

THE SELF-SUFFICIENCY STANDARD FOR INDIANA 2016

Prepared for the Indiana Institute for Working Families,
A program of the Indiana Community Action Association



THE INDIANA INSTITUTE FOR WORKING FAMILIES

The Indiana Institute for Working Families—a program of the Indiana Community Action Association (IN-CAA)—conducts research and promotes public policies 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. The Institute achieves its work through advocacy and education, and through national, statewide, and community partnerships. The Institute was founded in 2004.

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 a global economy. The Institute plans to build upon our success to impact public policy issues through continued outreach, education, and research.

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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 22 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, 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. The functions of IN-CAA include dissemination of information throughout the Indiana Community Action Network, the delivery of services in areas where local operators have not been available, the development of training programs that are seen as viable, implementation of practices that are best delivered by a central agency, and other functions that are agreed upon by the Board of Directors.



THE 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:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy; and
- 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. This report and more can be viewed at www.selfsufficiencystandard.org.

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By Diana M. Pearce, PhD • January 2016

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

PREPARED FOR

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

ACKNOWLEDGMENTS

The Self-Sufficiency Standard for Indiana 2016 has been prepared through the cooperative efforts of Lisa Manzer, Lisa Mikesell, and Karen Segar at the University of Washington, Center for Women's Welfare, and Jessica Fraser of the Indiana Institute for Working Families, a program of the Indiana Community Action Association.

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 20 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing 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.

Generous support for this report provided by: Indiana Housing and Community Development Authority, Duke Energy Foundation, Vectren Foundation, EmployIndy, the Region 4 Workforce Board, and Northeast Regional Workforce Board.



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.

PREFACE

This report presents and analyzes *The Self-Sufficiency Standard for Indiana 2016*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Indiana 2016* was authored by Dr. Diana M. Pearce and produced by the Center for Women’s Welfare at the University of Washington. This report, plus tables providing county-specific information for 472 family types, is available online at www.indianaselfsufficiencystandard.org.

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

Over the past 20 years the Standard has been calculated in 37 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one’s basic needs in the United States.

For further information about the other states with the Self-Sufficiency Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please visit www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available on this website.

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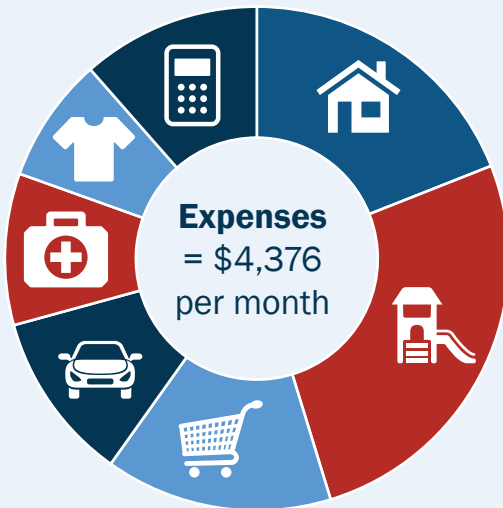
THE SELF-SUFFICIENCY STANDARD AT A GLANCE

HOW MUCH IS ENOUGH IN INDIANA?

THE SELF-SUFFICIENCY STANDARD DEFINED

The Self-Sufficiency Standard calculates how much income families of various sizes and compositions need to make ends meet without *public or private assistance*.

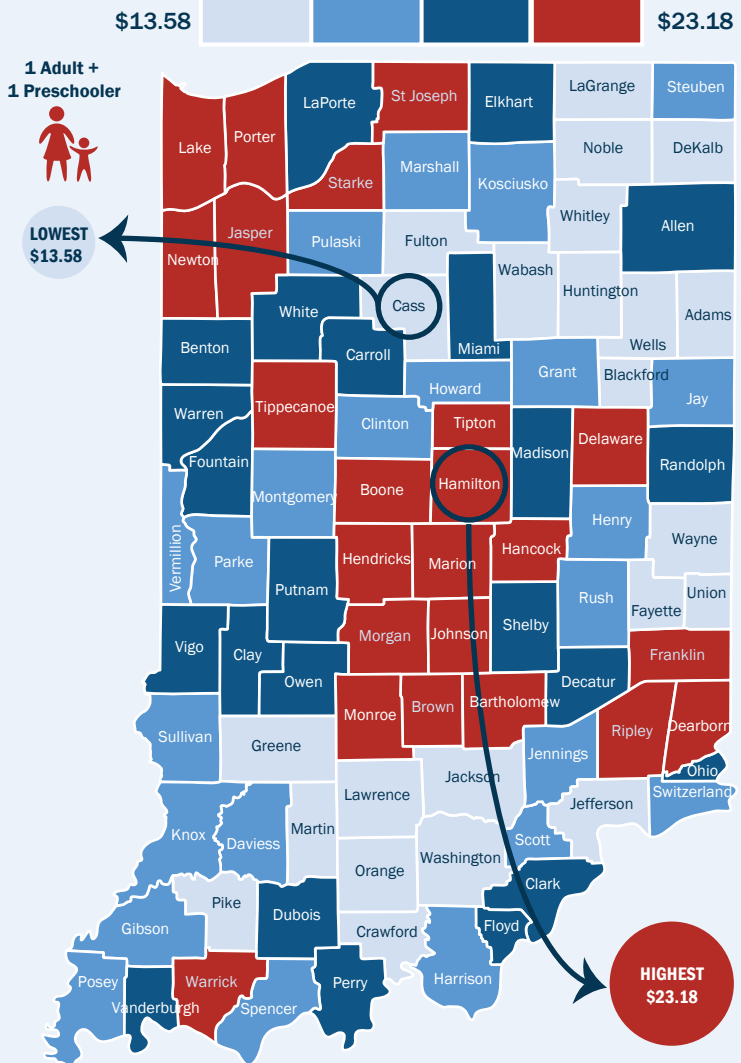
HOUSING AND CHILD CARE TYPICALLY ACCOUNT FOR ALMOST HALF OF THE BUDGET



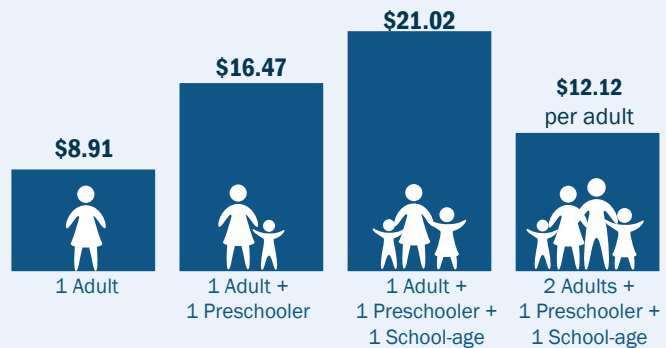
Clark County

- Housing = \$832
- Child Care = \$1,149
- Food = \$638
- Transportation = \$477
- Health Care = \$426
- Miscellaneous = \$352
- Taxes-Net = \$502

HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY COUNTY

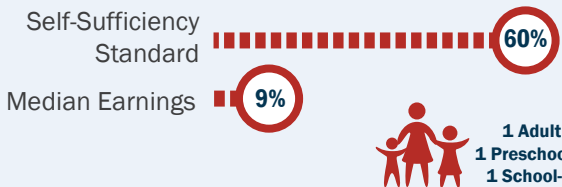


HOURLY WAGE TO BE SELF-SUFFICIENT VARIES BY FAMILY TYPE



MEDIAN WAGES HAVE NOT KEPT UP WITH INCREASES IN THE COST OF LIVING

Statewide Percentage Change (2005-2016)



KEY FINDINGS

The Indiana Institute for Working Families, a program of the Indiana Community Action Association, is publishing *The Self-Sufficiency Standard for Indiana 2016* in an effort to ensure the best data and analyses are available to enable Indiana's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool.

At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in Indiana. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each place, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

The Self-Sufficiency Standard for Indiana 2016 defines the minimum income needed to realistically support a family, without public or private assistance. Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries, with no takeout or restaurant food, not even a pizza or a latte. Nevertheless throughout Indiana the Self-Sufficiency Standard shows incomes well above the official Federal Poverty Level are far below what is needed to meet families' basic needs.

SELECTED FINDINGS FROM THE SELF-SUFFICIENCY STANDARD FOR INDIANA 2016

- **In Indiana, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$13.58 per hour (\$28,681 annually) in Cass County to \$23.18 per hour (\$48,951 annually) in Hamilton County, or from 180% of the Federal Poverty Level to 307% of the Federal Poverty Level.
- **The Standard also varies by family type, that is, by how many adults and children are in a family and the age of each child.** One adult living in Tippecanoe County needs an hourly wage of \$10.00 (\$21,114 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$22.97 per hour (\$48,510 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. For families with young children, the cost of housing and

child care combined typically make up about 50% of the family’s budget. For example, for this family type in Tippecanoe County, child care is 28% of the family’s budget while housing is 21%. Food costs take up 13% and health care is 12% of the family’s budget.

- **The amount needed to meet the costs of basic needs increased between 1999 and 2016 in all Indiana counties, despite the financial crisis.** For a family with one adult, one preschooler, and one school-age child, the Standard increased between 40% and 169%, on average by 84%, across the state.
- **Although nearly a quarter of Indiana workers hold one of the top ten most common occupations in Indiana (measured by the number of workers), only one of these occupations has median wages above the Standard for a family of three in Marion County.** Only registered nurses have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Marion County, which is \$23.15 per hour (\$48,897 annually), while the median wages for the other nine are below this family type’s Standard in Marion County. Indeed, the median wages of eight of the top occupations are below the Self-Sufficiency Standard for this family type in all counties in Indiana.
- **The Federal Poverty Level for three-person families (\$20,090 annually) is set at a level well below what is minimally needed to meet a family’s basic needs.** For example, the federal poverty measure is 45% of the Standard for one adult, one preschooler, and one school-age child in Vanderburgh County (\$21.28 per hour and \$44,941 annually).
- **A parent working full time and earning the federal minimum wage (\$7.25 per hour) is going to fall short of meeting the Standard for a family with two young children.** If she lives in Orange County, she would be able to cover only 44% of her family’s basic needs (with her take-home pay after accounting for taxes) if she has one preschooler and one school-age child; if she lives in Lake County, she would earn just 31% of the Standard.
- **The 2016 Self-Sufficiency Standard for Indianapolis is similar to other mid-sized Midwestern cities.** The Self-Sufficiency Standard for one adult, one preschooler and one school-age child in Marion County (\$23.15 per hour) is most comparable to Columbus, OH (\$25.44 per hour) and more expensive than Springfield, IL (\$21.77 per hour).

The Self-Sufficiency Standard for Select Indiana Counties and Family Types, 2016

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Allen	\$18,811	\$34,779	\$44,397	\$51,174
Clark	\$20,305	\$34,104	\$43,164	\$49,674
Lake	\$21,508	\$39,431	\$49,121	\$56,006
Madison	\$18,528	\$36,652	\$46,143	\$53,001
Marion	\$20,637	\$40,838	\$48,897	\$55,872
Orange	\$17,599	\$29,254	\$34,458	\$42,521
Tippecanoe	\$21,114	\$40,027	\$48,510	\$55,276
Vanderburgh	\$19,369	\$35,561	\$44,941	\$51,857

.....

A PARENT WORKING FULL TIME AND EARNING THE FEDERAL MINIMUM WAGE (\$7.25 PER HOUR) IS GOING TO FALL SHORT OF MEETING THE STANDARD FOR A FAMILY WITH TWO YOUNG CHILDREN.

.....

- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Orange County needs to earn \$2,438 per month to meet her basic needs. She needs to earn an additional \$113 per month to have an emergency saving fund. If she lives in Tippecanoe County she needs \$3,336 per month to be self-sufficient and an additional \$105 per month to save for emergencies.

Clearly, meeting basic needs is difficult for many Indiana families, and has only been made worse due to stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in Indiana depends on where a family lives, how many people are in the family, and the number and ages of children.

WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR INDIANA

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

REDUCING COSTS means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require support through transitional work supports and programs, as well as the removal of barriers, to help families work towards self-sufficiency over time. The report finds that:

- **Work supports are crucial for helping families meet their basic needs.** A single parent with one preschooler and one school-age child living in Marion County and working a full-time minimum wage job, which is \$7.25 in Indiana, earns only 35% of the income needed to meet her family's basic needs if she is not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet all of her family's needs.
- **A single parent in Marion County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), and transitional Medicaid would be able to meet her family's needs on a wage of \$12.20 per hour.** This is significantly less than the full Self-Sufficiency Wage of \$23.17 per hour, though it is well above the minimum wage.

RAISING INCOMES means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them. Key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, that increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term is also important.

The Self-Sufficiency Standard can be used as a tool to:

- Evaluate proposed policy changes,
- Target resources toward job training for fields that pay self-sufficiency wages,
- Evaluate outcomes for clients in employment programs,
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants, and
- Serve as a counseling tool in work training programs.

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

THE REPORT IN A NUTSHELL

The report begins with putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, comparing and contrasting it with federal poverty measures. The report then leads readers through a description of what a self-sufficient wage is for Indiana families, how it differs depending on family type and geographic area, and how it has changed over the past 17 years. The report compares Indiana to other places in the United States and contrasts the Indiana Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Indiana Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. Note that the data for the full set of 472 family types, for every Indiana county is available at www.selfsufficiencystandard.org/indiana and www.incap.org.

GETTING TO SELF-SUFFICIENCY

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both *reducing* costs and *raising* incomes.

HOW DOES THE STANDARD COMPARE?



Marion County
1 adult + 1 preschooler + 1 school-age

SELF-SUFFICIENCY WAGE **\$44,941**

FEDERAL POVERTY LEVEL **\$20,090**
Family of 3

FULL-TIME MINIMUM WAGE **\$15,312**
\$7.25/hr

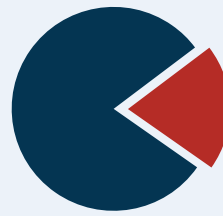
45% The amount of basic needs covered by the Federal Poverty Level

Number of hours a minimum wage worker must work per week to meet basic needs **130**

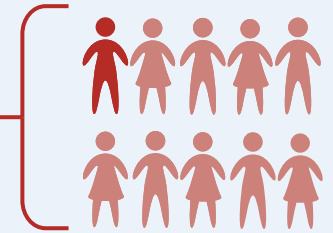
HOW DO INDIANA'S JOBS STACK UP?



Marion County
1 adult + 1 preschooler + 1 school-age



The ten most common occupations cover nearly a quarter of Indiana's workforce



Only **ONE** of these occupations has median wages above the Standard for this family in Marion County

HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?



Marion County
1 adult + 1 preschooler + 1 school-age

This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

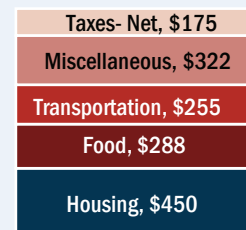
- A housing voucher reduces costs from \$781 to \$450 per month (30% of income).
- Food assistance reduces groceries from \$526 to \$288 per month.
- Child care voucher reduces this from \$1,160 to \$0 per month.
- Hoosier Healthwise reduces health care costs from \$503 to \$0 per month.

Monthly Expenses = \$4,075
Wage needed = \$23.15 per hour



Without Work Supports

Monthly Expenses = \$1,490
Wage needed = \$8.47 per hour



With Work Supports

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PART 1

ABOUT THE SELF-SUFFICIENCY STANDARD

HOW IS THE SELF-SUFFICIENCY STANDARD CALCULATED?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 400 family types for all Indiana counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Indiana, see *Appendix A: Methodology, Assumptions, and Data Sources*.



HOUSING. Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs). FMRs include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within a multi-county metropolitan area are adjusted using median gross rents from the U.S. Census Bureau's American Community Survey.



CHILD CARE. Child care includes the expense of full-time care for infants and preschoolers and part-time—before and after school—care for school-age children. The cost of child care is calculated from market-rate costs (defined as the 75th percentile) taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities or babysitting when not at work.



FOOD. Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's *Map the Meal Gap* data based on Nielsen scans of grocery receipts.



TRANSPORTATION. Public transportation is assumed if 7% or more of workers use public transportation to get to and from work. No counties meet this level in Indiana. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners index by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and day care plus one shopping trip per week.



HEALTH CARE. Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. A county index is calculated from rates for the lowest cost 'silver' plan from the U.S. Centers for Medicare & Medicaid Services. Out-of-pocket costs are from the Medical Expenditure Panel Survey Insurance Component.



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.



TAXES AND TAX CREDITS. Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Child and Dependent Care Tax Credit (CCTC); the Indiana and federal Earned Income Tax Credit (EITC); the federal Child Tax Credit (CTC).



EMERGENCY SAVINGS. Emergency savings is the amount needed to cover living expenses when there is job loss net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of Indiana workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

INTRODUCTION

This report documents the increasing costs of living in Indiana in the last decade. Even as Indiana's economy emerges from the Great Recession, many of the longer-term trends continue, particularly stagnating wages, widening income inequality, and rising costs. As a result, many find that even with full-time jobs, they are unable to stretch their wages to pay for basic necessities. Indeed, in many places in Indiana, the gap between income and expenses has continued to widen, as the costs of food, housing, transportation, health care, and other essentials have risen—even during the Great Recession—while wages have not.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by so many families today.¹ Moreover, by tracking and calculating the true cost of living facing American families, the Standard allows for comparisons of area geographic differences as well as documentation of historical trends.

The Self-Sufficiency Standard for Indiana 2016 defines the amount of income necessary to meet the basic needs of Indiana families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

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 presents the Standard and what it means for Indiana families. Below is a summary of the sections included in this report:

- Part 1 includes the introduction which explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- Part 2 presents the details of the Standard for Indiana: how much a self-sufficient income is for Indiana families, how the Standard varies by family type and county, how the Indiana Standard compares to other places across the United States, and how the Standard compares to other income benchmarks.

- Part 3 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- Part 4 provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources needed to meet basic needs have been secured.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in Indiana* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Indiana county.
- *Appendix C: Impact of Work Supports on Wage Adequacy Compared to Select Occupations* shows the detailed data behind **Figure K**.

A REAL-WORLD APPROACH TO MEASURING NEED

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today’s families to make ends meet. The key elements of the Standard that distinguish it from other measures of income adequacy or poverty are the following:

A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS. Because paid employment is the norm for supporting families today in the United States,² the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

GEOGRAPHIC VARIATION IN COSTS. The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

VARIATION BY FAMILY COMPOSITION. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST. Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter independently. The costs—which include housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level, which is determined whenever possible by using what government sources have determined are minimally adequate for those receiving assistance, e.g., child care subsidy benefit levels.

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS. Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

PERMITS MODELING OF THE IMPACT OF SUBSIDIES. Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on expenses. Likewise, the adequacy of a given wage for a given family, with and without subsidies, can be evaluated using the family’s Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the Federal Poverty Level.

PART 2
SELF-SUFFICIENCY STANDARD RESULTS
FOR INDIANA

WHAT IT TAKES TO MAKE ENDS MEET IN INDIANA

How much income families need to be economically self-sufficient depends both on family composition—how many adults and how many children and the children’s ages—and where they live. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Allen County.

- A single adult needs to earn \$8.91 per hour working full time to be able to meet his or her basic needs, which is over one and a half dollars more than the federal minimum wage (\$7.25 per hour).
- Adding a child nearly doubles this amount; one parent caring for one preschool-aged child needs to earn \$16.47 per hour to be self-sufficient.
- Adding a second child further increases the wage: one parent with two children—a preschooler and school-age child—needs \$21.02 per hour to meet her family’s basic needs. This is the equivalent of almost three full-time minimum wage jobs in Indiana.³
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of \$12.12 per hour, working full time, to meet their family’s basic needs.

TABLE 1. The Self-Sufficiency Standard for Select Family Types*
Allen County, IN 2016

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
MONTHLY COSTS				
Housing	\$555	\$706	\$706	\$706
Child Care	\$0	\$632	\$1,059	\$1,059
Food	\$231	\$349	\$528	\$725
Transportation	\$238	\$245	\$245	\$466
Health Care	\$168	\$427	\$453	\$513
Miscellaneous	\$119	\$236	\$299	\$347
Taxes	\$257	\$508	\$680	\$715
Earned Income Tax Credit (-)	\$0	(\$60)	(\$4)	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE				
Hourly**	\$8.91	\$16.47	\$21.02	\$12.12 per adult
Monthly	\$1,669	\$2,758	\$3,224	\$3,836
Annual	\$20,027	\$33,095	\$38,684	\$46,030

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes payroll, federal and state income 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.

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure A** displays the geographic variation in the cost of meeting basic needs across Indiana for families with one adult and one preschooler. The 2016 Self-Sufficiency Standard wage for a single adult with one preschooler ranges from \$13.58 to \$23.18 per hour depending on the county, or from 180% of the Federal Poverty Level to 307% of the Federal Poverty Level.

- The least expensive Indiana counties require between \$13.58 and \$15.62 per hour full time for a family with one adult and one preschooler. Counties in the two lowest brackets of Self-Sufficiency Wages for this family type tend to be located in areas with low population densities, are further away from metropolitan areas than more costly places, and are concentrated in southcentral Indiana and northeastern Indiana.
- The second highest cost group requires between \$15.68 and \$17.35 per hour full time to meet basic needs. This group is made up of counties in

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THE AMOUNT OF MONEY FAMILIES NEED TO BE ECONOMICALLY SELF-SUFFICIENT VARIES DRASTICALLY DEPENDING ON FAMILY SIZE AND WHERE THEY LIVE

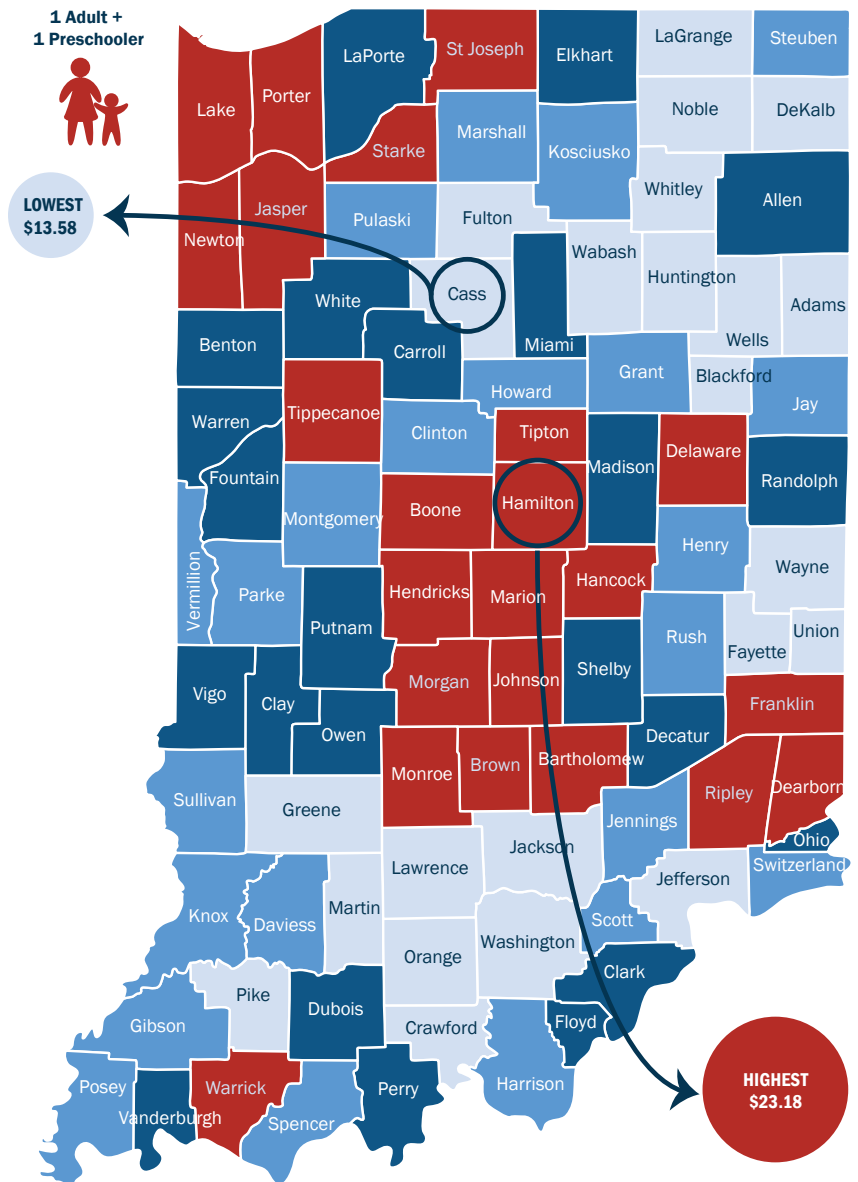
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the outskirts of the Indianapolis metropolitan area as well as several counties in other metropolitan areas in Indiana.

