39,521	179%
Clay County	\$23,182	159%	\$27,496	150%	\$34,414	156%
Clinton County	\$26,110	179%	\$31,088	170%	\$37,699	171%
Crawford County	\$23,563	162%	\$28,759	157%	\$35,526	161%
Daviess County	\$23,320	160%	\$27,524	150%	\$34,291	156%
Dearborn County	\$30,721	211%	\$37,812	207%	\$44,561	202%
Decatur County	\$26,391	181%	\$30,112	164%	\$36,838	167%
DeKalb County	\$25,033	172%	\$29,890	163%	\$36,618	166%
Delaware County	\$32,032	220%	\$41,557	227%	\$47,535	216%
Dubois County	\$25,155	173%	\$32,348	177%	\$39,118	177%
Elkhart County	\$29,590	203%	\$39,841	218%	\$46,067	209%
Fayette County	\$24,158	166%	\$31,320	171%	\$37,974	172%
Floyd County	\$27,219	187%	\$33,715	184%	\$39,932	181%
Fountain County	\$22,952	158%	\$27,125	148%	\$33,906	154%
Franklin County	\$23,543	162%	\$27,767	152%	\$34,321	156%
Fulton County	\$22,900	157%	\$27,069	148%	\$33,821	153%
Gibson County	\$23,837	164%	\$31,387	171%	\$38,099	173%
Grant County	\$24,531	168%	\$29,981	164%	\$36,722	167%
Greene County	\$23,588	162%	\$28,521	156%	\$35,288	160%
Hamilton County	\$40,921	281%	\$49,407	270%	\$55,395	251%
Hancock County	\$32,886	226%	\$40,668	222%	\$46,660	212%
Harrison County	\$24,615	169%	\$29,896	163%	\$36,055	164%
Hendricks County	\$34,365	236%	\$42,073	230%	\$47,984	218%
Henry County	\$24,483	168%	\$29,572	162%	\$36,229	164%
Howard County	\$29,445	202%	\$41,278	225%	\$47,282	214%
Huntington County	\$26,827	184%	\$32,710	179%	\$39,549	179%
Jackson County	\$25,126	172%	\$30,156	165%	\$36,882	167%
Jasper County	\$27,510	189%	\$34,067	186%	\$40,915	186%
Jay County	\$22,950	158%	\$27,123	148%	\$33,831	153%
Jefferson County	\$25,421	174%	\$28,541	156%	\$35,307	160%
Jennings County	\$24,397	167%	\$31,741	173%	\$38,541	175%
Johnson County	\$34,819	239%	\$44,528	243%	\$50,358	228%

The 2009 Federal Poverty Guidelines for a family of two is \$14,570, a family of three is \$18,310 and a family of four is \$22,050

Appendix D, Continued. The Self-Sufficiency Standard as a Percent of the Federal Poverty Guidelines, 2009
 Three Family Types, All Indiana Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines
Knox County	\$23,950	164%	\$28,935	158%	\$35,702	162%
Kosciusko County	\$25,521	175%	\$32,891	180%	\$39,762	180%
LaGrange County	\$26,232	180%	\$31,198	170%	\$38,101	173%
Lake County	\$32,387	222%	\$41,537	227%	\$47,536	216%
LaPorte County	\$29,187	200%	\$40,186	219%	\$46,280	210%
Lawrence County	\$26,538	182%	\$32,588	178%	\$39,403	179%
Madison County	\$28,829	198%	\$36,787	201%	\$44,264	201%
Marion County	\$34,875	239%	\$42,117	230%	\$48,299	219%
Marshall County	\$25,318	174%	\$32,585	178%	\$39,383	179%
Martin County	\$23,320	160%	\$27,524	150%	\$34,291	156%
Miami County	\$24,006	165%	\$30,719	168%	\$37,455	170%
Monroe County	\$31,946	219%	\$41,127	225%	\$47,226	214%
Montgomery County	\$24,788	170%	\$27,110	148%	\$33,775	153%
Morgan County	\$28,371	195%	\$36,279	198%	\$43,744	198%
Newton County	\$25,688	176%	\$32,668	178%	\$39,475	179%
Noble County	\$24,668	169%	\$31,433	172%	\$38,146	173%
Ohio County	\$27,569	189%	\$35,386	193%	\$41,886	190%
Orange County	\$24,241	166%	\$28,292	155%	\$35,059	159%
Owen County	\$23,333	160%	\$27,539	150%	\$34,305	156%
Parke County	\$22,952	158%	\$27,125	148%	\$33,906	154%
Perry County	\$22,995	158%	\$26,466	145%	\$33,223	151%
Pike County	\$23,320	160%	\$27,524	150%	\$34,291	156%
Porter County	\$35,705	245%	\$44,365	242%	\$50,398	229%
Posey County	\$27,272	187%	\$34,510	188%	\$41,497	188%
Pulaski County	\$24,425	168%	\$28,764	157%	\$35,545	161%
Putnam County	\$26,156	180%	\$31,131	170%	\$37,851	172%
Randolph County	\$23,031	158%	\$26,505	145%	\$33,204	151%
Ripley County	\$29,309	201%	\$35,677	195%	\$42,398	192%
Rush County	\$24,302	167%	\$28,625	156%	\$35,334	160%
St. Joseph County	\$29,879	205%	\$42,235	231%	\$48,102	218%
Scott County	\$23,406	161%	\$29,950	164%	\$36,677	166%
Shelby County	\$30,594	210%	\$39,824	217%	\$45,962	208%
Spencer County	\$25,090	172%	\$34,033	186%	\$40,901	185%
Starke County	\$23,393	161%	\$27,781	152%	\$34,533	157%
Steuben County	\$27,903	192%	\$32,569	178%	\$39,380	179%
Sullivan County	\$21,803	150%	\$27,375	150%	\$34,142	155%
Switzerland County	\$24,406	168%	\$28,743	157%	\$35,510	161%
Tippecanoe County	\$32,842	225%	\$40,418	221%	\$46,346	210%
Tipton County	\$25,255	173%	\$27,503	150%	\$34,198	155%
Union County	\$26,360	181%	\$30,615	167%	\$37,280	169%
Vanderburgh County	\$29,612	203%	\$36,856	201%	\$44,238	201%