- The most expensive areas in Indiana are primarily the greater Indianapolis metro area in the center of the state as well as the suburbs of Chicago in the northwest and Cincinnati in the southeast. Hamilton County has the highest cost of living in Indiana, with an hourly Self-Sufficiency Standard wage at \$23.18 per year for this family type, due to having the highest housing and child care costs in the state.

FIGURE A. Map of Counties by Level of Hourly Self-Sufficiency Wage One Adult and One Preschooler, IN 2016

\$13.58 - \$14.45		\$14.45 - \$15.62	
Cass	\$13.58	Henry	\$14.45
Wayne	\$13.69	Clinton	\$14.46
Crawford	\$13.74	Gibson	\$14.48
Pike	\$13.77	Spencer	\$14.49
Wells	\$13.81	Rush	\$14.53
Orange	\$13.85	Marshall	\$14.53
Adams	\$13.91	Pulaski	\$14.58
Jackson	\$13.92	Grant	\$14.65
Martin	\$13.93	Steuben	\$14.72
Washington	\$14.02	Sullivan	\$14.73
Jefferson	\$14.03	Daviess	\$14.74
Greene	\$14.04	Parke	\$14.79
Noble	\$14.08	Harrison	\$14.82
DeKalb	\$14.10	Jay	\$14.83
Huntington	\$14.19	Knox	\$14.84
Union	\$14.28	Kosciusko	\$15.20
LaGrange	\$14.30	Scott	\$15.21
Fulton	\$14.30	Switzerland	\$15.27
Wabash	\$14.32	Howard	\$15.31
Fayette	\$14.36	Jennings	\$15.39
Blackford	\$14.40	Posey	\$15.42
Lawrence	\$14.43	Vermillion	\$15.45
Whitley	\$14.45	Montgomery	\$15.62
\$15.68 - \$17.35		\$17.40 - \$23.18	
Dubois	\$15.68	Morgan	\$17.40
Putnam	\$15.88	Franklin	\$17.45
Benton	\$16.00	Tipton	\$17.46
Floyd	\$16.05	Ripley	\$17.59
Clark	\$16.15	Newton	\$17.63
Miami	\$16.18	Starke	\$17.82
Ohio	\$16.25	St. Joseph	\$17.91
Owen	\$16.25	Warrick	\$18.01
LaPorte	\$16.29	Jasper	\$18.29
White	\$16.45	Dearborn	\$18.56
Allen	\$16.47	Lake	\$18.67
Perry	\$16.47	Delaware	\$18.68
Clay	\$16.55	Tippecanoe	\$18.95
Randolph	\$16.55	Bartholomew	\$19.03
Warren	\$16.56	Boone	\$19.16
Elkhart	\$16.56	Porter	\$19.17
Vanderburgh	\$16.84	Hancock	\$19.19
Carroll	\$16.87	Marion	\$19.34
Decatur	\$17.00	Brown	\$19.59
Shelby	\$17.13	Johnson	\$19.86
Vigo	\$17.22	Hendricks	\$20.17
Fountain	\$17.28	Monroe	\$20.44
Madison	\$17.35	Hamilton	\$23.18



HOW DO FAMILY BUDGETS CHANGE AS FAMILIES GROW?

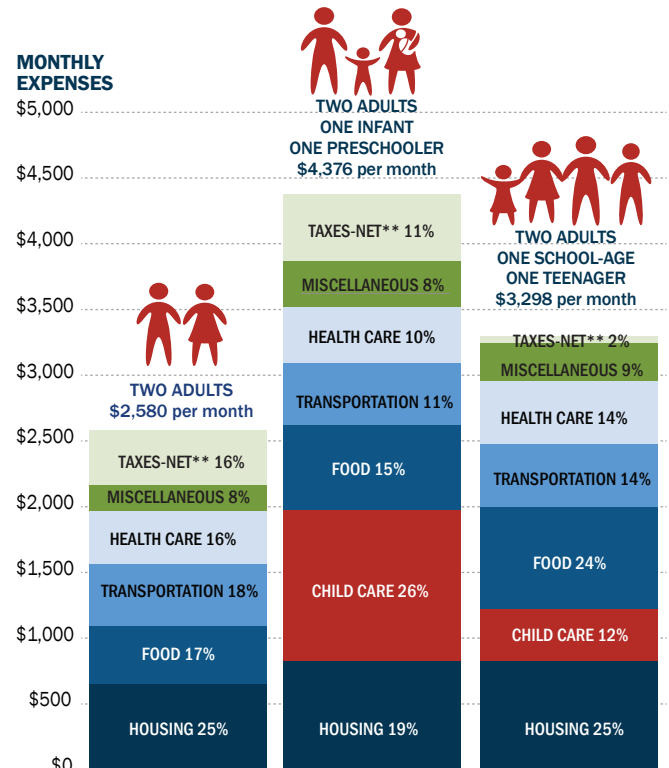
As a family grows and changes composition, the amounts they spend on basic expenses (such as food and shelter) change, and new ones are added, most notably child care. **Figure B** demonstrates how these changes occur, as the family composition changes, for a family in Clark County. Each bar shows the percentage of the total budget needed for each expense and how they differ as the family changes composition.

When there are just two adults, they need to earn a total of \$2,580 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Clark County, about a quarter of the Self-Sufficiency Standard goes towards housing. The budget categories of food, transportation, and health care each account for 16%-18% of the total household budget. Taxes account for 16% of household expenses, and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget increases substantially to \$4,376 per month, and at the same time, with the addition of child care, the proportions spent on each basic need change. Indeed, child care alone accounts for over a quarter of the family's budget; when one adds housing, together these two items account for 45% of expenses. This is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone. Food costs are 15% of total income. This is much lower than the 33% assumed by the methodology of the Federal Poverty Level, and closer to the national average expenditure on food, which is 13%.⁴

Health care accounts for 10% of the family budget, including both the employees' share of the health care premium (\$283 per month) and out-of-pocket costs (\$143 per month).⁵ If neither adult had employer sponsored health insurance, and they got

FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types* Clark County, IN 2016



* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.
 ** The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 17% for two adults with one infant and one preschooler and 13% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, both families receive money back, and the amount owed in taxes is reduced. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

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ACROSS THE COUNTRY, IT IS TYPICAL FOR SELF-SUFFICIENCY STANDARD BUDGETS FOR FAMILIES WITH TWO CHILDREN (WHEN AT LEAST ONE IS UNDER SCHOOL-AGE) TO HAVE ROUGHLY HALF THE BUDGET GOING FOR HOUSING AND CHILD CARE EXPENSES ALONE.

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a Silver health care plan through the federal health care marketplace the premium amount would be about \$25 more per month.⁶

Net taxes for the family now reflect a tax burden that is about 11%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 17% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs

drops to \$3,298 per month; the decreased amount for child care for the school-age child accounts for just 12% of this basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger. Without the large amount for child care, the proportions for the other budget items all increase. In addition, the larger proportion of the budget for food, at 24%, is also due in part to increased food costs for the teenager.

Net taxes have now decreased to 2% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 13% of the total costs for two adults with one school-age child and one teenager.

HOW DOES THE REAL COST OF LIVING IN INDIANA CITIES COMPARE TO OTHER U.S. CITIES?

The cost of living varies not only within Indiana, but across the United States as well. In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Indianapolis, IN is compared to the Standard for the same family type in several other places in the Midwest and with similar-size cities around the country: Atlanta, GA; Baltimore, MD; Chicago, IL; Columbus, OH; Denver, CO; Jacksonville, FL; Louisville, KY; Oklahoma City, OK; Phoenix, AZ; San Francisco, CA; Seattle, WA; and Springfield, IL.⁷

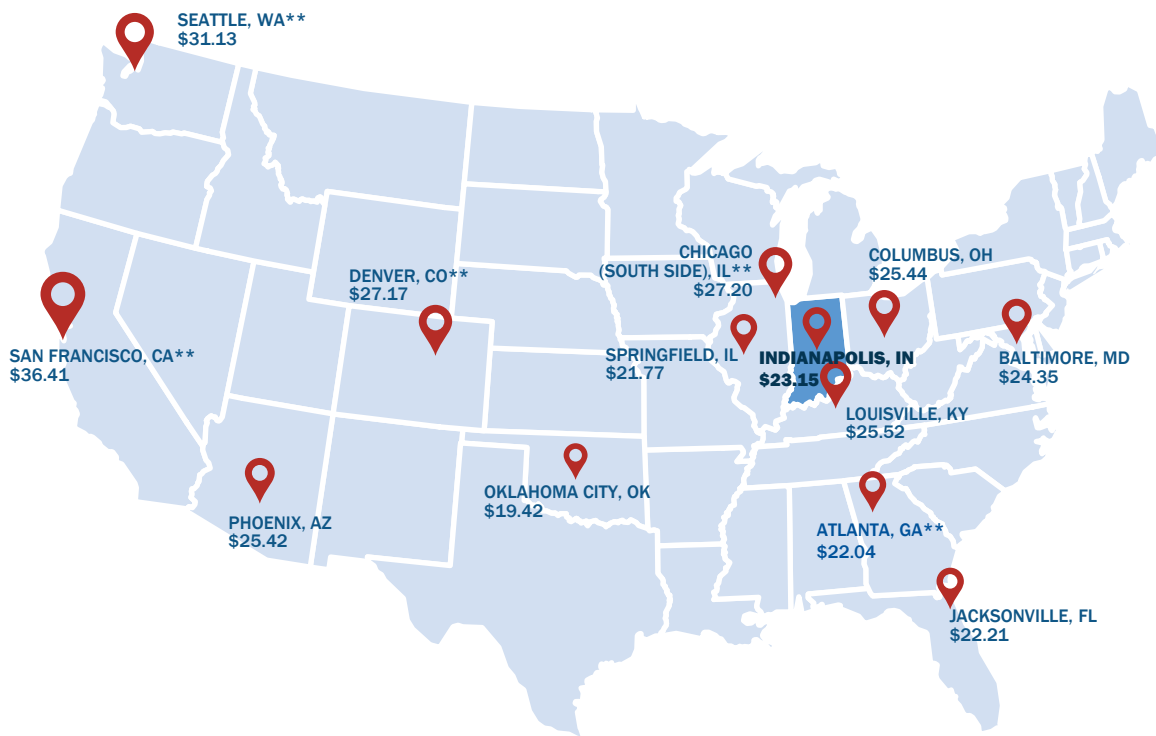
- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$19.42 to \$36.41 per hour.
- Indianapolis is less expensive than cities in the West and larger cities, such as Seattle, WA, Chicago, IL, and Denver, CO.

INDIANAPOLIS IS SIMILAR IN COST TO OTHER MIDWESTERN CITIES SUCH AS COLUMBUS, OH.

- Other Midwestern cities such as Columbus, OH and Springfield, IL, were very close in cost to Indianapolis.
- While Louisville, KY and Baltimore, MD were more expensive than Indianapolis, other Southern cities like Atlanta, GA, Jacksonville, FL, and Oklahoma City, OK were less expensive.

The differences in the Self-Sufficiency Standard wages reflect the variation in the costs of meeting basic needs in urban areas in the United States. Housing costs in particular vary considerably (e.g. in Seattle, WA, a two-bedroom unit is \$1,488 per month compared to \$948 per month in Jacksonville, FL according to the 2016 Fair Market Rents).

FIGURE C. The Self-Sufficiency Wage for Indianapolis Compared to Other U.S. Cities 2016*
One Adult, One Preschooler, and One School-age Child.



*Data for each city is the Self-Sufficiency Standard for the county in which the city is located. Wages for cities other than Indianapolis and Columbus are updated using the Consumer Price Index.

**Wage calculated assuming family uses public transportation.

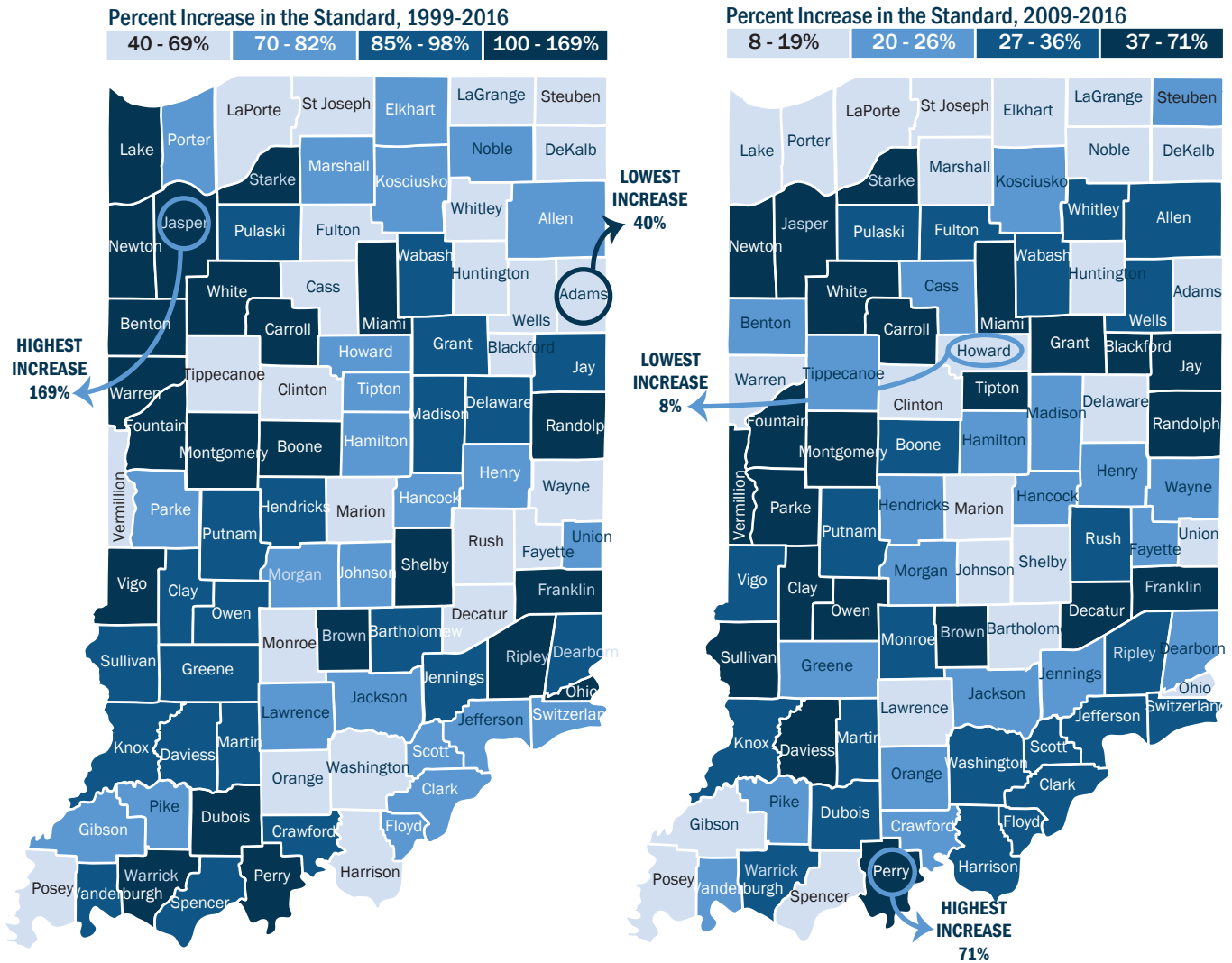
HOW HAS THE COST OF LIVING CHANGED OVER TIME IN INDIANA?

This is the fifth time the Self-Sufficiency Standard has been calculated for Indiana. This section examines how the 2016 Self-Sufficiency Standard and cost components compare to the results in 1999, 2002, 2005, and 2009.

The map in **Figure D** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—one adult, one preschooler, and one school-age child—by county since the first calculation in 1999 and the previous calculation in 2009.

Over the last 17 years, the Self-Sufficiency Standard for this three-person family has increased on average across all Indiana counties by 84% or 5% per year. However, there is considerable variation by county, ranging from 40% to 169%. Marion County is a bit below average: in 1999, this three-person family in Marion County needed \$30,000 per year to meet their basic needs, but by 2016 that amount had increased to \$48,897 nearly \$1,111 per year (about 3.7% on average per year). The two largest increases in the Standard since 1999 occurred in Brown and Jasper counties, where costs increased by 149% and 169% respectively. Costs increased in

FIGURE D. Percentage Change in the Self-Sufficiency Standard for Indiana One Adult, One Preschooler, and One School-Age Child, IN 1999-2016 and 2009-2016



all categories in these two counties, particularly the cost of child care.

Since the last calculation for Indiana in 2009, the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child increased 30% on average across all counties or 4% per year.

Over time, costs have increased fairly steadily, although with some variation, as can be seen in **Figure E**. Tracing the changes in the Standard for this three-person family in four counties illustrates a couple of trends. First, while all counties increased over the 17 years, as illustrated in **Figure E** the variation in rates of change increased the difference (or spread) between higher cost and lower cost counties in 2016. For these four counties, the difference between the highest cost and lowest cost county increased from about \$9,000 to about \$15,000.

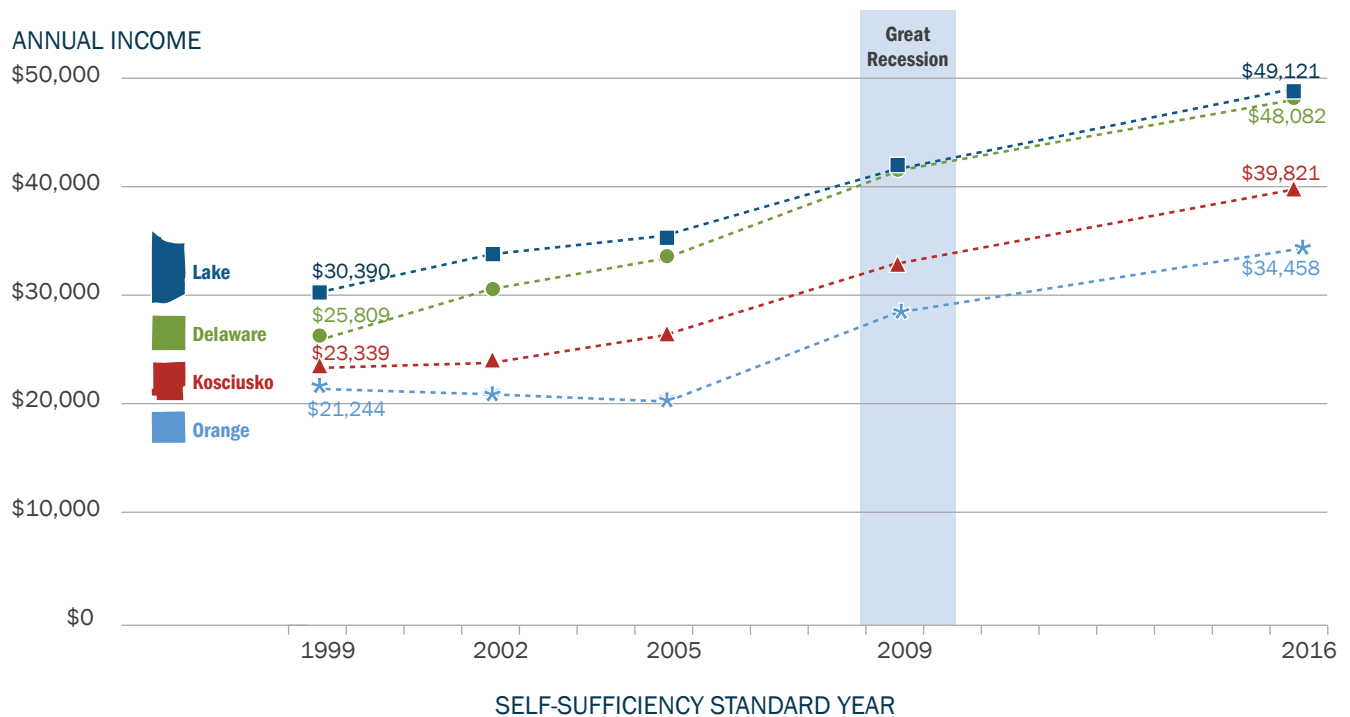
Second, there is no significant slowing of cost increases during the Great Recession and the (slow) recovery post-2009. That is, even as wages and earnings stagnated and fell, the cost of living has continued to rise in Indiana.

OVER THE LAST 17 YEARS, THE SELF-SUFFICIENCY STANDARD FOR THIS THREE-PERSON FAMILY HAS INCREASED ON AVERAGE ACROSS ALL INDIANA COUNTIES BY 84% OR 5% PER YEAR

Although the Standard increased to various degrees in different counties in Indiana (apparently fairly steadily) this masks sizable variation in how much *each cost* increased across counties. Using the same three-person family as above (one adult, one preschooler, and one school-age child), **Table 2** shows the actual cost and percentage change for each basic need since 2005 in Lake County as well as statewide.

- Health care increased the most, rising 103% in Lake County and 127% on average statewide.
- The increase in child care was 23% for Lake County, less than the statewide average increase of 49%. In dollar terms, the cost of child care

FIGURE E. The Self-Sufficiency Standard for Indiana by Year for Select Counties
One Adult, One Preschooler, and One School-age Child 1999, 2002, 2005, 2009, and 2016



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THERE IS NO SIGNIFICANT SLOWING OF COST INCREASES DURING THE GREAT RECESSION AND THE (SLOW) RECOVERY POST-2009. EVEN AS WAGES AND EARNINGS STAGNATED AND FELL, THE COST OF LIVING HAS CONTINUED TO RISE IN INDIANA.

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increased by \$216 per month in Lake County over this time period.

- The cost of housing increased 23% since 2005, growing from \$692 to \$848 per month for a two-bedroom housing unit in Lake County. Housing costs increased 28% on average statewide.
- Food also increased significantly in cost, 30% in Lake County over the past 11 years and 32% on average statewide.

COST OF LIVING INCREASES VERSUS EARNINGS

INCREASES. While the Self-Sufficiency Standard for this three-person family in Lake County increased by 39% over the past 11 years, workers’ median earnings increased by just 16% (from \$26,609 to \$30,966) in Lake County over the same time period. Likewise, statewide median earnings, although lower than in Lake County, have increased by only 9% (see **Figure F**). Put another way, in the first 11 years of the twenty-first century the cost of living in Indiana has increased many times as fast as wages have risen in Indiana over the same time period. Clearly, the fact that cost increases have far outstripped wage increases puts pressure on family budgets.

FIGURE F. Indiana Median Earnings Lag Behind Increasing Cost of Living, 2005-2016
Statewide Average, IN: One Adult, One Preschooler, and One School-Age Child

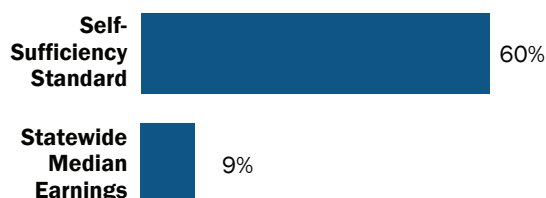


TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2005-2016
Lake County, IN: One Adult, One Preschooler, and One School-Age Child

COSTS	2005	2016	PERCENT CHANGE 2005-2016	
			Lake County	Statewide
Housing	\$692	\$848	23%	28%
Child Care	\$935	\$1,151	23%	49%
Food	\$393	\$512	30%	32%
Transportation	\$219	\$257	17%	14%
Health Care	\$235	\$478	103%	127%
Miscellaneous	\$247	\$325	31%	44%
Taxes	\$519	\$790	52%	82%
Tax Credits*	(\$287)	(\$267)	-7%	-14%
SELF-SUFFICIENCY WAGE				
Monthly	\$2,955	\$4,093	39%	60%
Annual	\$35,457	\$49,121		
MEDIAN EARNINGS**				
Lake County	\$26,609	\$30,966	16%	
Statewide	\$26,442	\$28,946		9%

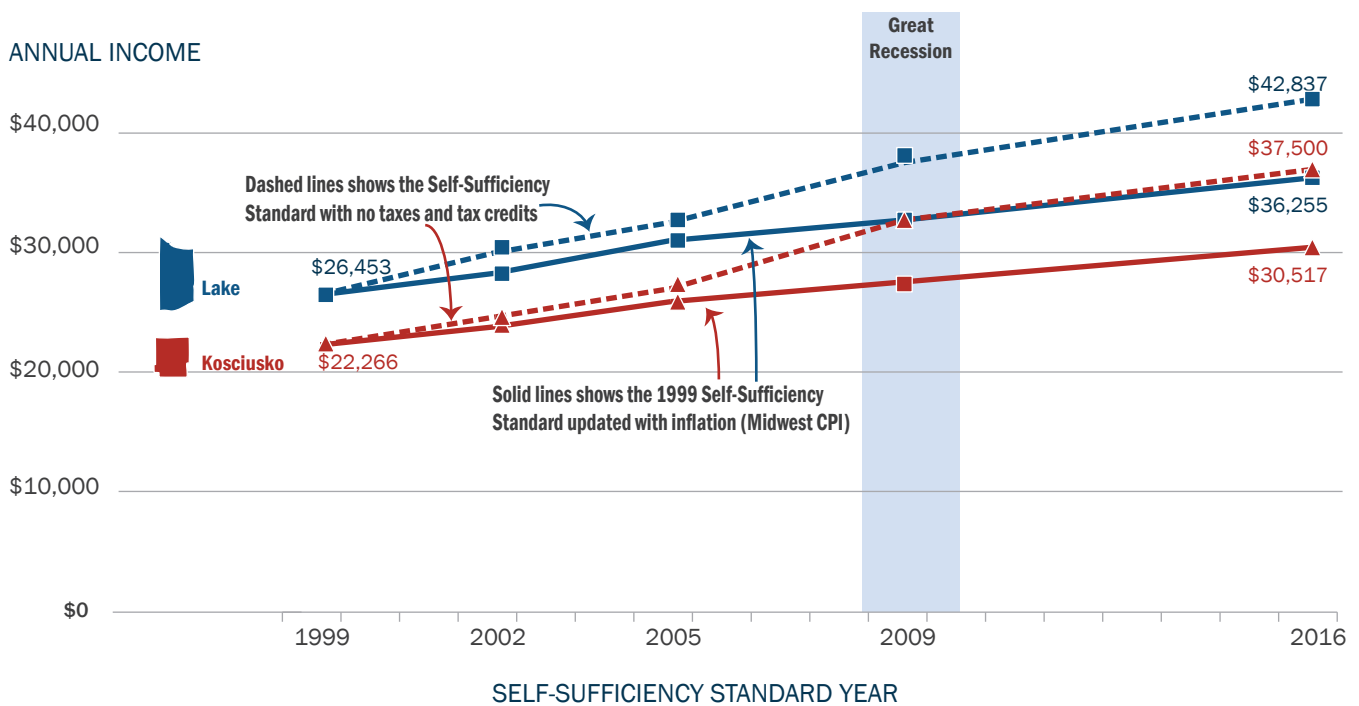
* Total Tax Credits is the sum of the monthly EITC, CCTC, and CTC.

** U.S. Census Bureau, 2005 and 2014 American Community Survey, "B20002: Median Earnings in the Past 12 Months by Sex for the Population 16 Years and Over with Earnings in the Past 12 Months, Indiana and Lake County," <http://factfinder.census.gov> (accessed November 10, 2015). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "Midwest Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed November 10, 2015).

DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX

The official measure of inflation in the U.S. is 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 (all) goods and services. Since the Standard measures the costs of just basic needs, the question is how the increases in costs documented here compare to official inflation rates. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 1999 Standard with the CPI. Since the CPI does not incorporate taxes or tax credits, these items have been removed from the Standard shown in **Figure G**. Using the same three-person family as above (one adult, a preschooler,

FIGURE G. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 1999-2016 Lake and Kosciusko Counties, IN 2016: One Adult, One Preschooler, and One School-Age Child



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "Midwest Region All Items, 1982-84=100-CUURA101SAO," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed November 10, 2015).

** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

and school-age child), this comparison was done for two places in Indiana: Lake and Kosciusko counties.

The Midwest Region Consumer Price Index (CPI) increased 37% between 1999 and 2016. If the 1999 Self-Sufficiency Standard for Lake County (\$26,453 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2016 would be estimated to be \$36,255 per year.⁸ However, the *actual* 2016 Standard for Lake County, (without taxes/tax credits) is considerably higher, \$42,837 per year for this family type, a 62% increase over the last 17 years. Similarly, when the CPI inflation rate is applied to the 1999 Standard for Kosciusko County (\$22,266 without taxes in 1999), the CPI adjusted estimate for 2016 would be \$30,517. However, the actual 2016 Self-Sufficiency Standard amount for Kosciusko County (without taxes and tax credits) is \$37,500, 68% higher than in 1999.

In sum, **Figure G** demonstrates that the rate of inflation as measured by the CPI substantially underestimates the rising costs of basic needs; instead of increasing 37%, costs rose by 62% in Lake County and 68% in Kosciusko County. Indeed, using the CPI for this family type in Kosciusko County results in a 2016 estimate of costs that is \$7,000 less than the actual costs in the 2016 Standard. That is, estimating the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Indiana families by almost half, leaving them thousands of dollars short. This analysis also suggests that assuming that the CPI reflects the experience of households equally across the income spectrum hides the lived experience of those at the lower end. For lower income families, not only have wages stagnated, but basic costs are rising faster than for higher-income families, aggravating the economic crunch that they are experiencing.

HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO OTHER BENCHMARKS OF INCOME?

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure H** compares the Vanderburgh County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

- Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children);
- the Federal Poverty Level (FPL);
- the Federal minimum wage of \$7.25 per hour; and
- the HUD income limits in Vanderburgh County.

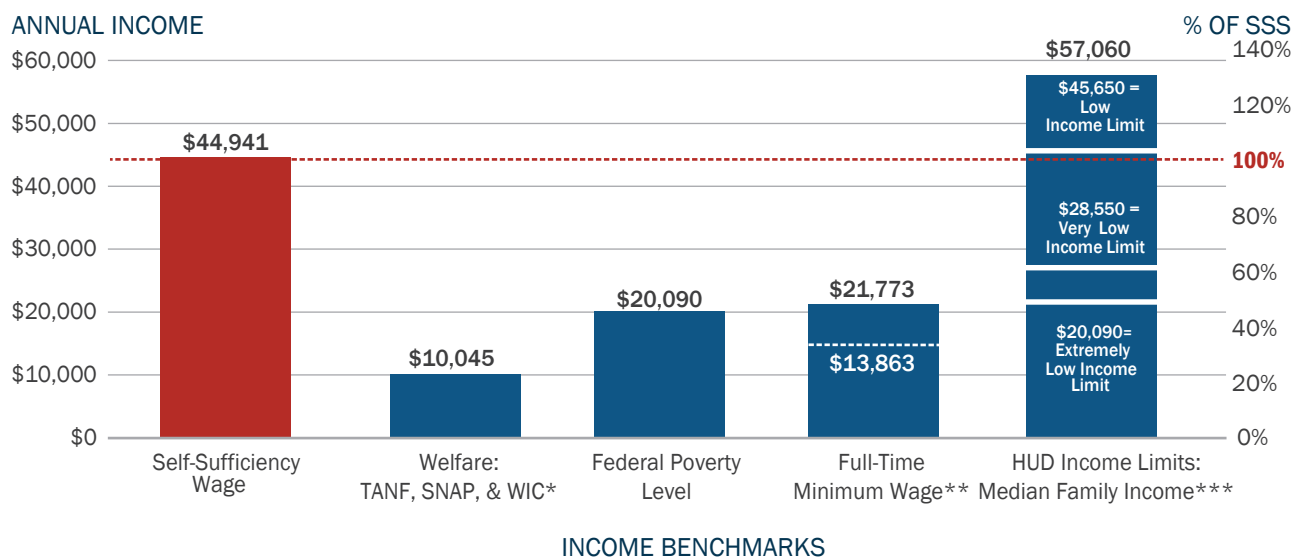
Note that the Standard is more specific in terms of the age as well as number of children, and geography than any of these other income benchmarks. Even though there is a “progression” in the amounts

of each of these benchmarks, it should be noted that this comparison is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, this comparison is intended to indicate how the Standard compares to other indicators of poverty or minimum income adequacy.

As indicated in the first bar in **Figure H**, the Self-Sufficiency Wage for this family type in Vanderburgh County is \$44,941 per year.

TANF, SNAP AND WIC. The second bar on the left in **Figure H** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$10,045 per year for three-person families in Indiana, which is just 22% of the Self-Sufficiency Standard for a three-person family in Vanderburgh County, and about half of the FPL for a three-person family.

FIGURE H. The Self-Sufficiency Standard Compared to Other Benchmarks One Adult, One Preschooler, and One School-Age Child Vanderburgh County, IN 2016



* For FY 2015, the maximum Temporary Assistance for Needy Families (TANF) benefit amount is \$3,456 annually, the Supplemental Nutrition Assistance Program (SNAP) benefit amount is \$6,132 annually, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefit amount is \$457 annually for a family of three in Indiana.
 **The 2015 Indiana minimum wage is the same as the federal minimum wage of \$7.25 per hour. This amounts to \$15,312 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$21,773 as shown. The line shows the annual income received after accounting for taxes (\$13,863) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.
 *** 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.

FEDERAL POVERTY LEVEL. A three-person family, regardless of composition or where they live, would be considered “poor” with an income of \$20,090 annually or less, according to the Federal Poverty Level. The FPL for three-person families is just 45% of the Self-Sufficiency Standard for this Vanderburgh County family.

This comparison is for just one family type. In Vanderburgh County, the Self-Sufficiency Standard ranges from 127% of the FPL for a household with one adult and two teenagers to 265% of the FPL for a household consisting of one adult with three infants (data not shown).

There is also considerable variation by place. **Table 3** compares the percentage of the FPL needed to meet basic needs for one adult, one preschooler, and one school-age child across Indiana, and finds that the Self-Sufficiency Standard for this family type ranges from 171% of the FPL in Cass County to 296% of the FPL in Hamilton County. For a two-adult family with a preschooler and school-age child, also shown in **Table 3**, there is a similarly wide range, with the Standard varying from 173% of the FPL in Cass County to 276% of the FPL in Hamilton County.

OTHER APPROACHES TO POVERTY MEASUREMENT

For a more in-depth look at how the Standard compares to the federal poverty measure please visit www.selfsufficiencystandard.org/measuring-poverty/

MINIMUM WAGE. The 2015 federal minimum wage is \$7.25 per hour, which amounts to \$15,312 per year working full time. Because this is earned income, payroll taxes (Social Security and Medicare) are subtracted and eligible tax credits (EITC and CTC) are added. Altogether a working parent with two children would have a net cash income of \$21,773 per year. This net “take home” amount is more than the worker’s earnings alone because the tax credits the family qualifies for are more than the taxes owed.

A full-time minimum wage job in Indiana provides 48% of the amount needed to be self-sufficient for this family type in Vanderburgh County. If it is

assumed more realistically that the worker pays taxes *monthly* through withholding, but receives tax credits *annually* (as is true of all workers), her take-home income would be \$13,863 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 31% of the Self-Sufficiency Standard for this family type in Vanderburgh County.

Put another way, including the value of tax credits, at the minimum wage she would need to work about 82 hours a week to meet the cost of her basic needs. If tax credits are excluded from current income (as they are actually received the next year at tax filing), she would need to work 130 hours a week to meet her basic needs.

MEDIAN FAMILY INCOME LIMITS. The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (i.e., half of families in the area have income above this amount, and half below) to determine families’ needs for housing assistance on the assumption that median income is a rough measure of the local cost of living. The Fiscal Year 2015 HUD median income for a three-person family in Vanderburgh County is \$57,060 annually.⁹ HUD income limits define three levels: “low income” three-person families in Vanderburgh County have incomes between 50% and 80% of area median income, i.e., between \$28,550 and \$45,650; “very low income” three-person families have incomes between 30% of area median income and 50% of area median income, or \$20,090 and \$28,550; and those with incomes below 30% of area median income are considered “extremely low income.”¹⁰ The Self-Sufficiency Standard of \$44,941 for this family type in Vanderburgh County is in the HUD “low income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Vanderburgh County. (Note that with limited resources, most federal housing assistance goes to families with incomes that are considered “very low” or “extremely low.”)

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2016
Two Family Types, All Indiana Counties

COUNTY	Self-Sufficiency Standard for One Adult + One Preschooler + One School-age				Self-Sufficiency Standard for Two Adults + One Preschooler + One School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Level	Minimum Wage	Median Family Income		Federal Poverty Level	Minimum Wage	Median Family Income
Adams	\$34,896	174%	228%	66%	\$43,079	178%	141%	73%
Allen	\$44,397	221%	290%	80%	\$51,174	211%	167%	83%
Bartholomew	\$48,662	242%	318%	82%	\$55,388	228%	181%	84%
Benton	\$41,467	206%	271%	73%	\$48,863	201%	160%	77%
Blackford	\$37,394	186%	244%	76%	\$45,076	186%	147%	82%
Boone	\$48,545	242%	317%	79%	\$55,297	228%	181%	81%
Brown	\$49,982	249%	326%	82%	\$56,927	235%	186%	84%
Carroll	\$45,361	226%	296%	78%	\$52,482	216%	171%	81%
Cass	\$34,382	171%	225%	70%	\$42,027	173%	137%	77%
Clark	\$43,164	215%	282%	75%	\$49,674	205%	162%	77%
Clay	\$43,238	215%	282%	86%	\$49,241	203%	161%	88%
Clinton	\$36,871	184%	241%	68%	\$44,414	183%	145%	74%
Crawford	\$35,173	175%	230%	71%	\$43,492	179%	142%	79%
Daviess	\$38,952	194%	254%	75%	\$47,240	195%	154%	82%
Dearborn	\$46,939	234%	307%	73%	\$54,025	223%	176%	76%
Decatur	\$45,403	226%	297%	87%	\$51,769	213%	169%	89%
DeKalb	\$35,418	176%	231%	70%	\$43,890	181%	143%	78%
Delaware	\$48,082	239%	314%	97%	\$54,665	225%	179%	100%
Dubois	\$43,575	217%	285%	70%	\$50,541	208%	165%	73%
Elkhart	\$44,974	224%	294%	91%	\$51,592	213%	168%	94%
Fayette	\$37,476	187%	245%	76%	\$45,478	188%	149%	83%
Floyd	\$43,305	216%	283%	75%	\$49,917	206%	163%	78%
Fountain	\$46,111	230%	301%	91%	\$52,904	218%	173%	94%
Franklin	\$45,696	227%	298%	71%	\$53,325	220%	174%	75%
Fulton	\$36,146	180%	236%	73%	\$44,536	184%	145%	81%
Gibson	\$36,922	184%	241%	62%	\$45,432	187%	148%	68%
Grant	\$41,013	204%	268%	83%	\$48,411	200%	158%	88%
Greene	\$35,300	176%	231%	71%	\$43,713	180%	143%	79%
Hamilton	\$59,554	296%	389%	97%	\$67,015	276%	219%	98%
Hancock	\$49,029	244%	320%	80%	\$55,753	230%	182%	82%
Harrison	\$37,821	188%	247%	66%	\$45,904	189%	150%	72%
Hendricks	\$50,572	252%	330%	83%	\$57,463	237%	188%	84%

Definitions: Federal Poverty Level for family of three = \$20,090 and for a family of four = \$24,250. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour (assumes both adults work). Area median family income varies by and is calculated based on HUD's FY2015 Low Income Limit (50% of median family income).

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2016
Two Family Types, All Indiana Counties

COUNTY	Self-Sufficiency Standard for One Adult + One Preschooler + One School-age				Self-Sufficiency Standard for Two Adults + One Preschooler + One School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Level	Minimum Wage	Median Family Income		Federal Poverty Level	Minimum Wage	Median Family Income
Henry	\$35,775	178%	234%	72%	\$43,511	179%	142%	79%
Howard	\$44,400	221%	290%	89%	\$51,109	211%	167%	93%
Huntington	\$36,752	183%	240%	68%	\$44,400	183%	145%	74%
Jackson	\$36,914	184%	241%	71%	\$44,506	184%	145%	77%
Jasper	\$47,699	237%	312%	75%	\$54,942	227%	179%	77%
Jay	\$39,501	197%	258%	80%	\$47,218	195%	154%	86%
Jefferson	\$37,672	188%	246%	74%	\$45,188	186%	148%	80%
Jennings	\$38,616	192%	252%	78%	\$46,625	192%	152%	85%
Johnson	\$50,722	252%	331%	83%	\$57,551	237%	188%	85%
Knox	\$36,793	183%	240%	72%	\$45,215	186%	148%	79%
Kosciusko	\$39,821	198%	260%	71%	\$47,182	195%	154%	76%
LaGrange	\$37,264	185%	243%	75%	\$45,817	189%	150%	83%
Lake	\$49,121	245%	321%	83%	\$56,006	231%	183%	85%
LaPorte	\$45,302	225%	296%	85%	\$51,877	214%	169%	87%
Lawrence	\$37,591	187%	246%	75%	\$45,096	186%	147%	81%
Madison	\$46,143	230%	301%	90%	\$53,001	219%	173%	93%
Marion	\$48,897	243%	319%	80%	\$55,872	230%	182%	82%
Marshall	\$38,673	193%	253%	70%	\$46,152	190%	151%	75%
Martin	\$34,844	173%	228%	66%	\$43,009	177%	140%	73%
Miami	\$43,806	218%	286%	89%	\$50,039	206%	163%	91%
Monroe	\$52,441	261%	342%	93%	\$59,571	246%	195%	95%
Montgomery	\$40,446	201%	264%	78%	\$48,269	199%	158%	84%
Morgan	\$44,887	223%	293%	73%	\$51,953	214%	170%	76%
Newton	\$46,218	230%	302%	78%	\$53,005	219%	173%	80%
Noble	\$36,498	182%	238%	71%	\$44,714	184%	146%	79%
Ohio	\$40,611	202%	265%	63%	\$49,181	203%	161%	69%
Orange	\$34,458	172%	225%	70%	\$42,521	175%	139%	77%
Owen	\$41,516	207%	271%	84%	\$49,477	204%	162%	90%
Parke	\$37,306	186%	244%	73%	\$45,272	187%	148%	79%
Perry	\$45,247	225%	295%	83%	\$52,158	215%	170%	86%

Definitions: Federal Poverty Level for family of three = \$20,090 and for a family of four = \$24,250. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour (assumes both adults work). Area median family income varies by and is calculated based on HUD's FY2015 Low Income Limit (50% of median family income).

TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2016
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	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Level	Minimum Wage	Median Family Income		Federal Poverty Level	Minimum Wage	Median Family Income
Pike	\$34,410	171%	225%	70%	\$42,480	175%	139%	77%
Porter	\$50,260	250%	328%	84%	\$57,343	236%	187%	87%
Posey	\$38,285	191%	250%	67%	\$46,792	193%	153%	74%
Pulaski	\$37,854	188%	247%	77%	\$45,619	188%	149%	83%
Putnam	\$41,687	208%	272%	74%	\$48,600	200%	159%	78%
Randolph	\$44,560	222%	291%	90%	\$50,802	209%	166%	93%
Ripley	\$46,090	229%	301%	82%	\$53,222	219%	174%	85%
Rush	\$37,760	188%	247%	72%	\$45,530	188%	149%	78%
St. Joseph	\$46,672	232%	305%	77%	\$53,455	220%	175%	79%
Scott	\$39,755	198%	260%	92%	\$47,780	197%	156%	83%
Shelby	\$45,245	225%	295%	62%	\$51,717	213%	169%	94%
Spencer	\$38,127	190%	249%	77%	\$46,434	191%	152%	68%
Starke	\$47,316	236%	309%	96%	\$54,645	225%	178%	100%
Steuben	\$39,269	195%	256%	75%	\$46,683	193%	152%	80%
Sullivan	\$37,367	186%	244%	71%	\$45,793	189%	150%	78%
Switzerland	\$38,036	189%	248%	77%	\$46,010	190%	150%	84%
Tippecanoe	\$48,510	241%	317%	85%	\$55,276	228%	180%	87%
Tipton	\$46,312	231%	302%	93%	\$53,384	220%	174%	97%
Union	\$35,781	178%	234%	70%	\$44,174	182%	144%	78%
Vanderburgh	\$44,941	224%	294%	79%	\$51,857	214%	169%	82%
Vermillion	\$39,212	195%	256%	78%	\$46,673	192%	152%	83%
Vigo	\$44,413	221%	290%	88%	\$51,204	211%	167%	92%
Wabash	\$36,523	182%	239%	72%	\$44,909	185%	147%	80%
Warren	\$44,734	223%	292%	76%	\$51,617	213%	169%	79%
Warrick	\$46,378	231%	303%	81%	\$53,608	221%	175%	85%
Washington	\$35,983	179%	235%	80%	\$45,142	186%	147%	90%
Wayne	\$34,619	172%	226%	70%	\$42,459	175%	139%	77%
Wells	\$34,544	172%	226%	62%	\$42,735	176%	140%	69%
White	\$47,238	235%	309%	88%	\$54,088	223%	177%	91%
Whitley	\$39,212	195%	256%	70%	\$46,407	191%	152%	75%

Definitions: Federal Poverty Level for family of three = \$20,090 and for a family of four = \$24,250. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$7.25 per hour (assumes both adults work). Area median family income varies by and is calculated based on HUD's FY2015 Low Income Limit (50% of median family income).

PART 3

STRATEGIES TO CLOSE THE WAGE GAP

THE WAGE GAP: MOST COMMON OCCUPATIONS FALL SHORT OF THE SELF-SUFFICIENCY STANDARD

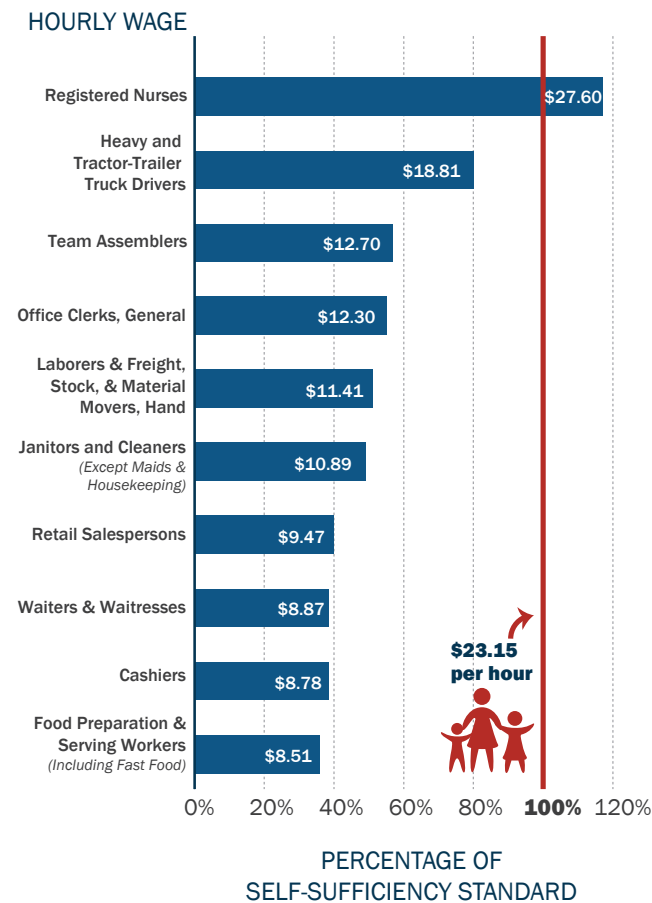
Given these costs, the next question is how families can secure the resources necessary to meet their needs. Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.

To answer this question, the wages of the ten most common occupations (by number of employees) in Indiana are compared to the Standard. For this analysis, the Standard used is that of a one-parent

family with a preschooler and school-age child in Marion County, which is \$23.15 per hour and \$48,897 per year. These ten occupations, which include 22% of Indiana workers, and their median wages are listed in **Figure I**.¹¹

Only one of the state's ten most common occupations—registered nurses—has median wages that are above the Self-Sufficiency Standard for this family type in Marion County. Indeed, three of Indiana's top ten occupations have median earnings that are less than *half* of the Standard for a Marion County family with one adult, one preschooler, and one school-age child.

FIGURE I. Hourly Wages of Indiana's Ten Largest Occupations Compared to the Self-Sufficiency Standard for Marion County, IN 2016
One Adult, One Preschooler, & One School-age Child



The most common Indiana occupation is retail salespersons and accounts for 3% of all Indiana workers. With median hourly earnings of \$9.47 per hour (median annual earnings of \$19,709), the most common occupation in Indiana provides workers with earnings that are less than 50% of the Standard for this family type in Marion County. In fact, *two adults* working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Marion County, as the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires *each* adult to earn at least \$13.23 (a total of \$55,872 annually) per hour working full time. Both adults would have to work an additional 16 hours for a total of 56 hours per week at a retail salesperson's average wage just to meet their basic needs,

Similarly, the median wages of five more of the top ten occupations—food preparation and serving workers at \$8.51 per hour, cashiers at \$8.78 per hour, waiters and waitresses at \$8.87 per hour, laborers at \$11.41 per hour, and janitors at \$10.89 per hour—are such that even working two full-time jobs would not yield enough income to meet this single-parent family's basic needs. The median wages of the first three of these occupations are above the Federal minimum wage yet less than even the Standard for a single adult with no children in Marion County.

Source: U.S. Department of Labor, "May 2014 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 12, 2015). Wages adjusted for inflation using the Midwest region Consumer Price Index from the Bureau of Labor Statistics.