The 2009 Federal Poverty Guidelines for a family of two is \$14,570, a family of three is \$18,310 and a family of four is \$22,050

Appendix D, Continued. The Self-Sufficiency Standard as a Percent of the Federal Poverty Guidelines, 2009
 Three Family Types, All Indiana Counties

COUNTY	ONE ADULT, ONE SCHOOLAGE		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOLAGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOLAGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Guidelines
Vermillion County	\$22,126	152%	\$26,348	144%	\$33,256	151%
Vigo County	\$28,666	197%	\$33,251	182%	\$40,383	183%
Wabash County	\$23,457	161%	\$28,379	155%	\$35,074	159%
Warren County	\$27,491	189%	\$39,597	216%	\$45,669	207%
Warrick County	\$29,871	205%	\$34,990	191%	\$41,934	190%
Washington County	\$22,652	155%	\$27,768	152%	\$34,535	157%
Wayne County	\$24,097	165%	\$28,043	153%	\$34,751	158%
Wells County	\$22,438	154%	\$26,368	144%	\$32,848	149%
White County	\$24,908	171%	\$29,251	160%	\$36,032	163%
Whitley County	\$24,239	166%	\$29,718	162%	\$36,165	164%

The 2009 Federal Poverty Guidelines for a family of two is \$14,570, a family of three is \$18,310 and a family of four is \$22,050

Appendix E. Impact of Work Supports on Wage Adequacy

One Adult with One Preschooler and One Schoolage Child: Marion County, IN 2009

	#1	#2	#3	#4
	IN MINIMUM WAGE	MEDIAN HOURLY WAGE OF SELECT INDIANA OCCUPATIONS*		
		Retail Salespersons	Office Clerks	Team Assemblers
HOURLY WAGE:	\$7.25	\$8.97	\$10.69	\$13.60
TOTAL MONTHLY INCOME:	\$1,276	\$1,579	\$1,881	\$2,394
PANEL A: NO WORK SUPPORTS				
MONTHLY COSTS:				
Housing	\$741	\$741	\$741	\$741
Child Care	\$1,072	\$1,072	\$1,072	\$1,072
Food	\$476	\$476	\$476	\$476
Transportation	\$248	\$248	\$248	\$248
Health Care	\$370	\$370	\$370	\$370
Miscellaneous	\$291	\$291	\$291	\$291
Taxes	\$136	\$169	\$230	\$338
Tax Credits (-)	\$0	\$0	(\$27)	(\$79)
TOTAL MONTHLY EXPENSES	\$3,333	\$3,366	\$3,400	\$3,456
SHORTFALL (-) OR SURPLUS	(\$2,057)	(\$1,788)	(\$1,518)	(\$1,063)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	38%	47%	55%	69%
PANEL B: CHILD CARE				
MONTHLY COSTS:				
Housing	\$741	\$741	\$741	\$741
Child Care	\$0	\$79	\$133	\$217
Food	\$476	\$476	\$476	\$476
Transportation	\$248	\$248	\$248	\$248
Health Care	\$370	\$370	\$370	\$370
Miscellaneous	\$291	\$291	\$291	\$291
Taxes	\$136	\$169	\$230	\$338
Tax Credits (-)	\$0	\$0	(\$27)	(\$79)
TOTAL MONTHLY EXPENSES	\$2,261	\$2,374	\$2,461	\$2,602
SHORTFALL (-) OR SURPLUS	(\$985)	(\$795)	(\$580)	(\$208)
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	56%	67%	76%	92%
Total Federal EITC (annual refundable)**	\$5,028	\$4,496	\$3,731	\$2,437
Total State EITC (annual refundable)**	\$453	\$405	\$336	\$219
Total Federal CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$2,000
Total Making Work Pay TC (annual refundable)**	\$400	\$400	\$400	\$400