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage occupations. At the same time the income gains have been to those at the very top, driving the increased income inequality that underlies Indiana's high levels of socioeconomic inequality.¹² *Put another way, 91% of workers in the ten most common occupations, many of them in the fast growing but low wage service sector, do not earn wages sufficient to support their families.*

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum needed to meet their needs. At the same time, this analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many of Indiana's workers does not reflect a lack of work effort, or lack of skills, but simply that wages are too low in many common Indiana occupations, a situation exacerbated by the unbalanced post-Great Recession recovery.

There are two basic approaches to closing the income gap between low wages and what it really takes to make ends meet: reduce costs or raise incomes. The next two sections will discuss each of these approaches.

The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach, raising incomes, are often broader, such as increasing incomes through raising the minimum wage as well as increasing education levels, incumbent worker programs, and nontraditional job training. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some parents may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

.....
91% OF WORKERS IN THE MOST COMMON OCCUPATIONS, MANY OF THEM IN THE FAST GROWING BUT LOW WAGE SERVICE SECTOR, DO NOT EARN WAGES SUFFICIENT TO SUPPORT THEIR FAMILIES
.....

CLOSING THE WAGE GAP: WORK SUPPORTS REDUCE COSTS

As described above, given the current job situation, many families struggle to meet their families' basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages. This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Work supports include programs such as:

- Indiana's Child Care Development Fund Voucher Program
- Indiana's *Hoosier Healthwise* Medicaid and CHIP program.
- Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) and the Women, Infants, and Children (WIC) Program, and
- Section 8 vouchers and public housing.

While not a work support per se, child support is also modeled as it assists families in meeting basic needs.

HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

Our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private, and then we add work supports, one by one. **Table 4** provides a summary of the work supports, child support, and tax credits modeled in this section, while **Figure J** shows the income eligibility levels for the work supports modeled in this section.

FIGURE J. Eligibility Levels Compared to the Indiana Self-Sufficiency Standard
One Adult, One Preschooler, and One School-Age Child: Marion County, IN 2016

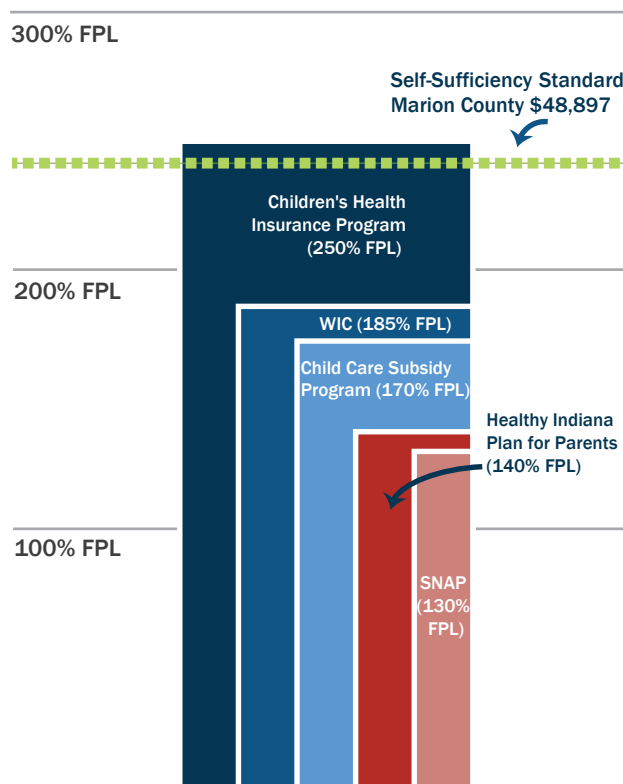


Table 5 shows the impact of work supports. The family type used here is a Marion County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 5** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 6** model various combinations of work supports, with the work supports modeled listed in the column headings and monthly costs reduced by these work supports indicated with shading in the table.

THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Without any work (or other) supports to reduce costs, to meet the cost of basic needs, this Marion County family needs \$4,341 per month. This family has monthly child care expenses of \$1,160 and monthly housing costs of \$781. The adult in this family must earn a Self-Sufficiency Wage of \$4,075 per month, or \$23.15 per hour working full time, to meet the

TABLE 4. Summary of Indiana's Work Supports, Child Support, and Tax Credits

PROGRAM	BENEFIT	INCOME ELIGIBILITY
WORK SUPPORTS		
CHILD CARE ASSISTANCE (Indiana Child Care Voucher Program)	Child care costs are reduced to a weekly participant fee per child which is dependent on income level and family size. Fee levels range from \$6 to \$20 per child per week.	The maximum income upon starting the program is 127% of the FPL. Families are no longer eligible once income exceeds 170% of the FPL.
HOUSING ASSISTANCE (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income (or below the federal poverty guidelines).
MEDICAID (Hoosier Healthwise)	Subsidized health insurance with copays.	Pregnant women whose household income does not exceed 208% FPL, adults with dependent children whose household income does not exceed 140% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) (Hoosier Healthwise)	Health care benefits for children ages 18 and under. Health and dental care benefits are fully subsidized.	Children in families with income less than 150% FPL may be eligible for premium-free coverage. Children in families up to 250% FPL pay premiums on a sliding scale based on income.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)	Maximum benefit for a family of 3: \$511 per month. Maximum benefit for a family of 4: \$649 per month.	Families must earn gross income less than 130% of the FPL to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$38 in Indiana for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with: <ul style="list-style-type: none"> 1 child = \$3,305 per year 2 children = \$5,460 per year 3+ children = \$6,143 per year. 	Maximum eligibility for families with: <ul style="list-style-type: none"> 1 child = \$38,511 one parent, \$43,941 married 2 children = \$43,756 one parent, \$49,186 married 3+ children = \$46,997 one parent, \$52,427 married.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000.
INDIANA EARNED INCOME CREDIT	Maximum benefit for families with: <ul style="list-style-type: none"> 1 child = \$297 per year 2+ children = \$491 per year 	Maximum eligibility for families with: <ul style="list-style-type: none"> 1 child = \$38,550 2+ children = \$43,750
OTHER		
CHILD SUPPORT	Average payment from non-custodial parents is \$229 per month in Indiana.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2015. The Federal Poverty Level (FPL) for a family of three is \$20,090 (annual income). See <http://aspe.hhs.gov/2015-poverty-guidelines>.

WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE WHICH OF THEIR BASIC NEEDS THEY WILL MEET, AND WHICH THEY WILL DO WITHOUT

family's basic needs without the help of public or private assistance.

CHILD SUPPORT (COLUMN #2). Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Indiana is \$229 per month (see column #2).¹³ Adding child support reduces the wage needed by this parent to meet basic needs to \$3,788 per month, or \$21.52 per hour.

CHILD CARE (COLUMN #3). Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In Indiana, families must have incomes below 170% of the 2015 federal poverty level to be eligible for the Child Care Assistance Program, or less than \$2,846 per month for a three-person family.¹⁴ In Column #3, child care assistance is modeled. However, if the family's income is sufficient to meet the other costs, it is above the child care assistance eligibility level and the family does not qualify for child care assistance.

CHILD CARE, FOOD, & MEDICAID (COLUMN #4).

For adults transitioning from cash assistance to employment, child care assistance, food assistance, and Medicaid make up the typical package of benefits.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$503 per month to zero in column #4.
- **Food.** SNAP and WIC reduces food costs from \$526 to \$377 per month.¹⁵
- **Child Care.** The Child Care Voucher Program reduces the family's child care copayment to \$152 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,147 per month, almost half of the full Self-Sufficiency

Standard. With the help of these crucial work supports, this Marion County family making the transition from public assistance would be able to meet the family's basic needs at a starting wage of \$12.20 per hour.

CHILD CARE, FOOD, & CHIP (COLUMN #5). After 12 months, the adult would no longer be eligible for transitional Medicaid, but would be eligible for Indiana's new Health Insurance Plan up to 140% of the FPL and the children would be eligible under Indiana's CHIP program, *Hoosier Healthwise*, with family income up to 250% of the FPL. However, column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP.

Assuming the adult pays for her portion of health insurance through her employer, the health care costs for the family go up to \$183 to cover the adult. The additional income needed to cover that expense increases the child care copayment, raising child care costs from \$152 to \$234. At this income level, while the family is still eligible for WIC, they no longer receives SNAP benefits, pushing up the monthly food bill from \$377 up to \$488. The minimum monthly wage needed under these circumstances is \$2,578 (\$14.65 hourly).

CHILD CARE, FOOD, MEDICAID, & HOUSING (COLUMN #6).

Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$781 to \$450 per month.¹⁶ The addition of housing assistance reduces the income needed to meet basic needs, thereby making the family again eligible for SNAP (food stamps), lowering food costs to \$288 per month. With less income required to meet other needs, the parent is now eligible for Medicaid coverage, reducing the family's health costs back to \$0, and now receives increased child care assistance as well, with the copayment now reduced to \$0.

With this full benefit package, a parent with one preschooler and one school-age child living in Marion County can meet basic needs with an income of

TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage**One Adult, One Preschooler, and One School-Age Child: Marion County, IN 2016**

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table.

	#1	#2	#3	#4	#5	#6
	Self-Sufficiency Standard	Child Support	[Child Care]	Child Care, SNAP/ WIC* & Transitional Medicaid	Child Care, [SNAP]/ WIC* & CHIP	Housing, Child Care, SNAP/ WIC*, & Medicaid
MONTHLY EXPENSES:						
Housing	\$781	\$781	\$781	\$781	\$781	\$450
Child Care	\$1,160	\$1,160	\$1,160	\$152	\$234	\$0
Food	\$526	\$526	\$526	\$377	\$488	\$288
Transportation	\$255	\$255	\$255	\$255	\$255	\$255
Health Care	\$503	\$503	\$503	\$0	\$183	\$0
Miscellaneous	\$322	\$322	\$322	\$322	\$322	\$322
Taxes	\$794	\$715	\$794	\$295	\$394	\$175
TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)	\$4,341	\$4,262	\$4,341	\$2,183	\$2,657	\$1,490
ADDITIONAL MONTHLY RESOURCES:						
Earned Income Tax Credit (-)	**	**	**	**	**	**
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$100)	(\$36)	(\$63)	\$0
Child Tax Credit (-)	(\$167)	(\$145)	(\$167)	\$0	(\$16)	\$0
Child Support		(\$229)				
TOTAL ADDITIONAL MONTHLY RESOURCES	(\$267)	(\$474)	(\$267)	(\$36)	(\$79)	\$0
SELF SUFFICIENCY WAGE: (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)						
Hourly	\$23.15	\$21.52	\$23.15	\$12.20	\$14.65	\$8.47
Monthly	\$4,075	\$3,788	\$4,075	\$2,147	\$2,578	\$1,490
Annual	\$48,897	\$45,458	\$48,897	\$25,760	\$30,935	\$17,885
ANNUAL REFUNDABLE TAX CREDITS**:						
Total Federal EITC		\$0	\$0	\$3,978	\$2,888	\$5,572
Total State EITC		\$0	\$0	\$342	\$243	\$491
Total Federal CTC		\$261	\$0	\$2,000	\$1,810	\$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$38 (FY 2014) in Indiana. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

** The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table. In the Standard, the state EITC is calculated with state taxes in the 'taxes' row but is shown separately in the modeling table for illustration purposes.

just \$1,490 per month. Note however that very few families receive *all* of these benefits. Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Unfortunately, these supports are not available or accessible to all who need them due to eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge or legal enforcement, or the perceived stigma of receiving assistance. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

REFUNDABLE TAX CREDITS. All taxes and tax credits are shown in the Standard as monthly because the Standard costs are shown as a monthly budget. However, because families do not actually receive the refundable tax credits monthly, but instead receive them at the end of the year (as tax refunds), the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for columns #2-#6. (This annual total assumes that the adult works full time at these wages throughout the year.) The amounts vary significantly, depending upon income. When costs are only reduced by child support as in column #2, the family's income is high enough that they qualify for only \$261 in refundable tax credits. In column #6, in which the full work support package is modeled, the parent is eligible for over \$8,000 in annual refundable tax credits. A more detailed explanation of how and why the taxes and tax credits are treated differently when modeling work supports is provided in *Appendix A: Methodology, Assumptions, and Sources*.

HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

Table 5 shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure K** starts with specific wages and asks: "How adequate are these wages in meeting a family's needs, with and without various combinations of work supports?"

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family's basic needs; if it is below 100%, it is only adequate to cover that percentage of the family's basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family's basic needs.

Modeling the same family type as in **Table 5** (one parent with one preschooler and one school-age child in Marion County), **Figure K** shows the impact of work supports on wage adequacy as the parent's income increases, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without *any* work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure K** highlights the adequacy results at percentages of the federal poverty level. *Appendix C: Modeling the Impact of Work Supports on Wage Adequacy* provides a detailed table of the exact amounts of each work support modeled.

MINIMUM WAGE. With the federal 2015 minimum wage of \$7.25 per hour, a Marion County parent with two children working full time earns just over a third (only 35%) of the income needed to meet her family's basic needs if she is not receiving any work supports (see the dashed line in **Figure K**).¹⁷

However, if the parent receives help from Indiana's Child Care Voucher program (the first solid line from the bottom in **Figure K**), the monthly cost of child care decreases from \$1,160 to \$0, and wage adequacy increases to 50%—a substantial increase but still covering only half of her monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care (Medicaid/CHIP) the cost of food decreases to \$132 per month and health insurance to \$0 per month, increasing wage adequacy to 78% (shown in the second solid

line from the top in **Figure K**). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family's income and wage adequacy reaches 103% (top solid line in **Figure K**).

100% OF THE FEDERAL POVERTY LEVEL. If this parent's wage were \$9.51 per hour, which is the full time hourly wage needed to earn the equivalent of the federal poverty level for her family, she would earn enough for her to cover 45% of her family's basic needs without any assistance. Receiving assistance with child care costs increases the wage adequacy to 65%. The further addition of food assistance and health coverage increases the wage adequacy to 91% and if she also receives housing assistance, wage adequacy reaches 108%.

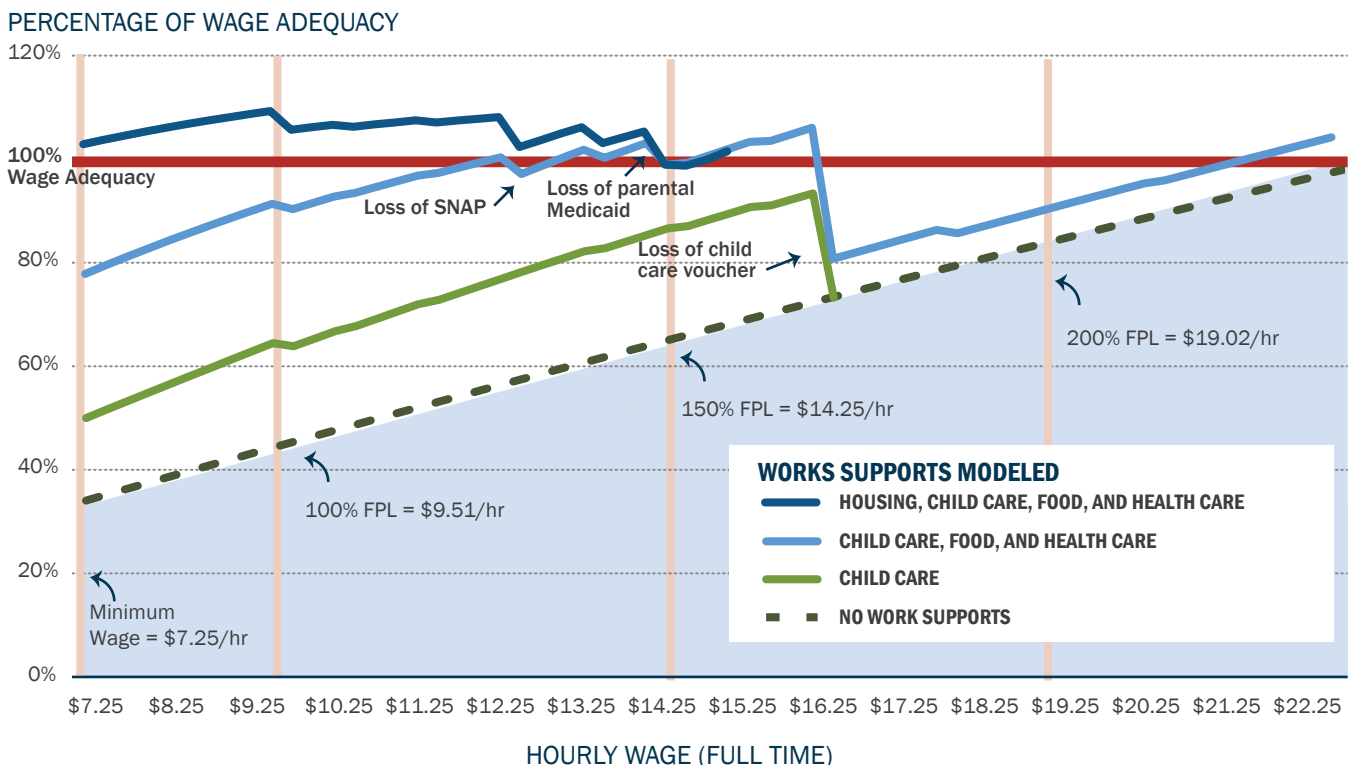
150% OF THE FEDERAL POVERTY LEVEL. At the hourly wage equal to 150% of the federal poverty level, which is \$14.27 per hour for a family of three, this single parent would be able to cover 65% of her family's basic needs without any work supports. Child care assistance increases her wage adequacy

to 87%. The adult no longer qualifies for Medicaid but if the children still receive coverage under CHIP, wage adequacy increases to 99%. She is eligible for only a small housing voucher but it is enough to bring the family to 100% wage adequacy.

200% OF THE FEDERAL POVERTY LEVEL. At the hourly wage equal to 200% of the federal poverty level, which is \$19.02 per hour for a family of three, this single parent would be able to cover 85% of her family's basic needs without any work supports. While the children are still eligible for CHIP through Hoosier Healthwise, she no longer qualifies for child care or housing assistance and her wage adequacy decreases to 91%.

Note that at about 170% of the FPL, this parent experiences a "cliff" effect. That is, when her wage increases to just above this amount (\$16.41 per hour), she loses her child care assistance (as her income has exceeded the eligibility threshold), and this results in a substantial drop in her wage adequacy of almost 20 percentage points.

FIGURE K. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child: Marion County, IN 2016



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

CLOSING THE WAGE GAP: RAISING INCOMES

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing Indiana's wage gap will require public policies that make work pay, increase the skills of low-wage workers, and recognize the importance of asset building.

RAISE WAGES

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond a minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

MINIMUM WAGES. One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the wages will continue to keep pace with inflation. Minimum wages are set at the federal level, but can also be set at the state and/or local level.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states have passed higher minimum wages, with ten indexing them as well.¹⁸ California and Massachusetts now have the highest state minimum wages at \$10 per hour

in 2016.¹⁹ Fifteen states have enacted legislation that will lead to higher wages in the future.²⁰ Local minimum wages are even higher, with Seattle, WA, and San Francisco, CA, having adopted the highest to date. In 2018 the minimum wage will reach \$15 per hour in San Francisco and thereafter will be indexed. In Seattle the minimum wage will reach \$15 per hour in 2018 for workers of large employers but not until 2021 for all workers, and will be indexed thereafter.²¹

LOCAL LIVING WAGES. Localized living wage laws are another approach to raising wages of workers. These laws mandate that public employers, as well as contractors and employers receiving public subsidies, pay a "living wage," thus impacting private sector as well as public sector wages.

UNIONIZATION. According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.²² This union "premium," controlling for other factors is worth about 13.6% in increased wages.²³ However, the percentage of workers represented by unions over the past half century has decreased, so that currently only about 7% of private sector, and 35% of public sector workers are union members.²⁴

BENEFITS. An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, and paid family leave.

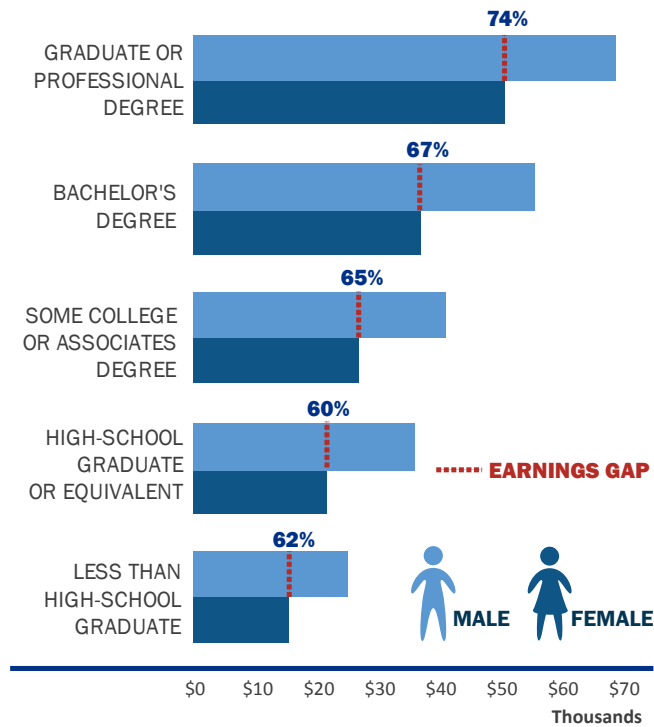
PAY EQUITY LAWS. Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupants.²⁵ Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.

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RAISING WAGES CAN HAVE A POSITIVE IMPACT NOT ONLY FOR WORKERS, BUT ALSO FOR EMPLOYERS BY DECREASING TURNOVER, INCREASING WORK EXPERIENCE, AND REDUCING TRAINING AND RECRUITMENT COSTS.

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FIGURE L. Impact of Education on Median Earnings by Gender, Indiana 2016



Source: U.S. Census Bureau, American Factfinder, 2013 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed August 24, 2015). U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, "Midwest Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/> (accessed August 24, 2015).

INCREASE SKILLS

POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.²⁶ As shown in **Figure L**, the median earnings of male and female workers in Indiana increases as education levels increase.²⁷ While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers. In Indiana, women working full time, year round earn 76 cents on the dollar compared to men.²⁸

BASIC ADULT EDUCATION. For many workers with inadequate education, language difficulties, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

NONTRADITIONAL OCCUPATIONS. For women, many "nontraditional" occupations (NTOs), such as in manufacturing, health care, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the "green economy" is anticipated and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.²⁹

INCUMBENT WORKER TRAINING. For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a "win-win" (for both employer and employee) strategy in many industries, particularly those which rely on

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WHILE INCREASED EDUCATION IS IMPORTANT FOR BOTH MEN AND WOMEN, THE GENDER WAGE GAP AT EVERY LEVEL CONTINUES TO PRESENT ADDITIONAL CHALLENGES FOR WOMEN WORKERS. IN INDIANA, WOMEN WORKING FULL TIME, YEAR ROUND EARN 76 CENTS ON THE DOLLAR COMPARED TO MEN.

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skills and technology unique to a given company or industry subset.

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs.

COUNSELING AND COORDINATED TARGETED SERVICES. Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets' of clients particular needs, including career counseling to find the occupations that best fit workers' skills and needs as well as linkage to income and in-kind work supports such as child care, food, transportation, and health care assistance.

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds discussed below, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives

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TRUE LONG-TERM SELF-SUFFICIENCY MEANS THE ABILITY OF FAMILIES TO MEET BASIC NEEDS WITHOUT ANY PUBLIC OR PRIVATE ASSISTANCE. FULLY CLOSING INDIANA'S WAGE GAP WILL REQUIRE PUBLIC POLICIES THAT MAKE WORK PAY, INCREASE THE SKILLS OF LOW-WAGE WORKERS, AND RECOGNIZE THE IMPORTANCE OF ASSET BUILDING.

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that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

SELF-EMPLOYMENT

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for many, and small businesses help support and grow the economic base of local communities.³⁰ However, failure rates are extremely high, with half of businesses no longer in operation after five years.³¹ Most businesses are launched via the owners' or relatives' personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.³²

Average income for individuals in Indiana employed at their own incorporated firms was \$42,001. For individuals employed at their own unincorporated firms, it was \$21,322.³³

PART 4

BEYOND SELF-SUFFICIENCY

SAVING FOR EMERGENCIES

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). The previous sections of this report define the first of these, the cost of basic needs, while the third element, asset-building, is discussed in the companion report, *On the Road: Exploring Economic Security Pathways for Indiana*. This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Indiana and by family type. Note that in addition to the amount of basic needs required on a daily basis, the *Self-Sufficiency Standard for Indiana 2016* includes an emergency savings amount for every family type in every county.

Beyond meeting basic needs the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises, and are an essential element for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (about 3 and a half months in Indiana), and the median tenure in current employment in Indiana (five years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 6** illustrates the emergency savings amounts for Orange and Tippecanoe Counties for three different family types.