*U.S. Department of Labor, Bureau of Labor Statistics. May 2008 Metropolitan and nonmetropolitan area occupational employment and wage estimates: Indiana. Retrieved July 14, 2009 from http://www.bls.gov/oes/2008/may/oes_in.htm; Occupational wages are adjusted for deflation using the Midwest region May 2009 Consumer Price Index from the Bureau of Labor Statistics.**

** EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit and Making Work Pay Tax Credit (which are credits against federal taxes) is shown, if any (see text for explanation).

Appendix E. (Continued). Impact of Work Supports on Wage Adequacy
 One Adult with One Preschooler and One Schoolage Child: Marion County, IN 2009

	#1	#2	#3	#4
	IN MINIMUM WAGE	MEDIAN HOURLY WAGE OF SELECT INDIANA OCCUPATIONS*		
		Retail Salespersons	Office Clerks	Team Assemblers
HOURLY WAGE:	\$7.25	\$8.97	\$10.69	\$13.60
TOTAL MONTHLY INCOME:	\$1,276	\$1,579	\$1,881	\$2,394
PANEL C: CHILD CARE, SNAP/WIC, HOOSIER HEALTHWISE				
MONTHLY COSTS:				
Housing	\$741	\$741	\$741	\$741
Child Care	\$0	\$79	\$133	\$217
Food	\$83	\$156	\$241	\$436
Transportation	\$248	\$248	\$248	\$248
Health Care	\$148	\$148	\$148	\$181
Miscellaneous	\$291	\$291	\$291	\$291
Taxes	\$136	\$169	\$230	\$338
Tax Credits (-)	\$0	\$0	(\$27)	(\$79)
TOTAL MONTHLY EXPENSES	\$1,646	\$1,832	\$2,004	\$2,374
SHORTFALL (-) OR SURPLUS	(\$370)	(\$254)	(\$123)	\$20
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	78%	86%	94%	101%
PANEL D: HOUSING, CHILD CARE, SNAP/WIC, HOOSIER HEALTHWISE				
MONTHLY COSTS:				
Housing	\$383	\$474	\$564	\$718
Child Care	\$0	\$79	\$133	\$217
Food	\$83	\$156	\$241	\$436
Transportation	\$248	\$248	\$248	\$248
Health Care	\$148	\$148	\$148	\$181
Miscellaneous	\$291	\$291	\$291	\$291
Taxes	\$136	\$169	\$230	\$338
Tax Credits (-)	\$0	\$0	(\$27)	(\$79)
TOTAL MONTHLY EXPENSES	\$1,288	\$1,565	\$1,828	\$2,351
SHORTFALL (-) OR SURPLUS	(\$12)	\$14	\$54	\$43
PERCENT OF SELF-SUFFICIENCY WAGE (Total Income/Total Expenses)	99%	101%	103%	102%
Total Federal EITC (annual refundable)**	\$5,028	\$4,496	\$3,731	\$2,437
Total State EITC (annual refundable)**	\$453	\$405	\$336	\$219
Total Federal CTC (annual refundable)**	\$1,847	\$2,000	\$2,000	\$2,000
Total Making Work Pay TC (annual refundable)**	\$400	\$400	\$400	\$400

*U.S. Department of Labor, Bureau of Labor Statistics. May 2008 Metropolitan and nonmetropolitan area occupational employment and wage estimates: Indiana. Retrieved July 14, 2009 from http://www.bls.gov/oes/2008/may/oes_in.htm; Occupational wages are adjusted for deflation using the Midwest region May 2009 Consumer Price Index from the Bureau of Labor Statistics.**

** EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit and Making Work Pay Tax Credit (which are credits against federal taxes) is shown, if any (see text for explanation).

About the Author

Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

The Family Economic Self-Sufficiency Project (FESS)

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 37 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States.

For more information about the FESS Project, visit the website: www.wowonline.org/ourprograms/fess