- A single adult needs to earn \$1,467 per month working full time to be able to meet basic needs in Orange County. The single adult needs to earn an additional \$41 per month to meet the emergency savings goal of having enough savings to meet basic living costs, allowing for the receipt of unemployment insurance. In Tippecanoe County a single adult needs to earn \$1,759 per month to be self-sufficient and earn an additional \$50 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$2,438 per month in Orange County or \$3,336 per month in Tippecanoe County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$113 per month in Orange County and an additional \$105 per month in Tippecanoe County. In these counties, the overall emergency savings goal over five years is \$6,817 in Orange County and \$6,314 in Tippecanoe County.
- For families with two adults, a preschooler, and a school-age child, as it is assumed that only one adult is out of work at a given time, the emergency savings goal needs to cover only half of the family's total living expenses for four

HOW IS THE EMERGENCY SAVINGS FUND CALCULATED?



months. Therefore, the monthly contribution to the savings account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Orange County this household needs an additional \$102 per month in total earnings and in Tippecanoe County the adults need an additional \$76 per month in earnings in order to save for a spell of unemployment.

Although costs are higher in Tippecanoe County, taxes increase more for parents in Orange County as the increase in income needed to add emergency savings to the family budget makes these families ineligible for tax credits they would receive if they were not earning enough to save for an emergency.

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save about twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each. For some, this might be additional savings, to meet immediate costs (such as a car breakdown) or to ensure sufficient resources for the long-term costs of retirement. For others, paying off debts may be the first priority. For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic neighborhood.

- The companion report, *On the Road*, considers three key pathways that adults can take to move closer to long-term economic security (1) postsecondary education, (2) improved housing and/or homeownership, and (3) savings for retirement. To download *On the Road* visit www.self-sufficiencystandard.org/indiana.

TABLE 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types Orange and Tippecanoe Counties, IN 2016

	ORANGE COUNTY			TIPPECANOE COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
MONTHLY EXPENSES						
Housing	\$480	\$642	\$642	\$677	\$830	\$830
Child Care	\$0	\$449	\$751	\$0	\$703	\$1,133
Food	\$224	\$339	\$702	\$233	\$352	\$731
Transportation	\$243	\$250	\$476	\$237	\$244	\$464
Health Care	\$175	\$451	\$537	\$177	\$459	\$544
Miscellaneous	\$112	\$213	\$311	\$132	\$259	\$370
Taxes & Tax Credits	\$233	\$93	\$125	\$304	\$488	\$534
SELF-SUFFICIENCY WAGE						
Monthly	\$1,467	\$2,438	\$3,543	\$1,759	\$3,336	\$4,606
EMERGENCY SAVINGS FUND						
Living expenses (3.4 months)*	\$4,256	\$8,090	\$5,899	\$5,023	\$9,826	\$7,026
Tax on additional earnings	\$543	\$2,656	\$3,066	\$815	\$1,864	\$1,235
Subtotal	\$4,800	\$10,746	\$8,965	\$5,838	\$11,690	\$8,261
Unemployment Insurance Benefit	-\$2,364	-\$3,929	-\$2,855	-\$2,836	-\$5,376	-\$3,712
Total Savings	\$2,436	\$6,817	\$6,109	\$3,002	\$6,314	\$4,549
Additional Monthly Earnings (Assumes interest accrued)	\$41	\$113	\$102	\$50	\$105	\$76

* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

HOW IS THE SELF-SUFFICIENCY STANDARD USED?

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to create and analyze policy, and to help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and government officials, among others are using the Standard. Below are some examples of ways that the Standard is being used.

POLICY ANALYSIS

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

- 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. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its report *Housing Colorado: The Challenge for a Growing State*.

COUNSELING TOOL

The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across

the state as a counseling tool; it is also publically accessible at www.thecalculator.org.

- Counselors in a variety of agencies such as homeless shelters, transitional housing, and substance abuse counseling centers, have used the Standard-based Snohomish Self-Sufficiency Matrix, or adaptations of this tool. It includes 25 dimensions that measure client progress from “striving/in crisis” to “thriving,” and is available at www.snohomishcountywa.gov/DocumentCenter/View/7130.

EVALUATION TOOL

The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation proposals. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- The United Way of the Bay Area and Y&H Soda Foundation evaluate the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women’s Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the Federal Poverty Level but lower than the Standard for San Diego.

BENCHMARK FOR WAGE-SETTING

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

Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- In New York City, the Real Living Wage NYC campaign used the Standard to make a case for their target of a \$20 per hour “living wage.”
- The Standard was cited in the successful campaign to raise the minimum wage in Seattle to \$15/hour (over several years, depending on establishment size), in support of the SeaTac, Washington living wage ordinance (raising wages to \$15/hour for covered employees), and in support of raising the statewide Washington State minimum wage to \$12/hour.

TARGETED ALLOCATION OF RESOURCES

The Self-Sufficiency Standard is used to target job training resources on education/training that leads to self-sufficiency waged jobs. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education resources, including training for occupations that are nontraditional for women.

- In California’s Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional 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.

SUPPORT RESEARCH

Because the Standard provides a means of estimating how poverty differs from place to place and among different family types, it is frequently

used in research. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family’s income, place of residence, and composition.

- Rise Together Bay Area and Insight Center for Community Economic Development’s report *Promoting Family Economic Security in the San Francisco Bay Area Region* included the Standard as a key benchmark in its economic models.
- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. These demographic reports have been published by the Center for Women’s Welfare for eight states, and the most recent reports demonstrates the impact of the Great Recession as measured by the Standard.

COMMUNITY INDICATOR

Community indicators and scorecards help communities to examine the well-being of residents. The Self-Sufficiency Standard provides communities with an indicator of the cost of living at a basic needs level and, in some states, how many households are living below the Standard.

- The Dave and Lucille Packard Foundation includes the Standard in Kidsdata.org, a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard.

THE STANDARD IN PRACTICE

For more descriptions of the ways organizations apply the Self-Sufficiency Standard in their work and links to examples, please visit: www.selfsufficiencystandard.org/standard-practice

CONCLUSION

As Indiana continues to recover from the Great Recession, long-term economic prosperity will require responses at the state and community level that enable all Indiana families to move forward on the path to self-sufficiency. *The Self-Sufficiency Standard for Indiana 2016* defines the income needed to realistically support a family without public or private assistance in Indiana. For most workers, the Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Indiana families. For workers with wages below the Self-Sufficiency Standard, public subsidies for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Indiana has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving to be self-sufficient. 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.

FOR MORE INFORMATION ABOUT THE 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, New York City, North Carolina, Oklahoma, Ohio, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, DC 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@uw.edu or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit www.selfsufficiencystandard.org/.

For more information on *The Self-Sufficiency Standard for Indiana 2016*, this publication or the Standard wage tables for Indiana counties, or to find out more about programs at the The Indiana Institute for Working Families—a program of the Indiana Community Action Association—contact (317) 638-4232 or visit www.incap.org/.

ENDNOTES

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APPENDIX A: METHODOLOGY, ASSUMPTIONS, AND SOURCES

METHODOLOGY AND DATA SOURCES FOR THE INDIANA STANDARD

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 regularly
- Geographically and 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 are 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 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 Standard assumes adults work eight hours per day for 22 days per month and 12 months per

year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months per year to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number *and* age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2016 edition of the Indiana Self-Sufficiency Standard is calculated for 472 family types. The first 420 family types include all one- and two-adult families with zero to six children and 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-adult families with six teenagers. An additional 52 family types are also calculated that incorporate families with three or more adults.¹

All adults in one- and two-adult households are working full time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.² The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for Indiana 2016* and the assumptions included in the calculations are described below.

HOUSING

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), to calculate housing costs for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. 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. Housing costs in the 2016 Indiana Self-Sufficiency Standard are calculated using the FY 2016 Proposed HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey, and are updated for inflation using the Consumer Price Index. 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.³ All of Indiana's FMRs are set at the 40th percentile.

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. HUD calculates one set of FMRs for an entire metropolitan area. In Indiana there are eight MSAs with more than one county sharing the same FMR: Cincinnati-Middleton, OH-KY-IN HUD Metro FMR Area, Evansville, IN-KY MSA, Fort Wayne, IN MSA, Gary, IN HUD Metro FMR Area, Indianapolis-Carmel-Anderson, IN HUD Metro FMR Area, Lafayette-West Lafayette, IN HUD Metro FMR Area, Louisville, KY-IN HUD Metro FMR Area, and Terre Haute, IN HUD Metro FMR Area. Because HUD only calculates one set of FMRs for each of these metropolitan area, we used median gross rents by county from the U.S. Census Bureau's

2009-2013 American Community Survey (ACS) to calculate county-level variations.

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, families with three or four children require three bedrooms, and families with five or six children require four 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.

DATA SOURCES

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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 or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.⁴ Many states, including Indiana, have continued to conduct or commission the surveys on a regular basis. The Indiana Association of Child Care Resource and Referral provided 2015 market rate data.

Child care rates at the 75th percentile were calculated for both center and family child care by county. Some counties had no child care centers. A cluster analysis was conducted using family preschool rates and five price clusters were created. Counties with less than four centers were assigned the 75th percentile cluster rate.

Infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. Since one of the basic assumptions of the Standard is that it provides the cost 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.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers, family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.⁵

DATA SOURCES

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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.⁶

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and 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 40% of their food budget on food prepared away from home.⁷

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The Indiana Standard for 2016 uses data for June 2015.

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. Additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

Geographic differences in food costs within Indiana are varied using Map the Meal Gap data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging

them with those of the surrounding counties.⁸ A county index is calculated by comparing the county market basket price to the statewide average cost of food in Indiana. The county index is applied to Low-Cost Food Plan.

DATA SOURCES

FOOD COSTS. U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2015,” <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2015.pdf> (accessed August 17, 2015).

COUNTY INDEX. Craig Gunderson, Amy Satoh, Adam Dewey, Michael Kato, and Elaine Waxman, Feeding America, “Map the Meal Gap 2015: Food Insecurity and Child Food Insecurity Estimates at the County Level,” received from research@feedingamerica.org (May 29, 2015).

TRANSPORTATION

PUBLIC 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 to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.⁹ The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation. For Indiana, the Standard uses 2009-2013 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. No counties in Indiana had rates of public transportation use among work commuters that meet the 7% threshold.¹⁰ Therefore, the Standard uses private transportation to calculate transportation costs for all Indiana counties.

PRIVATE TRANSPORTATION. For private transportation, the Standard assumes that adults need a car to get to 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 for commuting 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. Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Indiana statewide average round trip commute to work distance is 22.94 miles, while the Chicago Metro area average commute is 23.66 miles and the Cincinnati Metro area average commute is 32.28 miles.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2012 State Average Expenditures for Auto Insurance. County variation in the cost of auto insurance for the 2016 Indiana Standard is calculated using rates filed with the Indiana Department of Insurance, for three top market share companies (State Farm Mutual Automobile Insurance Company, United Farm Family, and Allstate). We use the rates from the top market share companies to calculate a county index to vary the statewide premium from the National Association of Insurance Commissioners by county ratio.

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 also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2009 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest 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.

DATA SOURCES

PUBLIC TRANSPORTATION USE. U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2009-2013 American Community Survey 5-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed June 23, 2015).

AUTO INSURANCE PREMIUM. National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2008-2012,” Insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed August 13-October 7, 2015).

AUTO INSURANCE MARKET SHARE. Indiana Department of Insurance, “2014 Auto Complaint Index.” <http://www.in.gov/idoi/2551.htm> (Accessed July 9, 2015).

COUNTY INDEX. National Association of Insurance Commissioners, System for Electronic Rate and Form Filing, <https://filingaccess.serff.com/sfa/home/IN> (accessed August 13 - October 7, 2015).

FIXED AUTO COSTS. Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2013, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed August 11, 2015).

INFLATION. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed August 11, 2015).

PER-MILE COSTS. American Automobile Association, “Your Driving Costs,” Behind the Numbers 2015 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html> (accessed August 11, 2015).

HEALTH CARE

The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Indiana, 70% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).¹¹ The full-time worker’s employer pays an average of 81% of the insurance premium for the employee and 73% for the family in Indiana. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.¹²

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state’s residents for a single adult and for a family. In Indiana the average premium paid by the employee is \$95 for a single adult and \$358 for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Indiana, there are 17 rating areas based on county groupings.¹³ To vary the state premium by county in Indiana, the Standard uses rates for the lowest cost ‘silver’ plan (excluding HSAs) available through the health insurance marketplace dataset published by the U.S. Centers for Medicare & Medicaid Services for states in the Federally-facilitated Marketplace or State Partnership Marketplaces. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age 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.

TREATMENT OF TAX CREDITS IN CLOSING THE GAP: RAISING INCOME

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure in the section *Closing the Wage Gap: Raising Incomes* the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes 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 section.

The tax credits are calculated this way in order to be as realistic as possible. Until 2010, a family could receive part of their EITC on a monthly basis (called Advance EITC), but many workers preferred to receive it annually as a lump sum. In fact, nearly all families received the EITC as a single payment the following year when they filed their tax returns.^a Many families preferred to use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.^b Therefore, in the modeling section, the total amounts of the refundable federal and state EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full time, for the whole year.

Like the EITC, the federal CTC is shown as 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 (after the CCTC) taxes owed shown monthly, while the “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

a. Some workers may have been unaware of the advance payment option, and others may have had employers who did not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Jennifer Romich and Thomas Weisner, “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134; hereafter cited as *How Families View and Use the EITC*.

b. *How Families View and Use the EITC*.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. However, as a result of the Patient Protection and Affordable Care Act of 2010, large employers are required to provide health insurance or pay a fine (the mandate begins to be in effect in 2015). Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance.¹⁴ Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace, or pay a fine. Individuals who cannot afford health insurance may be eligible for a premium tax credit or cost-sharing reductions.¹⁵

DATA SOURCES

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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.

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% and account for other costs such as recreation, entertainment, savings, or debt repayment.¹⁶

TAXES

Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

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. Income tax calculations for the Standard include state and local income tax. Indiana’s individual gross income tax rate is 3.3%. County income tax rates range from 0.2-3.13%.

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. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

Indiana has a 7% state sales and use tax.

DATA SOURCES

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TAX CREDITS

The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

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 an Earned Income Credit available to those who qualify for a federal EITC.

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 2015, 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.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2015, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

DATA SOURCES

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EMERGENCY SAVINGS FUND

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as retirement savings, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family’s basic living expenses over the job loss period. Since the median length of job tenure among

Indiana workers is five years, it is assumed that workers save for job loss over a course of five years.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family's Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.¹⁷ The adult may not be commuting to work five days a week; however the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Self-Sufficiency Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.¹⁸ In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements

in effect at the time, which would decrease health care costs below these estimates.¹⁹

DATA SOURCES

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ENDNOTES FOR APPENDIX A

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19. Children can be enrolled in Indiana's Hoosier Healthwise for no premiums if income is not more than 150% of the federal poverty level (FPL), and with graduated premiums up to 250% of the FPL. Parents can be enrolled in the Health Indiana program if income is below 138% of the FPL. Indiana Family and Social Services Administration, "Eligibility Guide." <http://member.indianamedicaid.com/am-i-eligible/eligibility-guide.aspx> (accessed October 29, 2015).

**APPENDIX B:
THE SELF-SUFFICIENCY STANDARD FOR
SELECT FAMILY TYPES IN INDIANA**

TABLE 1. The Self-Sufficiency Standard for Adams County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$481	\$642	\$642	\$642	\$642	\$854	\$642	\$642
Child Care	\$0	\$453	\$952	\$763	\$310	\$1,262	\$952	\$763
Food	\$233	\$352	\$462	\$532	\$617	\$627	\$664	\$731
Transportation	\$237	\$245	\$245	\$245	\$245	\$245	\$465	\$465
Health Care	\$171	\$438	\$451	\$463	\$499	\$476	\$511	\$524
Miscellaneous	\$112	\$213	\$275	\$265	\$231	\$346	\$323	\$312
Taxes	\$239	\$387	\$517	\$449	\$306	\$774	\$598	\$545
Earned Income Tax Credit (-)	\$0	(\$132)	(\$122)	(\$171)	(\$291)	\$0	(\$79)	(\$125)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$113)	(\$55)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.37	\$13.91	\$17.84	\$16.52	\$13.28	\$24.05	\$10.82 per adult	\$10.20 per adult
Monthly	\$1,473	\$2,448	\$3,140	\$2,908	\$2,337	\$4,233	\$3,809	\$3,590
Annual	\$17,673	\$29,371	\$37,680	\$34,896	\$28,048	\$50,802	\$45,708	\$43,079
Emergency Savings Fund (Monthly Contribution)	\$41	\$114	\$192	\$165	\$132	\$169	\$101	\$105

TABLE 2. The Self-Sufficiency Standard for Allen County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$555	\$706	\$706	\$706	\$706	\$910	\$706	\$706
Child Care	\$0	\$632	\$1,362	\$1,059	\$427	\$1,789	\$1,362	\$1,059
Food	\$231	\$349	\$458	\$528	\$612	\$622	\$658	\$725
Transportation	\$238	\$245	\$245	\$245	\$245	\$245	\$466	\$466
Health Care	\$168	\$427	\$440	\$453	\$488	\$465	\$500	\$513
Miscellaneous	\$119	\$236	\$321	\$299	\$248	\$403	\$369	\$347
Taxes	\$257	\$508	\$769	\$680	\$375	\$1,002	\$810	\$715
Earned Income Tax Credit (-)	\$0	(\$60)	\$0	(\$4)	(\$232)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$83)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.91	\$16.47	\$22.93	\$21.02	\$14.89	\$28.90	\$13.08 per adult	\$12.12 per adult
Monthly	\$1,568	\$2,898	\$4,036	\$3,700	\$2,620	\$5,086	\$4,606	\$4,265
Annual	\$18,811	\$34,779	\$48,430	\$44,397	\$31,441	\$61,036	\$55,268	\$51,174
Emergency Savings Fund (Monthly Contribution)	\$43	\$134	\$146	\$127	\$134	\$218	\$76	\$72

TABLE 3. The Self-Sufficiency Standard for Bartholomew County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$651	\$778	\$778	\$778	\$778	\$980	\$778	\$778
Child Care	\$0	\$769	\$1,614	\$1,203	\$434	\$2,048	\$1,614	\$1,203
Food	\$226	\$343	\$449	\$518	\$600	\$610	\$646	\$711
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$177	\$457	\$469	\$482	\$518	\$494	\$529	\$542
Miscellaneous	\$129	\$259	\$356	\$323	\$258	\$438	\$404	\$370
Taxes	\$294	\$634	\$911	\$771	\$413	\$1,144	\$950	\$809
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$197)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.75	\$19.03	\$25.89	\$23.04	\$15.82	\$31.88	\$14.55 per adult	\$13.11 per adult
Monthly	\$1,716	\$3,349	\$4,557	\$4,055	\$2,784	\$5,611	\$5,123	\$4,616
Annual	\$20,598	\$40,182	\$54,688	\$48,662	\$33,406	\$67,329	\$61,473	\$55,388
Emergency Savings Fund (Monthly Contribution)	\$49	\$105	\$176	\$147	\$148	\$247	\$81	\$76

TABLE 4. The Self-Sufficiency Standard for Benton County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$619	\$760	\$760	\$760	\$760	\$1,033	\$760	\$760
Child Care	\$0	\$515	\$1,064	\$882	\$367	\$1,431	\$1,064	\$882
Food	\$227	\$344	\$451	\$520	\$603	\$612	\$648	\$714
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$472	\$472
Health Care	\$173	\$444	\$456	\$469	\$505	\$482	\$516	\$529
Miscellaneous	\$126	\$231	\$298	\$288	\$248	\$381	\$346	\$336
Taxes	\$290	\$494	\$693	\$616	\$385	\$930	\$732	\$670
Earned Income Tax Credit (-)	\$0	(\$73)	(\$4)	(\$56)	(\$228)	\$0	\$0	(\$23)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$85)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.52	\$16.00	\$21.02	\$19.63	\$14.98	\$27.08	\$12.14 per adult	\$11.57 per adult
Monthly	\$1,676	\$2,817	\$3,699	\$3,456	\$2,636	\$4,766	\$4,272	\$4,072
Annual	\$20,110	\$33,798	\$44,392	\$41,467	\$31,632	\$57,188	\$51,262	\$48,863
Emergency Savings Fund (Monthly Contribution)	\$48	\$133	\$127	\$213	\$145	\$199	\$72	\$92

TABLE 5. The Self-Sufficiency Standard for Blackford County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$871	\$642	\$642
Child Care	\$0	\$501	\$1,040	\$871	\$370	\$1,410	\$1,040	\$871
Food	\$219	\$332	\$435	\$501	\$581	\$590	\$625	\$688
Transportation	\$238	\$245	\$245	\$245	\$245	\$245	\$466	\$466
Health Care	\$178	\$462	\$474	\$487	\$523	\$499	\$534	\$547
Miscellaneous	\$111	\$218	\$284	\$275	\$236	\$362	\$331	\$321
Taxes	\$233	\$403	\$567	\$504	\$322	\$827	\$628	\$578
Earned Income Tax Credit (-)	\$0	(\$118)	(\$83)	(\$127)	(\$275)	\$0	(\$49)	(\$90)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.29	\$14.40	\$18.90	\$17.71	\$13.72	\$25.31	\$11.22 per adult	\$10.67 per adult
Monthly	\$1,459	\$2,534	\$3,327	\$3,116	\$2,414	\$4,454	\$3,950	\$3,756
Annual	\$17,505	\$30,407	\$39,925	\$37,394	\$28,972	\$53,449	\$47,406	\$45,076
Emergency Savings Fund (Monthly Contribution)	\$40	\$127	\$260	\$191	\$133	\$181	\$91	\$93

TABLE 6. The Self-Sufficiency Standard for Boone County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$646	\$803	\$803	\$803	\$803	\$1,076	\$803	\$803
Child Care	\$0	\$739	\$1,545	\$1,149	\$410	\$1,955	\$1,545	\$1,149
Food	\$230	\$348	\$457	\$526	\$610	\$619	\$656	\$722
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$183	\$479	\$491	\$504	\$540	\$517	\$552	\$565
Miscellaneous	\$130	\$262	\$354	\$323	\$261	\$441	\$402	\$371
Taxes	\$292	\$634	\$892	\$761	\$418	\$1,142	\$930	\$798
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$187)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$103)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.77	\$19.16	\$25.69	\$22.99	\$16.09	\$32.09	\$14.46 per adult	\$13.09 per adult
Monthly	\$1,720	\$3,373	\$4,521	\$4,045	\$2,831	\$5,647	\$5,089	\$4,608
Annual	\$20,635	\$40,472	\$54,257	\$48,545	\$33,975	\$67,766	\$61,069	\$55,297
Emergency Savings Fund (Monthly Contribution)	\$49	\$106	\$174	\$147	\$175	\$250	\$81	\$76

TABLE 7. The Self-Sufficiency Standard for Brown County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$726	\$902	\$902	\$902	\$902	\$1,208	\$902	\$902
Child Care	\$0	\$665	\$1,402	\$1,099	\$434	\$1,836	\$1,402	\$1,099
Food	\$232	\$351	\$460	\$530	\$614	\$624	\$661	\$728
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$473	\$473
Health Care	\$177	\$459	\$472	\$485	\$520	\$497	\$532	\$545
Miscellaneous	\$138	\$263	\$348	\$326	\$272	\$441	\$397	\$375
Taxes	\$354	\$695	\$939	\$841	\$535	\$1,234	\$989	\$889
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.61	\$19.59	\$25.60	\$23.67	\$17.82	\$32.62	\$14.46 per adult	\$13.48 per adult
Monthly	\$1,867	\$3,448	\$4,506	\$4,165	\$3,136	\$5,740	\$5,090	\$4,744
Annual	\$22,410	\$41,371	\$54,069	\$49,982	\$37,638	\$68,885	\$61,076	\$56,927
Emergency Savings Fund (Monthly Contribution)	\$52	\$103	\$172	\$153	\$189	\$255	\$80	\$76

TABLE 8. The Self-Sufficiency Standard for Carroll County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$504	\$638	\$638	\$638	\$638	\$871	\$638	\$638
Child Care	\$0	\$670	\$1,407	\$1,104	\$434	\$1,841	\$1,407	\$1,104
Food	\$245	\$371	\$487	\$561	\$650	\$661	\$699	\$770
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$176	\$456	\$468	\$481	\$517	\$494	\$529	\$542
Miscellaneous	\$117	\$239	\$325	\$303	\$249	\$412	\$375	\$353
Taxes	\$255	\$537	\$802	\$709	\$389	\$1,060	\$853	\$758
Earned Income Tax Credit (-)	\$0	(\$49)	\$0	\$0	(\$226)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$86)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.75	\$16.87	\$23.36	\$21.48	\$15.05	\$29.76	\$13.38 per adult	\$12.42 per adult
Monthly	\$1,540	\$2,968	\$4,111	\$3,780	\$2,649	\$5,238	\$4,710	\$4,373
Annual	\$18,484	\$35,620	\$49,334	\$45,361	\$31,783	\$62,854	\$56,520	\$52,482
Emergency Savings Fund (Monthly Contribution)	\$42	\$134	\$150	\$131	\$134	\$226	\$76	\$73

TABLE 9. The Self-Sufficiency Standard for Cass County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$797	\$642	\$642
Child Care	\$0	\$431	\$887	\$762	\$331	\$1,218	\$887	\$762
Food	\$203	\$307	\$403	\$464	\$538	\$547	\$579	\$637
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$473	\$473
Health Care	\$177	\$457	\$470	\$483	\$518	\$495	\$530	\$543
Miscellaneous	\$110	\$209	\$265	\$260	\$228	\$331	\$311	\$306
Taxes	\$245	\$389	\$479	\$460	\$310	\$743	\$573	\$554
Earned Income Tax Credit (-)	\$0	(\$141)	(\$163)	(\$180)	(\$299)	\$0	(\$121)	(\$143)
Child Care Tax Credit (-)	\$0	(\$70)	(\$119)	(\$108)	(\$51)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.27	\$13.58	\$16.74	\$16.28	\$13.06	\$22.90	\$10.25 per adult	\$9.95 per adult
Monthly	\$1,456	\$2,390	\$2,947	\$2,865	\$2,299	\$4,030	\$3,608	\$3,502
Annual	\$17,471	\$28,681	\$35,363	\$34,382	\$27,588	\$48,356	\$43,293	\$42,027
Emergency Savings Fund (Monthly Contribution)	\$40	\$119	\$189	\$143	\$132	\$157	\$92	\$103

TABLE 10. The Self-Sufficiency Standard for Clark County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$656	\$832	\$832	\$832	\$832	\$1,143	\$832	\$832
Child Care	\$0	\$545	\$1,149	\$935	\$390	\$1,539	\$1,149	\$935
Food	\$224	\$339	\$444	\$512	\$593	\$602	\$638	\$702
Transportation	\$243	\$251	\$251	\$251	\$251	\$251	\$477	\$477
Health Care	\$145	\$353	\$365	\$378	\$414	\$391	\$426	\$439
Miscellaneous	\$127	\$232	\$304	\$291	\$248	\$393	\$352	\$338
Taxes	\$297	\$506	\$724	\$692	\$391	\$994	\$769	\$692
Earned Income Tax Credit (-)	\$0	(\$69)	\$0	(\$26)	(\$228)	\$0	\$0	(\$9)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$85)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.61	\$16.15	\$21.61	\$20.44	\$14.99	\$28.20	\$12.43 per adult	\$11.76 per adult
Monthly	\$1,692	\$2,842	\$3,803	\$3,597	\$2,639	\$4,963	\$4,376	\$4,139
Annual	\$20,305	\$34,104	\$45,631	\$43,164	\$31,669	\$59,559	\$52,508	\$49,674
Emergency Savings Fund (Monthly Contribution)	\$48	\$134	\$133	\$121	\$133	\$210	\$73	\$97

TABLE 11. The Self-Sufficiency Standard for Clay County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$509	\$681	\$681	\$681	\$681	\$845	\$681	\$681
Child Care	\$0	\$657	\$1,365	\$1,037	\$380	\$1,745	\$1,365	\$1,037
Food	\$196	\$296	\$389	\$448	\$519	\$527	\$559	\$615
Transportation	\$244	\$251	\$251	\$251	\$251	\$251	\$478	\$478
Health Care	\$178	\$463	\$475	\$488	\$524	\$500	\$535	\$548
Miscellaneous	\$113	\$235	\$316	\$291	\$235	\$387	\$362	\$336
Taxes	\$250	\$533	\$788	\$699	\$340	\$982	\$824	\$692
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	(\$25)	(\$272)	\$0	\$0	(\$17)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$64)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.46	\$16.55	\$22.72	\$20.47	\$13.79	\$27.77	\$12.89 per adult	\$11.66 per adult
Monthly	\$1,489	\$2,912	\$3,998	\$3,603	\$2,428	\$4,888	\$4,537	\$4,103
Annual	\$17,869	\$34,945	\$47,982	\$43,238	\$29,132	\$58,659	\$54,443	\$49,241
Emergency Savings Fund (Monthly Contribution)	\$41	\$134	\$144	\$121	\$133	\$206	\$75	\$105

TABLE 12. The Self-Sufficiency Standard for Clinton County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$505	\$665	\$665	\$665	\$665	\$877	\$665	\$665
Child Care	\$0	\$502	\$1,060	\$864	\$362	\$1,422	\$1,060	\$864
Food	\$198	\$301	\$394	\$454	\$526	\$535	\$566	\$623
Transportation	\$240	\$248	\$248	\$248	\$248	\$248	\$470	\$470
Health Care	\$178	\$462	\$474	\$487	\$523	\$500	\$535	\$547
Miscellaneous	\$112	\$218	\$284	\$272	\$232	\$358	\$330	\$317
Taxes	\$244	\$418	\$596	\$506	\$320	\$842	\$651	\$582
Earned Income Tax Credit (-)	\$0	(\$117)	(\$74)	(\$136)	(\$285)	\$0	(\$46)	(\$101)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$58)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.40	\$14.46	\$19.15	\$17.46	\$13.44	\$25.18	\$11.26 per adult	\$10.51 per adult
Monthly	\$1,478	\$2,545	\$3,371	\$3,073	\$2,366	\$4,431	\$3,964	\$3,701
Annual	\$17,734	\$30,540	\$40,453	\$36,871	\$28,392	\$53,175	\$47,574	\$44,414
Emergency Savings Fund (Monthly Contribution)	\$41	\$131	\$247	\$202	\$132	\$180	\$91	\$104

TABLE 13. The Self-Sufficiency Standard for Crawford County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$797	\$642	\$642
Child Care	\$0	\$499	\$1,031	\$839	\$340	\$1,371	\$1,031	\$839
Food	\$234	\$355	\$466	\$536	\$622	\$632	\$669	\$736
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$475	\$475
Health Care	\$153	\$379	\$391	\$404	\$440	\$416	\$451	\$464
Miscellaneous	\$111	\$212	\$278	\$267	\$229	\$347	\$327	\$316
Taxes	\$226	\$368	\$512	\$442	\$284	\$747	\$595	\$536
Earned Income Tax Credit (-)	\$0	(\$137)	(\$115)	(\$166)	(\$302)	\$0	(\$69)	(\$118)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$116)	(\$50)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.22	\$13.74	\$18.03	\$16.65	\$13.00	\$23.92	\$10.95 per adult	\$10.30 per adult
Monthly	\$1,447	\$2,418	\$3,173	\$2,931	\$2,288	\$4,209	\$3,855	\$3,624
Annual	\$17,361	\$29,012	\$38,077	\$35,173	\$27,456	\$50,512	\$46,256	\$43,492
Emergency Savings Fund (Monthly Contribution)	\$40	\$115	\$191	\$182	\$131	\$168	\$92	\$104

TABLE 14. The Self-Sufficiency Standard for Daviess County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$880	\$642	\$642
Child Care	\$0	\$507	\$1,060	\$884	\$377	\$1,437	\$1,060	\$884
Food	\$244	\$370	\$485	\$559	\$648	\$658	\$697	\$767
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$475	\$475
Health Care	\$170	\$436	\$448	\$461	\$497	\$473	\$508	\$521
Miscellaneous	\$114	\$220	\$289	\$280	\$241	\$370	\$338	\$329
Taxes	\$246	\$427	\$618	\$552	\$355	\$881	\$680	\$637
Earned Income Tax Credit (-)	\$0	(\$109)	(\$53)	(\$100)	(\$254)	\$0	(\$13)	(\$52)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$73)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.50	\$14.74	\$19.70	\$18.44	\$14.30	\$26.13	\$11.70 per adult	\$11.18 per adult
Monthly	\$1,496	\$2,595	\$3,467	\$3,246	\$2,516	\$4,599	\$4,120	\$3,937
Annual	\$17,951	\$31,139	\$41,603	\$38,952	\$30,198	\$55,193	\$49,440	\$47,240
Emergency Savings Fund (Monthly Contribution)	\$41	\$127	\$209	\$202	\$132	\$190	\$101	\$142

TABLE 15. The Self-Sufficiency Standard for Dearborn County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$595	\$790	\$790	\$790	\$790	\$1,094	\$790	\$790
Child Care	\$0	\$686	\$1,404	\$1,091	\$405	\$1,809	\$1,404	\$1,091
Food	\$214	\$324	\$425	\$489	\$567	\$576	\$610	\$671
Transportation	\$280	\$287	\$287	\$287	\$287	\$287	\$543	\$543
Health Care	\$180	\$469	\$482	\$495	\$530	\$507	\$542	\$555
Miscellaneous	\$127	\$256	\$339	\$315	\$258	\$427	\$389	\$365
Taxes	\$272	\$594	\$808	\$711	\$395	\$1,059	\$852	\$754
Earned Income Tax Credit (-)	\$0	(\$1)	\$0	\$0	(\$201)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$98)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.47	\$18.56	\$24.25	\$22.22	\$15.72	\$30.74	\$13.81 per adult	\$12.79 per adult
Monthly	\$1,667	\$3,266	\$4,267	\$3,912	\$2,766	\$5,410	\$4,862	\$4,502
Annual	\$20,006	\$39,190	\$51,206	\$46,939	\$33,198	\$64,920	\$58,347	\$54,025
Emergency Savings Fund (Monthly Contribution)	\$48	\$103	\$160	\$140	\$158	\$236	\$79	\$75

TABLE 16. The Self-Sufficiency Standard for Decatur County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$557	\$728	\$728	\$728	\$728	\$903	\$728	\$728
Child Care	\$0	\$667	\$1,381	\$1,126	\$459	\$1,840	\$1,381	\$1,126
Food	\$203	\$307	\$403	\$464	\$538	\$547	\$579	\$637
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$177	\$457	\$469	\$482	\$518	\$494	\$529	\$542
Miscellaneous	\$118	\$241	\$323	\$305	\$249	\$403	\$369	\$350
Taxes	\$252	\$535	\$775	\$698	\$379	\$1,001	\$806	\$728
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	\$0	(\$228)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$85)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.78	\$17.00	\$23.06	\$21.50	\$14.99	\$28.89	\$13.05 per adult	\$12.26 per adult
Monthly	\$1,545	\$2,992	\$4,059	\$3,784	\$2,638	\$5,085	\$4,594	\$4,314
Annual	\$18,542	\$35,909	\$48,711	\$45,403	\$31,652	\$61,024	\$55,131	\$51,769
Emergency Savings Fund (Monthly Contribution)	\$42	\$134	\$148	\$132	\$136	\$217	\$75	\$73

TABLE 17. The Self-Sufficiency Standard for DeKalb County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$505	\$642	\$642	\$642	\$642	\$842	\$642	\$642
Child Care	\$0	\$455	\$983	\$767	\$312	\$1,295	\$983	\$767
Food	\$238	\$360	\$473	\$545	\$631	\$641	\$679	\$747
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$468	\$468
Health Care	\$171	\$438	\$451	\$463	\$499	\$476	\$511	\$524
Miscellaneous	\$115	\$214	\$279	\$266	\$233	\$350	\$328	\$315
Taxes	\$255	\$403	\$565	\$470	\$323	\$807	\$645	\$572
Earned Income Tax Credit (-)	\$0	(\$127)	(\$96)	(\$162)	(\$283)	\$0	(\$51)	(\$111)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$119)	(\$59)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.65	\$14.10	\$18.56	\$16.77	\$13.51	\$24.48	\$11.19 per adult	\$10.39 per adult
Monthly	\$1,523	\$2,482	\$3,267	\$2,952	\$2,378	\$4,308	\$3,938	\$3,658
Annual	\$18,276	\$29,781	\$39,199	\$35,418	\$28,542	\$51,694	\$47,260	\$43,890
Emergency Savings Fund (Monthly Contribution)	\$42	\$122	\$192	\$190	\$132	\$173	\$91	\$105

TABLE 18. The Self-Sufficiency Standard for Delaware County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$598	\$781	\$781	\$781	\$781	\$1,028	\$781	\$781
Child Care	\$0	\$737	\$1,530	\$1,184	\$447	\$1,977	\$1,530	\$1,184
Food	\$221	\$335	\$439	\$505	\$586	\$595	\$630	\$694
Transportation	\$237	\$244	\$244	\$244	\$244	\$244	\$464	\$464
Health Care	\$178	\$462	\$474	\$487	\$523	\$499	\$534	\$547
Miscellaneous	\$123	\$256	\$347	\$320	\$258	\$434	\$394	\$367
Taxes	\$266	\$612	\$863	\$752	\$410	\$1,116	\$898	\$785
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$197)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.22	\$18.68	\$25.06	\$22.77	\$15.83	\$31.50	\$14.10 per adult	\$12.94 per adult
Monthly	\$1,623	\$3,288	\$4,411	\$4,007	\$2,786	\$5,545	\$4,965	\$4,555
Annual	\$19,481	\$39,458	\$52,937	\$48,082	\$33,429	\$66,537	\$59,578	\$54,665
Emergency Savings Fund (Monthly Contribution)	\$46	\$101	\$168	\$145	\$141	\$244	\$79	\$75

TABLE 19. The Self-Sufficiency Standard for Dubois County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$491	\$642	\$642	\$642	\$642	\$936	\$642	\$642
Child Care	\$0	\$594	\$1,287	\$1,035	\$441	\$1,728	\$1,287	\$1,035
Food	\$247	\$374	\$491	\$565	\$655	\$665	\$705	\$776
Transportation	\$236	\$243	\$243	\$243	\$243	\$243	\$462	\$462
Health Care	\$173	\$445	\$457	\$470	\$506	\$483	\$518	\$530
Miscellaneous	\$115	\$230	\$312	\$296	\$249	\$406	\$361	\$345
Taxes	\$238	\$459	\$715	\$665	\$369	\$993	\$759	\$689
Earned Income Tax Credit (-)	\$0	(\$82)	\$0	(\$19)	(\$231)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$84)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.52	\$15.68	\$22.05	\$20.63	\$14.91	\$29.00	\$12.69 per adult	\$11.97 per adult
Monthly	\$1,499	\$2,759	\$3,881	\$3,631	\$2,624	\$5,104	\$4,467	\$4,212
Annual	\$17,990	\$33,108	\$46,571	\$43,575	\$31,485	\$61,247	\$53,602	\$50,541
Emergency Savings Fund (Monthly Contribution)	\$41	\$128	\$138	\$123	\$135	\$219	\$74	\$72

TABLE 20. The Self-Sufficiency Standard for Elkhart County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$578	\$772	\$772	\$772	\$772	\$959	\$772	\$772
Child Care	\$0	\$552	\$1,157	\$1,011	\$459	\$1,616	\$1,157	\$1,011
Food	\$215	\$325	\$426	\$491	\$569	\$578	\$612	\$674
Transportation	\$240	\$248	\$248	\$248	\$248	\$248	\$471	\$471
Health Care	\$177	\$458	\$471	\$484	\$519	\$496	\$531	\$544
Miscellaneous	\$121	\$236	\$307	\$301	\$257	\$390	\$354	\$347
Taxes	\$274	\$528	\$738	\$708	\$432	\$981	\$779	\$747
Earned Income Tax Credit (-)	\$0	(\$57)	\$0	\$0	(\$195)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$101)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.12	\$16.56	\$21.89	\$21.29	\$15.87	\$27.94	\$12.53 per adult	\$12.21 per adult
Monthly	\$1,605	\$2,915	\$3,853	\$3,748	\$2,793	\$4,918	\$4,409	\$4,299
Annual	\$19,259	\$34,981	\$46,235	\$44,974	\$33,520	\$59,014	\$52,911	\$51,592
Emergency Savings Fund (Monthly Contribution)	\$44	\$134	\$135	\$129	\$137	\$208	\$73	\$72

TABLE 21. The Self-Sufficiency Standard for Fayette County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$482	\$645	\$645	\$645	\$645	\$851	\$645	\$645
Child Care	\$0	\$456	\$914	\$823	\$367	\$1,281	\$914	\$823
Food	\$227	\$344	\$451	\$520	\$603	\$612	\$648	\$714
Transportation	\$240	\$247	\$247	\$247	\$247	\$247	\$470	\$470
Health Care	\$180	\$467	\$480	\$493	\$528	\$505	\$540	\$553
Miscellaneous	\$113	\$216	\$274	\$273	\$239	\$350	\$322	\$320
Taxes	\$252	\$422	\$537	\$530	\$360	\$823	\$621	\$615
Earned Income Tax Credit (-)	\$0	(\$119)	(\$121)	(\$126)	(\$258)	\$0	(\$77)	(\$83)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$115)	(\$71)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.49	\$14.36	\$17.87	\$17.74	\$14.17	\$24.54	\$10.84 per adult	\$10.77 per adult
Monthly	\$1,494	\$2,527	\$3,145	\$3,123	\$2,493	\$4,319	\$3,816	\$3,790
Annual	\$17,924	\$30,325	\$37,737	\$37,476	\$29,920	\$51,827	\$45,791	\$45,478
Emergency Savings Fund (Monthly Contribution)	\$41	\$127	\$193	\$193	\$132	\$173	\$102	\$97

TABLE 22. The Self-Sufficiency Standard for Floyd County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$637	\$808	\$808	\$808	\$808	\$1,111	\$808	\$808
Child Care	\$0	\$544	\$1,168	\$948	\$404	\$1,572	\$1,168	\$948
Food	\$232	\$351	\$460	\$530	\$614	\$624	\$661	\$728
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$475	\$475
Health Care	\$152	\$375	\$388	\$401	\$436	\$413	\$448	\$461
Miscellaneous	\$126	\$233	\$307	\$294	\$251	\$397	\$356	\$342
Taxes	\$280	\$482	\$702	\$668	\$383	\$966	\$744	\$669
Earned Income Tax Credit (-)	\$0	(\$72)	\$0	(\$24)	(\$221)	\$0	\$0	(\$5)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$88)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.49	\$16.05	\$21.69	\$20.50	\$15.18	\$28.31	\$12.48 per adult	\$11.82 per adult
Monthly	\$1,669	\$2,825	\$3,817	\$3,609	\$2,672	\$4,983	\$4,394	\$4,160
Annual	\$20,033	\$33,904	\$45,808	\$43,305	\$32,061	\$59,801	\$52,732	\$49,917
Emergency Savings Fund (Monthly Contribution)	\$48	\$133	\$134	\$122	\$133	\$212	\$74	\$93

TABLE 23. The Self-Sufficiency Standard for Fountain County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$547	\$670	\$670	\$670	\$670	\$853	\$670	\$670
Child Care	\$0	\$709	\$1,506	\$1,163	\$454	\$1,960	\$1,506	\$1,163
Food	\$230	\$348	\$457	\$526	\$610	\$619	\$656	\$722
Transportation	\$240	\$248	\$248	\$248	\$248	\$248	\$471	\$471
Health Care	\$177	\$460	\$472	\$485	\$521	\$498	\$532	\$545
Miscellaneous	\$119	\$243	\$335	\$309	\$250	\$418	\$384	\$357
Taxes	\$255	\$543	\$817	\$708	\$379	\$1,050	\$857	\$747
Earned Income Tax Credit (-)	\$0	(\$37)	\$0	\$0	(\$225)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$87)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.91	\$17.28	\$24.08	\$21.83	\$15.08	\$30.09	\$13.66 per adult	\$12.52 per adult
Monthly	\$1,569	\$3,041	\$4,239	\$3,843	\$2,653	\$5,296	\$4,810	\$4,409
Annual	\$18,827	\$36,489	\$50,865	\$46,111	\$31,839	\$63,550	\$57,718	\$52,904
Emergency Savings Fund (Monthly Contribution)	\$43	\$135	\$158	\$135	\$135	\$230	\$78	\$74

TABLE 24. The Self-Sufficiency Standard for Franklin County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$494	\$661	\$661	\$661	\$661	\$820	\$661	\$661
Child Care	\$0	\$659	\$1,396	\$1,063	\$404	\$1,800	\$1,396	\$1,063
Food	\$244	\$370	\$485	\$559	\$648	\$658	\$697	\$767
Transportation	\$280	\$288	\$288	\$288	\$288	\$288	\$544	\$544
Health Care	\$180	\$469	\$482	\$494	\$530	\$507	\$542	\$555
Miscellaneous	\$120	\$245	\$331	\$307	\$253	\$407	\$384	\$359
Taxes	\$258	\$556	\$807	\$703	\$393	\$1,015	\$867	\$762
Earned Income Tax Credit (-)	\$0	(\$32)	\$0	\$0	(\$214)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$92)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.96	\$17.45	\$23.77	\$21.64	\$15.37	\$29.23	\$13.71 per adult	\$12.62 per adult
Monthly	\$1,577	\$3,072	\$4,183	\$3,808	\$2,705	\$5,145	\$4,824	\$4,444
Annual	\$18,925	\$36,859	\$50,198	\$45,696	\$32,454	\$61,738	\$57,891	\$53,325
Emergency Savings Fund (Monthly Contribution)	\$43	\$135	\$155	\$133	\$141	\$221	\$78	\$74

TABLE 25. The Self-Sufficiency Standard for Fulton County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$491	\$642	\$642	\$642	\$642	\$797	\$642	\$642
Child Care	\$0	\$458	\$962	\$780	\$322	\$1,284	\$962	\$780
Food	\$236	\$358	\$469	\$540	\$626	\$636	\$674	\$742
Transportation	\$240	\$247	\$247	\$247	\$247	\$247	\$470	\$470
Health Care	\$177	\$457	\$470	\$483	\$518	\$495	\$530	\$543
Miscellaneous	\$114	\$216	\$279	\$269	\$236	\$346	\$328	\$318
Taxes	\$251	\$411	\$556	\$486	\$333	\$786	\$640	\$583
Earned Income Tax Credit (-)	\$0	(\$121)	(\$101)	(\$149)	(\$274)	\$0	(\$54)	(\$99)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.57	\$14.30	\$18.43	\$17.11	\$13.76	\$24.10	\$11.15 per adult	\$10.54 per adult
Monthly	\$1,509	\$2,517	\$3,243	\$3,012	\$2,421	\$4,242	\$3,924	\$3,711
Annual	\$18,107	\$30,209	\$38,917	\$36,146	\$29,054	\$50,903	\$47,092	\$44,536
Emergency Savings Fund (Monthly Contribution)	\$41	\$126	\$202	\$192	\$131	\$169	\$92	\$104

TABLE 26. The Self-Sufficiency Standard for Gibson County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$524	\$642	\$642	\$642	\$642	\$869	\$642	\$642
Child Care	\$0	\$473	\$1,007	\$803	\$330	\$1,337	\$1,007	\$803
Food	\$246	\$373	\$489	\$563	\$653	\$663	\$702	\$773
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$180	\$467	\$480	\$493	\$528	\$505	\$540	\$553
Miscellaneous	\$119	\$221	\$287	\$275	\$240	\$362	\$337	\$325
Taxes	\$245	\$389	\$552	\$473	\$320	\$789	\$617	\$565
Earned Income Tax Credit (-)	\$0	(\$116)	(\$78)	(\$136)	(\$264)	\$0	(\$34)	(\$83)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.84	\$14.48	\$19.05	\$17.48	\$14.01	\$25.15	\$11.42 per adult	\$10.76 per adult
Monthly	\$1,556	\$2,548	\$3,353	\$3,077	\$2,465	\$4,426	\$4,020	\$3,786
Annual	\$18,677	\$30,572	\$40,231	\$36,922	\$29,582	\$53,115	\$48,239	\$45,432
Emergency Savings Fund (Monthly Contribution)	\$43	\$130	\$251	\$200	\$130	\$180	\$91	\$85

TABLE 27. The Self-Sufficiency Standard for Grant County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$842	\$642	\$642
Child Care	\$0	\$505	\$1,044	\$979	\$474	\$1,518	\$1,044	\$979
Food	\$216	\$326	\$428	\$493	\$572	\$581	\$615	\$677
Transportation	\$242	\$249	\$249	\$249	\$249	\$249	\$474	\$474
Health Care	\$180	\$467	\$479	\$492	\$528	\$505	\$540	\$552
Miscellaneous	\$112	\$219	\$284	\$286	\$246	\$369	\$331	\$332
Taxes	\$246	\$433	\$608	\$612	\$392	\$905	\$671	\$676
Earned Income Tax Credit (-)	\$0	(\$111)	(\$70)	(\$64)	(\$231)	\$0	(\$35)	(\$31)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$105)	(\$83)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.38	\$14.65	\$19.25	\$19.42	\$14.90	\$26.24	\$11.41 per adult	\$11.46 per adult
Monthly	\$1,475	\$2,579	\$3,388	\$3,418	\$2,622	\$4,619	\$4,015	\$4,034
Annual	\$17,698	\$30,950	\$40,661	\$41,013	\$31,460	\$55,428	\$48,176	\$48,411
Emergency Savings Fund (Monthly Contribution)	\$40	\$132	\$242	\$233	\$139	\$191	\$91	\$120

TABLE 28. The Self-Sufficiency Standard for Greene County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$491	\$642	\$642	\$642	\$642	\$797	\$642	\$642
Child Care	\$0	\$455	\$963	\$770	\$315	\$1,278	\$963	\$770
Food	\$237	\$359	\$471	\$542	\$629	\$639	\$676	\$745
Transportation	\$243	\$251	\$251	\$251	\$251	\$251	\$477	\$477
Health Care	\$174	\$447	\$459	\$472	\$508	\$485	\$520	\$532
Miscellaneous	\$114	\$215	\$279	\$268	\$234	\$345	\$328	\$317
Taxes	\$237	\$381	\$517	\$445	\$306	\$740	\$600	\$541
Earned Income Tax Credit (-)	\$0	(\$128)	(\$112)	(\$164)	(\$283)	\$0	(\$65)	(\$114)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$118)	(\$59)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.50	\$14.04	\$18.11	\$16.71	\$13.50	\$23.77	\$11.00 per adult	\$10.35 per adult
Monthly	\$1,496	\$2,471	\$3,187	\$2,942	\$2,377	\$4,184	\$3,874	\$3,643
Annual	\$17,957	\$29,653	\$38,248	\$35,300	\$28,519	\$50,208	\$46,482	\$43,713
Emergency Savings Fund (Monthly Contribution)	\$41	\$121	\$191	\$185	\$131	\$166	\$91	\$103

TABLE 29. The Self-Sufficiency Standard for Hamilton County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$788	\$979	\$979	\$979	\$979	\$1,312	\$979	\$979
Child Care	\$0	\$955	\$2,045	\$1,473	\$518	\$2,563	\$2,045	\$1,473
Food	\$276	\$417	\$548	\$631	\$731	\$743	\$787	\$866
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$467	\$467
Health Care	\$183	\$479	\$491	\$504	\$540	\$517	\$552	\$565
Miscellaneous	\$149	\$308	\$431	\$383	\$301	\$538	\$483	\$435
Taxes	\$370	\$828	\$1,212	\$1,013	\$671	\$1,671	\$1,267	\$1,066
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$0)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$11.39	\$23.18	\$32.30	\$28.20	\$21.14	\$41.14	\$17.93 per adult	\$15.87 per adult
Monthly	\$2,004	\$4,079	\$5,685	\$4,963	\$3,720	\$7,240	\$6,313	\$5,585
Annual	\$24,046	\$48,951	\$68,219	\$59,554	\$44,639	\$86,879	\$75,753	\$67,015
Emergency Savings Fund (Monthly Contribution)	\$55	\$134	\$241	\$199	\$128	\$386	\$93	\$86

TABLE 30. The Self-Sufficiency Standard for Hancock County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$671	\$834	\$834	\$834	\$834	\$1,117	\$834	\$834
Child Care	\$0	\$707	\$1,501	\$1,141	\$434	\$1,935	\$1,501	\$1,141
Food	\$225	\$340	\$446	\$514	\$595	\$605	\$641	\$705
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$182	\$474	\$487	\$500	\$535	\$512	\$547	\$560
Miscellaneous	\$132	\$260	\$351	\$323	\$264	\$442	\$399	\$371
Taxes	\$313	\$655	\$916	\$795	\$455	\$1,188	\$957	\$835
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$167)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$104)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.00	\$19.19	\$25.65	\$23.21	\$16.62	\$32.36	\$14.43 per adult	\$13.20 per adult
Monthly	\$1,760	\$3,378	\$4,514	\$4,086	\$2,926	\$5,695	\$5,079	\$4,646
Annual	\$21,124	\$40,538	\$54,165	\$49,029	\$35,107	\$68,343	\$60,949	\$55,753
Emergency Savings Fund (Monthly Contribution)	\$50	\$105	\$173	\$149	\$188	\$252	\$80	\$76

TABLE 31. The Self-Sufficiency Standard for Harrison County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$612	\$776	\$776	\$776	\$776	\$1,068	\$776	\$776
Child Care	\$0	\$495	\$1,048	\$837	\$342	\$1,390	\$1,048	\$837
Food	\$230	\$348	\$457	\$526	\$610	\$619	\$656	\$722
Transportation	\$245	\$252	\$252	\$252	\$252	\$252	\$479	\$479
Health Care	\$145	\$353	\$365	\$378	\$414	\$391	\$426	\$439
Miscellaneous	\$123	\$222	\$290	\$277	\$239	\$372	\$339	\$325
Taxes	\$265	\$416	\$595	\$506	\$328	\$853	\$647	\$588
Earned Income Tax Credit (-)	\$0	(\$107)	(\$56)	(\$120)	(\$265)	\$0	(\$21)	(\$75)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$115)	(\$68)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.20	\$14.82	\$19.64	\$17.91	\$13.99	\$26.11	\$11.60 per adult	\$10.87 per adult
Monthly	\$1,620	\$2,608	\$3,456	\$3,152	\$2,463	\$4,595	\$4,084	\$3,825
Annual	\$19,441	\$31,295	\$41,478	\$37,821	\$29,555	\$55,138	\$49,005	\$45,904
Emergency Savings Fund (Monthly Contribution)	\$46	\$127	\$212	\$191	\$131	\$190	\$92	\$89

TABLE 32. The Self-Sufficiency Standard for Hendricks County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$741	\$921	\$921	\$921	\$921	\$1,234	\$921	\$921
Child Care	\$0	\$715	\$1,492	\$1,115	\$400	\$1,892	\$1,492	\$1,115
Food	\$237	\$359	\$471	\$542	\$629	\$639	\$676	\$745
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$467	\$467
Health Care	\$183	\$478	\$490	\$503	\$539	\$516	\$550	\$563
Miscellaneous	\$140	\$272	\$362	\$333	\$273	\$453	\$411	\$381
Taxes	\$342	\$695	\$945	\$821	\$511	\$1,216	\$989	\$863
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$123)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$92)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.69	\$20.17	\$26.48	\$23.95	\$17.83	\$33.21	\$14.89 per adult	\$13.60 per adult
Monthly	\$1,882	\$3,549	\$4,661	\$4,214	\$3,138	\$5,845	\$5,240	\$4,789
Annual	\$22,585	\$42,592	\$55,929	\$50,572	\$37,652	\$70,143	\$62,882	\$57,463
Emergency Savings Fund (Monthly Contribution)	\$52	\$109	\$182	\$156	\$187	\$261	\$82	\$77

TABLE 33. The Self-Sufficiency Standard for Henry County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$825	\$642	\$642
Child Care	\$0	\$518	\$1,071	\$835	\$317	\$1,388	\$1,071	\$835
Food	\$207	\$314	\$412	\$475	\$550	\$559	\$592	\$652
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$180	\$469	\$482	\$494	\$530	\$507	\$542	\$555
Miscellaneous	\$111	\$219	\$285	\$269	\$229	\$353	\$331	\$315
Taxes	\$228	\$403	\$573	\$462	\$286	\$783	\$627	\$543
Earned Income Tax Credit (-)	\$0	(\$117)	(\$76)	(\$156)	(\$303)	\$0	(\$47)	(\$117)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$49)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.21	\$14.45	\$19.08	\$16.94	\$12.96	\$24.49	\$11.25 per adult	\$10.30 per adult
Monthly	\$1,446	\$2,544	\$3,358	\$2,981	\$2,281	\$4,311	\$3,960	\$3,626
Annual	\$17,347	\$30,522	\$40,300	\$35,775	\$27,370	\$51,729	\$47,514	\$43,511
Emergency Savings Fund (Monthly Contribution)	\$40	\$130	\$250	\$191	\$131	\$173	\$91	\$104

TABLE 34. The Self-Sufficiency Standard for Howard County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$497	\$665	\$665	\$665	\$665	\$899	\$665	\$665
Child Care	\$0	\$552	\$1,198	\$1,084	\$532	\$1,730	\$1,198	\$1,084
Food	\$221	\$335	\$439	\$505	\$586	\$595	\$630	\$694
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$473	\$473
Health Care	\$176	\$456	\$469	\$482	\$517	\$494	\$529	\$542
Miscellaneous	\$114	\$226	\$302	\$299	\$255	\$397	\$350	\$346
Taxes	\$243	\$454	\$698	\$687	\$417	\$989	\$738	\$722
Earned Income Tax Credit (-)	\$0	(\$93)	\$0	(\$4)	(\$204)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$100)	(\$97)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.48	\$15.31	\$21.32	\$21.02	\$15.65	\$28.43	\$12.26 per adult	\$12.10 per adult
Monthly	\$1,492	\$2,695	\$3,753	\$3,700	\$2,754	\$5,003	\$4,317	\$4,259
Annual	\$17,907	\$32,341	\$45,032	\$44,400	\$33,043	\$60,039	\$51,799	\$51,109
Emergency Savings Fund (Monthly Contribution)	\$41	\$133	\$130	\$127	\$123	\$213	\$73	\$72

TABLE 35. The Self-Sufficiency Standard for Huntington County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$487	\$652	\$652	\$652	\$652	\$863	\$652	\$652
Child Care	\$0	\$506	\$1,060	\$885	\$379	\$1,439	\$1,060	\$885
Food	\$207	\$313	\$410	\$473	\$548	\$557	\$589	\$649
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$466	\$466
Health Care	\$171	\$438	\$451	\$463	\$499	\$476	\$511	\$524
Miscellaneous	\$110	\$215	\$282	\$272	\$232	\$358	\$328	\$318
Taxes	\$234	\$402	\$571	\$497	\$314	\$830	\$632	\$575
Earned Income Tax Credit (-)	\$0	(\$124)	(\$87)	(\$139)	(\$287)	\$0	(\$56)	(\$102)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$57)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.22	\$14.19	\$18.79	\$17.40	\$13.40	\$25.10	\$11.12 per adult	\$10.51 per adult
Monthly	\$1,447	\$2,497	\$3,307	\$3,063	\$2,359	\$4,418	\$3,915	\$3,700
Annual	\$17,363	\$29,961	\$39,684	\$36,752	\$28,310	\$53,015	\$46,984	\$44,400
Emergency Savings Fund (Monthly Contribution)	\$40	\$124	\$191	\$202	\$132	\$179	\$91	\$104

TABLE 36. The Self-Sufficiency Standard for Jackson County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$532	\$646	\$646	\$646	\$646	\$929	\$646	\$646
Child Care	\$0	\$475	\$1,004	\$889	\$414	\$1,418	\$1,004	\$889
Food	\$202	\$306	\$401	\$462	\$536	\$544	\$577	\$635
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$472	\$472
Health Care	\$177	\$457	\$469	\$482	\$518	\$494	\$529	\$542
Miscellaneous	\$115	\$213	\$277	\$273	\$236	\$363	\$323	\$318
Taxes	\$248	\$388	\$528	\$498	\$328	\$846	\$594	\$573
Earned Income Tax Credit (-)	\$0	(\$132)	(\$114)	(\$136)	(\$273)	\$0	(\$81)	(\$100)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$64)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.61	\$13.92	\$18.06	\$17.48	\$13.77	\$25.53	\$10.79 per adult	\$10.54 per adult
Monthly	\$1,515	\$2,450	\$3,178	\$3,076	\$2,423	\$4,494	\$3,797	\$3,709
Annual	\$18,178	\$29,405	\$38,141	\$36,914	\$29,072	\$53,926	\$45,564	\$44,506
Emergency Savings Fund (Monthly Contribution)	\$42	\$114	\$191	\$202	\$133	\$184	\$101	\$103

TABLE 37. The Self-Sufficiency Standard for Jasper County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$555	\$743	\$743	\$743	\$743	\$922	\$743	\$743
Child Care	\$0	\$668	\$1,405	\$1,102	\$434	\$1,839	\$1,405	\$1,102
Food	\$244	\$370	\$485	\$559	\$648	\$658	\$697	\$767
Transportation	\$245	\$252	\$252	\$252	\$252	\$252	\$479	\$479
Health Care	\$173	\$443	\$456	\$469	\$504	\$481	\$516	\$529
Miscellaneous	\$122	\$248	\$334	\$312	\$258	\$415	\$384	\$362
Taxes	\$293	\$644	\$904	\$804	\$462	\$1,152	\$964	\$863
Earned Income Tax Credit (-)	\$0	(\$9)	\$0	\$0	(\$184)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.27	\$18.29	\$24.50	\$22.58	\$16.17	\$30.51	\$13.98 per adult	\$13.01 per adult
Monthly	\$1,631	\$3,218	\$4,312	\$3,975	\$2,845	\$5,370	\$4,921	\$4,579
Annual	\$19,570	\$38,620	\$51,748	\$47,699	\$34,141	\$64,442	\$59,057	\$54,942
Emergency Savings Fund (Monthly Contribution)	\$46	\$115	\$161	\$142	\$174	\$233	\$78	\$75

TABLE 38. The Self-Sufficiency Standard for Jay County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$485	\$642	\$642	\$642	\$642	\$877	\$642	\$642
Child Care	\$0	\$505	\$1,049	\$902	\$397	\$1,446	\$1,049	\$902
Food	\$225	\$341	\$448	\$516	\$598	\$607	\$643	\$708
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$467	\$467
Health Care	\$179	\$465	\$477	\$490	\$526	\$503	\$537	\$550
Miscellaneous	\$113	\$220	\$286	\$280	\$241	\$368	\$334	\$327
Taxes	\$253	\$446	\$633	\$584	\$370	\$908	\$692	\$658
Earned Income Tax Credit (-)	\$0	(\$106)	(\$56)	(\$90)	(\$251)	\$0	(\$23)	(\$52)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$110)	(\$74)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.48	\$14.83	\$19.62	\$18.70	\$14.36	\$26.16	\$11.57 per adult	\$11.18 per adult
Monthly	\$1,493	\$2,610	\$3,453	\$3,292	\$2,528	\$4,604	\$4,074	\$3,935
Annual	\$17,920	\$31,323	\$41,434	\$39,501	\$30,332	\$55,254	\$48,890	\$47,218
Emergency Savings Fund (Monthly Contribution)	\$41	\$128	\$214	\$192	\$134	\$190	\$92	\$143

TABLE 39. The Self-Sufficiency Standard for Jefferson County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$541	\$651	\$651	\$651	\$651	\$897	\$651	\$651
Child Care	\$0	\$575	\$1,296	\$1,004	\$429	\$1,725	\$1,296	\$1,004
Food	\$207	\$313	\$410	\$473	\$548	\$557	\$589	\$649
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$152	\$375	\$388	\$401	\$436	\$413	\$448	\$461
Miscellaneous	\$114	\$216	\$300	\$278	\$231	\$384	\$346	\$324
Taxes	\$227	\$369	\$649	\$487	\$279	\$870	\$665	\$556
Earned Income Tax Credit (-)	\$0	(\$129)	(\$12)	(\$122)	(\$297)	\$0	\$0	(\$88)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$115)	(\$52)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.43	\$14.03	\$20.83	\$17.84	\$13.12	\$26.97	\$11.94 per adult	\$10.70 per adult
Monthly	\$1,483	\$2,470	\$3,665	\$3,139	\$2,309	\$4,746	\$4,204	\$3,766
Annual	\$17,798	\$29,639	\$43,985	\$37,672	\$27,705	\$56,954	\$50,453	\$45,188
Emergency Savings Fund (Monthly Contribution)	\$41	\$116	\$126	\$190	\$130	\$198	\$72	\$83

TABLE 40. The Self-Sufficiency Standard for Jennings County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$527	\$705	\$705	\$705	\$705	\$885	\$705	\$705
Child Care	\$0	\$501	\$1,081	\$820	\$319	\$1,400	\$1,081	\$820
Food	\$231	\$349	\$458	\$528	\$612	\$622	\$658	\$725
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$471	\$471
Health Care	\$177	\$457	\$469	\$482	\$518	\$494	\$529	\$542
Miscellaneous	\$117	\$226	\$296	\$278	\$240	\$365	\$345	\$326
Taxes	\$258	\$461	\$690	\$544	\$350	\$860	\$724	\$625
Earned Income Tax Credit (-)	\$0	(\$91)	(\$11)	(\$106)	(\$258)	\$0	\$0	(\$63)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$71)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.81	\$15.39	\$20.85	\$18.28	\$14.19	\$25.71	\$12.07 per adult	\$11.04 per adult
Monthly	\$1,551	\$2,708	\$3,670	\$3,218	\$2,497	\$4,524	\$4,247	\$3,885
Annual	\$18,609	\$32,498	\$44,043	\$38,616	\$29,959	\$54,292	\$50,965	\$46,625
Emergency Savings Fund (Monthly Contribution)	\$42	\$133	\$125	\$192	\$131	\$185	\$72	\$153

TABLE 41. The Self-Sufficiency Standard for Johnson County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$679	\$844	\$844	\$844	\$844	\$1,131	\$844	\$844
Child Care	\$0	\$770	\$1,609	\$1,217	\$447	\$2,056	\$1,609	\$1,217
Food	\$234	\$355	\$466	\$536	\$622	\$632	\$669	\$736
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$468	\$468
Health Care	\$183	\$479	\$492	\$505	\$540	\$517	\$552	\$565
Miscellaneous	\$134	\$269	\$366	\$335	\$270	\$458	\$414	\$383
Taxes	\$307	\$668	\$939	\$810	\$465	\$1,213	\$980	\$850
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$150)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$107)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.10	\$19.86	\$26.68	\$24.02	\$17.10	\$33.54	\$14.97 per adult	\$13.62 per adult
Monthly	\$1,777	\$3,496	\$4,695	\$4,227	\$3,010	\$5,903	\$5,269	\$4,796
Annual	\$21,322	\$41,954	\$56,338	\$50,722	\$36,124	\$70,830	\$63,227	\$57,551
Emergency Savings Fund (Monthly Contribution)	\$50	\$108	\$184	\$157	\$188	\$264	\$82	\$78

TABLE 42. The Self-Sufficiency Standard for Knox County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$488	\$653	\$653	\$653	\$653	\$867	\$653	\$653
Child Care	\$0	\$528	\$1,064	\$823	\$295	\$1,359	\$1,064	\$823
Food	\$244	\$370	\$485	\$559	\$648	\$658	\$697	\$767
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$474	\$474
Health Care	\$167	\$426	\$439	\$451	\$487	\$464	\$499	\$512
Miscellaneous	\$114	\$223	\$289	\$274	\$233	\$360	\$339	\$323
Taxes	\$236	\$417	\$590	\$481	\$301	\$802	\$648	\$570
Earned Income Tax Credit (-)	\$0	(\$106)	(\$60)	(\$138)	(\$287)	\$0	(\$20)	(\$87)
Child Care Tax Credit (-)	\$0	(\$65)	(\$105)	(\$120)	(\$57)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.48	\$14.84	\$19.53	\$17.42	\$13.38	\$25.05	\$11.61 per adult	\$10.70 per adult
Monthly	\$1,492	\$2,611	\$3,438	\$3,066	\$2,356	\$4,409	\$4,086	\$3,768
Annual	\$17,900	\$31,335	\$41,251	\$36,793	\$28,268	\$52,907	\$49,036	\$45,215
Emergency Savings Fund (Monthly Contribution)	\$41	\$127	\$218	\$201	\$130	\$179	\$92	\$94

TABLE 43. The Self-Sufficiency Standard for Kosciusko County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$531	\$684	\$684	\$684	\$684	\$867	\$684	\$684
Child Care	\$0	\$541	\$1,108	\$930	\$389	\$1,497	\$1,108	\$930
Food	\$217	\$329	\$432	\$497	\$576	\$586	\$620	\$683
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$467	\$467
Health Care	\$177	\$458	\$471	\$484	\$519	\$496	\$531	\$544
Miscellaneous	\$116	\$226	\$294	\$284	\$241	\$369	\$341	\$331
Taxes	\$243	\$435	\$664	\$555	\$337	\$841	\$658	\$613
Earned Income Tax Credit (-)	\$0	(\$96)	(\$24)	(\$85)	(\$257)	\$0	(\$11)	(\$53)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$71)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.65	\$15.20	\$20.50	\$18.85	\$14.19	\$25.86	\$11.74 per adult	\$11.17 per adult
Monthly	\$1,523	\$2,675	\$3,608	\$3,318	\$2,498	\$4,552	\$4,132	\$3,932
Annual	\$18,278	\$32,100	\$43,296	\$39,821	\$29,977	\$54,621	\$49,579	\$47,182
Emergency Savings Fund (Monthly Contribution)	\$42	\$132	\$122	\$191	\$133	\$187	\$99	\$142

TABLE 44. The Self-Sufficiency Standard for LaGrange County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$525	\$642	\$642	\$642	\$642	\$868	\$642	\$642
Child Care	\$0	\$458	\$952	\$813	\$355	\$1,307	\$952	\$813
Food	\$244	\$370	\$485	\$559	\$648	\$658	\$697	\$767
Transportation	\$247	\$255	\$255	\$255	\$255	\$255	\$485	\$485
Health Care	\$173	\$447	\$459	\$472	\$508	\$484	\$519	\$532
Miscellaneous	\$119	\$217	\$279	\$274	\$241	\$357	\$330	\$324
Taxes	\$258	\$400	\$537	\$502	\$344	\$810	\$625	\$598
Earned Income Tax Credit (-)	\$0	(\$121)	(\$105)	(\$130)	(\$258)	\$0	(\$53)	(\$77)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$115)	(\$71)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.90	\$14.30	\$18.31	\$17.64	\$14.18	\$24.94	\$11.16 per adult	\$10.85 per adult
Monthly	\$1,567	\$2,516	\$3,223	\$3,105	\$2,496	\$4,390	\$3,930	\$3,818
Annual	\$18,803	\$30,197	\$38,671	\$37,264	\$29,955	\$52,675	\$47,155	\$45,817
Emergency Savings Fund (Monthly Contribution)	\$43	\$125	\$191	\$191	\$131	\$178	\$91	\$89

TABLE 45. The Self-Sufficiency Standard for Lake County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$691	\$848	\$848	\$848	\$848	\$1,082	\$848	\$848
Child Care	\$0	\$650	\$1,364	\$1,151	\$501	\$1,865	\$1,364	\$1,151
Food	\$224	\$339	\$444	\$512	\$593	\$602	\$638	\$702
Transportation	\$250	\$257	\$257	\$257	\$257	\$257	\$489	\$489
Health Care	\$175	\$452	\$465	\$478	\$513	\$490	\$525	\$538
Miscellaneous	\$134	\$255	\$338	\$325	\$271	\$430	\$386	\$373
Taxes	\$319	\$624	\$847	\$790	\$484	\$1,125	\$891	\$833
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$144)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$120)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.18	\$18.67	\$24.41	\$23.26	\$17.25	\$31.26	\$13.85 per adult	\$13.26 per adult
Monthly	\$1,792	\$3,286	\$4,296	\$4,093	\$3,037	\$5,502	\$4,875	\$4,667
Annual	\$21,508	\$39,431	\$51,553	\$49,121	\$36,439	\$66,021	\$58,496	\$56,006
Emergency Savings Fund (Monthly Contribution)	\$50	\$100	\$161	\$149	\$192	\$241	\$78	\$76

TABLE 46. The Self-Sufficiency Standard for LaPorte County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$560	\$750	\$750	\$750	\$750	\$974	\$750	\$750
Child Care	\$0	\$566	\$1,272	\$1,070	\$504	\$1,776	\$1,272	\$1,070
Food	\$218	\$330	\$433	\$499	\$579	\$588	\$623	\$685
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$468	\$468
Health Care	\$178	\$461	\$473	\$486	\$522	\$498	\$533	\$546
Miscellaneous	\$120	\$235	\$318	\$305	\$260	\$408	\$365	\$352
Taxes	\$252	\$489	\$736	\$685	\$418	\$1,002	\$770	\$718
Earned Income Tax Credit (-)	\$0	(\$65)	\$0	\$0	(\$190)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$103)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.90	\$16.29	\$22.51	\$21.45	\$16.02	\$29.22	\$12.83 per adult	\$12.28 per adult
Monthly	\$1,567	\$2,868	\$3,962	\$3,775	\$2,820	\$5,143	\$4,515	\$4,323
Annual	\$18,802	\$34,411	\$47,545	\$45,302	\$33,839	\$61,714	\$54,176	\$51,877
Emergency Savings Fund (Monthly Contribution)	\$43	\$134	\$142	\$132	\$126	\$221	\$75	\$73

TABLE 47. The Self-Sufficiency Standard for Lawrence County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$491	\$657	\$657	\$657	\$657	\$815	\$657	\$657
Child Care	\$0	\$500	\$1,002	\$884	\$384	\$1,386	\$1,002	\$884
Food	\$204	\$309	\$405	\$466	\$541	\$549	\$582	\$640
Transportation	\$242	\$250	\$250	\$250	\$250	\$250	\$475	\$475
Health Care	\$178	\$463	\$475	\$488	\$524	\$500	\$535	\$548
Miscellaneous	\$112	\$218	\$279	\$275	\$236	\$350	\$325	\$320
Taxes	\$239	\$412	\$548	\$518	\$329	\$796	\$619	\$589
Earned Income Tax Credit (-)	\$0	(\$118)	(\$103)	(\$124)	(\$275)	\$0	(\$68)	(\$89)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$115)	(\$63)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.33	\$14.43	\$18.36	\$17.80	\$13.72	\$24.41	\$10.97 per adult	\$10.68 per adult
Monthly	\$1,466	\$2,539	\$3,231	\$3,133	\$2,415	\$4,296	\$3,860	\$3,758
Annual	\$17,588	\$30,471	\$38,771	\$37,591	\$28,978	\$51,555	\$46,325	\$45,096
Emergency Savings Fund (Monthly Contribution)	\$40	\$130	\$192	\$192	\$133	\$172	\$92	\$94

TABLE 48. The Self-Sufficiency Standard for Madison County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$518	\$694	\$694	\$694	\$694	\$908	\$694	\$694
Child Care	\$0	\$665	\$1,334	\$1,114	\$449	\$1,783	\$1,334	\$1,114
Food	\$225	\$341	\$448	\$516	\$598	\$607	\$643	\$708
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$480	\$480
Health Care	\$182	\$474	\$487	\$499	\$535	\$512	\$547	\$560
Miscellaneous	\$117	\$243	\$321	\$308	\$253	\$406	\$370	\$356
Taxes	\$257	\$563	\$789	\$729	\$411	\$1,039	\$834	\$772
Earned Income Tax Credit (-)	\$0	(\$35)	\$0	\$0	(\$210)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$93)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.77	\$17.35	\$23.06	\$21.85	\$15.47	\$29.31	\$13.17 per adult	\$12.55 per adult
Monthly	\$1,544	\$3,054	\$4,058	\$3,845	\$2,722	\$5,158	\$4,635	\$4,417
Annual	\$18,528	\$36,652	\$48,702	\$46,143	\$32,665	\$61,898	\$55,620	\$53,001
Emergency Savings Fund (Monthly Contribution)	\$42	\$135	\$147	\$135	\$128	\$222	\$76	\$74

TABLE 49. The Self-Sufficiency Standard for Marion County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$628	\$781	\$781	\$781	\$781	\$1,046	\$781	\$781
Child Care	\$0	\$754	\$1,595	\$1,160	\$406	\$2,001	\$1,595	\$1,160
Food	\$230	\$348	\$457	\$526	\$610	\$619	\$656	\$722
Transportation	\$247	\$255	\$255	\$255	\$255	\$255	\$485	\$485
Health Care	\$183	\$478	\$490	\$503	\$539	\$516	\$550	\$563
Miscellaneous	\$129	\$262	\$358	\$322	\$259	\$444	\$407	\$371
Taxes	\$302	\$664	\$947	\$794	\$432	\$1,203	\$995	\$840
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$189)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$102)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.77	\$19.34	\$26.23	\$23.15	\$16.05	\$32.58	\$14.78 per adult	\$13.23 per adult
Monthly	\$1,720	\$3,403	\$4,616	\$4,075	\$2,824	\$5,733	\$5,202	\$4,656
Annual	\$20,637	\$40,838	\$55,388	\$48,897	\$33,891	\$68,801	\$62,425	\$55,872
Emergency Savings Fund (Monthly Contribution)	\$49	\$106	\$179	\$148	\$175	\$254	\$81	\$76

TABLE 50. The Self-Sufficiency Standard for Marshall County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$508	\$680	\$680	\$680	\$680	\$844	\$680	\$680
Child Care	\$0	\$497	\$1,064	\$911	\$414	\$1,478	\$1,064	\$911
Food	\$207	\$313	\$410	\$473	\$548	\$557	\$589	\$649
Transportation	\$242	\$249	\$249	\$249	\$249	\$249	\$474	\$474
Health Care	\$177	\$458	\$471	\$484	\$519	\$496	\$531	\$544
Miscellaneous	\$113	\$220	\$287	\$280	\$241	\$362	\$334	\$326
Taxes	\$237	\$406	\$587	\$533	\$341	\$825	\$637	\$601
Earned Income Tax Credit (-)	\$0	(\$115)	(\$66)	(\$105)	(\$258)	\$0	(\$37)	(\$71)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$71)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.43	\$14.53	\$19.35	\$18.31	\$14.19	\$25.35	\$11.38 per adult	\$10.93 per adult
Monthly	\$1,484	\$2,558	\$3,406	\$3,223	\$2,498	\$4,461	\$4,005	\$3,846
Annual	\$17,803	\$30,696	\$40,868	\$38,673	\$29,970	\$53,531	\$48,061	\$46,152
Emergency Savings Fund (Monthly Contribution)	\$41	\$131	\$235	\$191	\$134	\$182	\$91	\$162

TABLE 51. The Self-Sufficiency Standard for Martin County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$500	\$642	\$642	\$642	\$642	\$936	\$642	\$642
Child Care	\$0	\$455	\$961	\$765	\$310	\$1,271	\$961	\$765
Food	\$226	\$343	\$449	\$518	\$600	\$610	\$646	\$711
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$173	\$445	\$457	\$470	\$506	\$483	\$518	\$530
Miscellaneous	\$114	\$213	\$276	\$265	\$231	\$355	\$324	\$312
Taxes	\$244	\$386	\$519	\$445	\$301	\$805	\$604	\$540
Earned Income Tax Credit (-)	\$0	(\$131)	(\$119)	(\$172)	(\$294)	\$0	(\$74)	(\$126)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$112)	(\$54)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.52	\$13.93	\$17.92	\$16.50	\$13.22	\$24.77	\$10.88 per adult	\$10.18 per adult
Monthly	\$1,500	\$2,452	\$3,154	\$2,904	\$2,327	\$4,360	\$3,829	\$3,584
Annual	\$17,999	\$29,429	\$37,848	\$34,844	\$27,918	\$52,317	\$45,949	\$43,009
Emergency Savings Fund (Monthly Contribution)	\$41	\$115	\$191	\$164	\$132	\$176	\$92	\$105

TABLE 52. The Self-Sufficiency Standard for Miami County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$555	\$642	\$642	\$642	\$642	\$900	\$642	\$642
Child Care	\$0	\$660	\$1,403	\$1,097	\$437	\$1,840	\$1,403	\$1,097
Food	\$200	\$303	\$398	\$458	\$531	\$540	\$571	\$629
Transportation	\$242	\$249	\$249	\$249	\$249	\$249	\$474	\$474
Health Care	\$176	\$456	\$469	\$482	\$517	\$494	\$529	\$542
Miscellaneous	\$117	\$231	\$316	\$293	\$238	\$402	\$362	\$338
Taxes	\$270	\$520	\$801	\$711	\$358	\$1,068	\$840	\$717
Earned Income Tax Credit (-)	\$0	(\$68)	\$0	(\$15)	(\$263)	\$0	\$0	(\$3)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$69)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.87	\$16.18	\$22.79	\$20.74	\$14.06	\$29.22	\$12.94 per adult	\$11.85 per adult
Monthly	\$1,561	\$2,848	\$4,011	\$3,651	\$2,474	\$5,143	\$4,554	\$4,170
Annual	\$18,733	\$34,175	\$48,134	\$43,806	\$29,688	\$61,713	\$54,649	\$50,039
Emergency Savings Fund (Monthly Contribution)	\$42	\$134	\$144	\$124	\$134	\$220	\$75	\$90

TABLE 53. The Self-Sufficiency Standard for Monroe County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$709	\$913	\$913	\$913	\$913	\$1,241	\$913	\$913
Child Care	\$0	\$752	\$1,638	\$1,215	\$463	\$2,101	\$1,638	\$1,215
Food	\$251	\$381	\$499	\$575	\$667	\$677	\$717	\$790
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$472	\$472
Health Care	\$178	\$463	\$475	\$488	\$524	\$500	\$535	\$548
Miscellaneous	\$138	\$276	\$377	\$344	\$281	\$477	\$428	\$394
Taxes	\$327	\$699	\$993	\$853	\$546	\$1,297	\$1,041	\$900
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$92)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$102)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.48	\$20.44	\$27.72	\$24.83	\$18.64	\$35.18	\$15.56 per adult	\$14.10 per adult
Monthly	\$1,845	\$3,598	\$4,878	\$4,370	\$3,281	\$6,192	\$5,478	\$4,964
Annual	\$22,136	\$43,173	\$58,535	\$52,441	\$39,377	\$74,305	\$65,730	\$59,571
Emergency Savings Fund (Monthly Contribution)	\$52	\$107	\$194	\$165	\$189	\$304	\$85	\$79

TABLE 54. The Self-Sufficiency Standard for Montgomery County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$522	\$699	\$699	\$699	\$699	\$917	\$699	\$699
Child Care	\$0	\$509	\$1,075	\$864	\$355	\$1,430	\$1,075	\$864
Food	\$238	\$360	\$473	\$545	\$631	\$641	\$679	\$747
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$467	\$467
Health Care	\$177	\$460	\$472	\$485	\$521	\$498	\$532	\$545
Miscellaneous	\$118	\$227	\$296	\$284	\$245	\$373	\$345	\$332
Taxes	\$264	\$481	\$701	\$599	\$381	\$914	\$744	\$668
Earned Income Tax Credit (-)	\$0	(\$84)	(\$7)	(\$74)	(\$237)	\$0	\$0	(\$34)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$81)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.85	\$15.62	\$20.96	\$19.15	\$14.73	\$26.52	\$12.14 per adult	\$11.43 per adult
Monthly	\$1,557	\$2,750	\$3,689	\$3,370	\$2,593	\$4,668	\$4,274	\$4,022
Annual	\$18,687	\$32,997	\$44,269	\$40,446	\$31,118	\$56,018	\$51,290	\$48,269
Emergency Savings Fund (Monthly Contribution)	\$42	\$133	\$126	\$248	\$134	\$193	\$72	\$123

TABLE 55. The Self-Sufficiency Standard for Morgan County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$622	\$773	\$773	\$773	\$773	\$1,035	\$773	\$773
Child Care	\$0	\$549	\$1,141	\$910	\$361	\$1,502	\$1,141	\$910
Food	\$241	\$364	\$478	\$551	\$638	\$648	\$687	\$756
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$182	\$476	\$489	\$502	\$537	\$514	\$549	\$562
Miscellaneous	\$128	\$241	\$313	\$298	\$256	\$395	\$362	\$347
Taxes	\$319	\$590	\$794	\$728	\$447	\$1,043	\$849	\$781
Earned Income Tax Credit (-)	\$0	(\$34)	\$0	\$0	(\$192)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$90)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.83	\$17.40	\$22.54	\$21.25	\$15.96	\$28.60	\$12.96 per adult	\$12.30 per adult
Monthly	\$1,731	\$3,062	\$3,967	\$3,741	\$2,810	\$5,034	\$4,561	\$4,329
Annual	\$20,769	\$36,745	\$47,600	\$44,887	\$33,717	\$60,410	\$54,730	\$51,953
Emergency Savings Fund (Monthly Contribution)	\$49	\$135	\$142	\$129	\$173	\$214	\$75	\$72

TABLE 56. The Self-Sufficiency Standard for Newton County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$620	\$761	\$761	\$761	\$761	\$971	\$761	\$761
Child Care	\$0	\$668	\$1,405	\$1,102	\$434	\$1,839	\$1,405	\$1,102
Food	\$226	\$343	\$449	\$518	\$600	\$610	\$646	\$711
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$478	\$478
Health Care	\$173	\$443	\$456	\$469	\$504	\$481	\$516	\$529
Miscellaneous	\$126	\$247	\$332	\$310	\$255	\$415	\$381	\$358
Taxes	\$277	\$559	\$800	\$707	\$399	\$1,034	\$839	\$745
Earned Income Tax Credit (-)	\$0	(\$27)	\$0	\$0	(\$207)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$95)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.47	\$17.63	\$23.80	\$21.88	\$15.54	\$29.84	\$13.52 per adult	\$12.55 per adult
Monthly	\$1,666	\$3,103	\$4,188	\$3,852	\$2,736	\$5,252	\$4,759	\$4,417
Annual	\$19,997	\$37,242	\$50,257	\$46,218	\$32,831	\$63,019	\$57,103	\$53,005
Emergency Savings Fund (Monthly Contribution)	\$48	\$130	\$155	\$136	\$125	\$227	\$77	\$74

TABLE 57. The Self-Sufficiency Standard for Noble County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$527	\$642	\$642	\$642	\$642	\$831	\$642	\$642
Child Care	\$0	\$460	\$990	\$820	\$360	\$1,350	\$990	\$820
Food	\$234	\$354	\$464	\$534	\$619	\$629	\$666	\$733
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$173	\$447	\$459	\$472	\$508	\$484	\$519	\$532
Miscellaneous	\$117	\$215	\$280	\$271	\$237	\$354	\$329	\$320
Taxes	\$254	\$392	\$546	\$485	\$332	\$801	\$624	\$574
Earned Income Tax Credit (-)	\$0	(\$127)	(\$100)	(\$143)	(\$269)	\$0	(\$56)	(\$96)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$66)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.77	\$14.08	\$18.44	\$17.28	\$13.88	\$24.69	\$11.12 per adult	\$10.59 per adult
Monthly	\$1,544	\$2,477	\$3,246	\$3,041	\$2,443	\$4,346	\$3,915	\$3,726
Annual	\$18,523	\$29,727	\$38,946	\$36,498	\$29,313	\$52,151	\$46,980	\$44,714
Emergency Savings Fund (Monthly Contribution)	\$42	\$122	\$201	\$192	\$133	\$175	\$91	\$103

TABLE 58. The Self-Sufficiency Standard for Ohio County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$582	\$773	\$773	\$773	\$773	\$1,071	\$773	\$773
Child Care	\$0	\$453	\$952	\$763	\$310	\$1,262	\$952	\$763
Food	\$241	\$364	\$478	\$551	\$638	\$648	\$687	\$756
Transportation	\$281	\$289	\$289	\$289	\$289	\$289	\$546	\$546
Health Care	\$180	\$469	\$482	\$495	\$530	\$507	\$542	\$555
Miscellaneous	\$128	\$235	\$297	\$287	\$254	\$378	\$350	\$339
Taxes	\$286	\$488	\$667	\$574	\$393	\$877	\$712	\$650
Earned Income Tax Credit (-)	\$0	(\$66)	(\$13)	(\$71)	(\$208)	\$0	\$0	(\$18)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$81)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.65	\$16.25	\$20.79	\$19.23	\$15.52	\$26.60	\$12.20 per adult	\$11.64 per adult
Monthly	\$1,699	\$2,860	\$3,659	\$3,384	\$2,732	\$4,682	\$4,295	\$4,098
Annual	\$20,388	\$34,324	\$43,909	\$40,611	\$32,787	\$56,186	\$51,541	\$49,181
Emergency Savings Fund (Monthly Contribution)	\$49	\$134	\$125	\$242	\$161	\$195	\$73	\$106

TABLE 59. The Self-Sufficiency Standard for Orange County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$837	\$642	\$642
Child Care	\$0	\$449	\$946	\$751	\$302	\$1,248	\$946	\$751
Food	\$224	\$339	\$444	\$512	\$593	\$602	\$638	\$702
Transportation	\$243	\$250	\$250	\$250	\$250	\$250	\$476	\$476
Health Care	\$175	\$451	\$464	\$477	\$512	\$489	\$524	\$537
Miscellaneous	\$112	\$213	\$275	\$263	\$230	\$343	\$323	\$311
Taxes	\$233	\$378	\$500	\$431	\$292	\$741	\$579	\$531
Earned Income Tax Credit (-)	\$0	(\$134)	(\$128)	(\$179)	(\$298)	\$0	(\$86)	(\$135)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$108)	(\$52)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.33	\$13.85	\$17.67	\$16.32	\$13.10	\$23.64	\$10.72 per adult	\$10.07 per adult
Monthly	\$1,467	\$2,438	\$3,111	\$2,872	\$2,305	\$4,161	\$3,775	\$3,543
Annual	\$17,599	\$29,254	\$37,327	\$34,458	\$27,662	\$49,933	\$45,296	\$42,521
Emergency Savings Fund (Monthly Contribution)	\$41	\$113	\$191	\$154	\$131	\$165	\$101	\$102

TABLE 60. The Self-Sufficiency Standard for Owen County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$582	\$738	\$738	\$738	\$738	\$975	\$738	\$738
Child Care	\$0	\$507	\$1,072	\$835	\$328	\$1,400	\$1,072	\$835
Food	\$254	\$385	\$505	\$582	\$674	\$685	\$725	\$798
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$479	\$479
Health Care	\$178	\$461	\$473	\$486	\$522	\$499	\$534	\$547
Miscellaneous	\$126	\$234	\$304	\$289	\$251	\$381	\$355	\$340
Taxes	\$280	\$495	\$694	\$604	\$386	\$906	\$746	\$666
Earned Income Tax Credit (-)	\$0	(\$66)	\$0	(\$55)	(\$219)	\$0	\$0	(\$12)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$85)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.46	\$16.25	\$21.43	\$19.66	\$15.23	\$26.98	\$12.45 per adult	\$11.71 per adult
Monthly	\$1,665	\$2,860	\$3,772	\$3,460	\$2,680	\$4,748	\$4,382	\$4,123
Annual	\$19,975	\$34,325	\$45,263	\$41,516	\$32,164	\$56,973	\$52,588	\$49,477
Emergency Savings Fund (Monthly Contribution)	\$48	\$134	\$131	\$211	\$165	\$198	\$73	\$101

TABLE 61. The Self-Sufficiency Standard for Parke County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$498	\$642	\$642	\$642	\$642	\$843	\$642	\$642
Child Care	\$0	\$507	\$1,038	\$837	\$330	\$1,368	\$1,038	\$837
Food	\$219	\$332	\$435	\$501	\$581	\$590	\$625	\$688
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$478	\$478
Health Care	\$178	\$463	\$475	\$488	\$524	\$500	\$535	\$548
Miscellaneous	\$114	\$219	\$284	\$272	\$233	\$355	\$332	\$319
Taxes	\$257	\$444	\$616	\$527	\$332	\$852	\$682	\$613
Earned Income Tax Credit (-)	\$0	(\$107)	(\$68)	(\$129)	(\$281)	\$0	(\$31)	(\$86)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$60)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.58	\$14.79	\$19.30	\$17.66	\$13.56	\$25.06	\$11.46 per adult	\$10.72 per adult
Monthly	\$1,511	\$2,602	\$3,397	\$3,109	\$2,386	\$4,411	\$4,035	\$3,773
Annual	\$18,126	\$31,228	\$40,769	\$37,306	\$28,631	\$52,927	\$48,424	\$45,272
Emergency Savings Fund (Monthly Contribution)	\$41	\$128	\$239	\$192	\$133	\$179	\$91	\$103

TABLE 62. The Self-Sufficiency Standard for Perry County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$877	\$642	\$642
Child Care	\$0	\$676	\$1,418	\$1,145	\$469	\$1,887	\$1,418	\$1,145
Food	\$234	\$355	\$466	\$536	\$622	\$632	\$669	\$736
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$473	\$473
Health Care	\$170	\$435	\$447	\$460	\$496	\$473	\$508	\$520
Miscellaneous	\$113	\$236	\$322	\$303	\$248	\$412	\$371	\$352
Taxes	\$239	\$513	\$783	\$702	\$379	\$1,051	\$828	\$745
Earned Income Tax Credit (-)	\$0	(\$60)	\$0	\$0	(\$231)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$84)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.39	\$16.47	\$23.07	\$21.42	\$14.90	\$29.72	\$13.19 per adult	\$12.35 per adult
Monthly	\$1,477	\$2,899	\$4,060	\$3,771	\$2,623	\$5,230	\$4,641	\$4,347
Annual	\$17,725	\$34,789	\$48,721	\$45,247	\$31,475	\$62,759	\$55,695	\$52,158
Emergency Savings Fund (Monthly Contribution)	\$41	\$134	\$148	\$131	\$138	\$226	\$76	\$73

TABLE 63. The Self-Sufficiency Standard for Pike County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$838	\$642	\$642
Child Care	\$0	\$453	\$954	\$746	\$293	\$1,247	\$954	\$746
Food	\$238	\$360	\$473	\$545	\$631	\$641	\$679	\$747
Transportation	\$240	\$248	\$248	\$248	\$248	\$248	\$471	\$471
Health Care	\$170	\$435	\$447	\$460	\$496	\$473	\$508	\$520
Miscellaneous	\$113	\$214	\$276	\$264	\$231	\$345	\$325	\$313
Taxes	\$223	\$359	\$480	\$417	\$278	\$713	\$564	\$507
Earned Income Tax Credit (-)	\$0	(\$136)	(\$129)	(\$180)	(\$299)	\$0	(\$82)	(\$135)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$108)	(\$51)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.32	\$13.77	\$17.67	\$16.29	\$13.08	\$23.60	\$10.78 per adult	\$10.06 per adult
Monthly	\$1,464	\$2,424	\$3,110	\$2,868	\$2,302	\$4,154	\$3,795	\$3,540
Annual	\$17,572	\$29,089	\$37,319	\$34,410	\$27,630	\$49,850	\$45,537	\$42,480
Emergency Savings Fund (Monthly Contribution)	\$41	\$113	\$190	\$141	\$130	\$165	\$92	\$101

TABLE 64. The Self-Sufficiency Standard for Porter County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$741	\$909	\$909	\$909	\$909	\$1,161	\$909	\$909
Child Care	\$0	\$645	\$1,358	\$1,144	\$499	\$1,857	\$1,358	\$1,144
Food	\$240	\$363	\$476	\$549	\$636	\$646	\$684	\$753
Transportation	\$251	\$259	\$259	\$259	\$259	\$259	\$492	\$492
Health Care	\$175	\$452	\$465	\$478	\$513	\$490	\$525	\$538
Miscellaneous	\$141	\$263	\$347	\$334	\$282	\$441	\$397	\$384
Taxes	\$327	\$620	\$835	\$783	\$517	\$1,110	\$879	\$825
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$103)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$115)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.65	\$19.17	\$24.90	\$23.80	\$18.35	\$31.90	\$14.14 per adult	\$13.58 per adult
Monthly	\$1,875	\$3,373	\$4,382	\$4,188	\$3,230	\$5,614	\$4,978	\$4,779
Annual	\$22,499	\$40,477	\$52,588	\$50,260	\$38,759	\$67,372	\$59,734	\$57,343
Emergency Savings Fund (Monthly Contribution)	\$53	\$106	\$167	\$155	\$190	\$248	\$80	\$78

TABLE 65. The Self-Sufficiency Standard for Posey County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$486	\$630	\$630	\$630	\$630	\$781	\$630	\$630
Child Care	\$0	\$544	\$1,079	\$831	\$287	\$1,366	\$1,079	\$831
Food	\$255	\$386	\$507	\$584	\$676	\$687	\$728	\$801
Transportation	\$243	\$251	\$251	\$251	\$251	\$251	\$476	\$476
Health Care	\$180	\$467	\$480	\$493	\$528	\$505	\$540	\$553
Miscellaneous	\$116	\$228	\$295	\$279	\$237	\$359	\$345	\$329
Taxes	\$243	\$446	\$664	\$518	\$318	\$799	\$692	\$606
Earned Income Tax Credit (-)	\$0	(\$90)	(\$22)	(\$112)	(\$273)	\$0	\$0	(\$60)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$64)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.66	\$15.42	\$20.54	\$18.13	\$13.77	\$24.99	\$12.00 per adult	\$11.08 per adult
Monthly	\$1,524	\$2,714	\$3,616	\$3,190	\$2,424	\$4,398	\$4,223	\$3,899
Annual	\$18,285	\$32,566	\$43,391	\$38,285	\$29,090	\$52,774	\$50,678	\$46,792
Emergency Savings Fund (Monthly Contribution)	\$42	\$132	\$123	\$191	\$128	\$178	\$72	\$149

TABLE 66. The Self-Sufficiency Standard for Pulaski County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$797	\$642	\$642
Child Care	\$0	\$498	\$1,037	\$865	\$367	\$1,404	\$1,037	\$865
Food	\$214	\$324	\$425	\$489	\$567	\$576	\$610	\$671
Transportation	\$240	\$247	\$247	\$247	\$247	\$247	\$470	\$470
Health Care	\$176	\$456	\$469	\$482	\$517	\$494	\$529	\$542
Miscellaneous	\$111	\$217	\$282	\$272	\$234	\$352	\$329	\$319
Taxes	\$257	\$447	\$630	\$558	\$354	\$869	\$698	\$640
Earned Income Tax Credit (-)	\$0	(\$113)	(\$71)	(\$119)	(\$273)	\$0	(\$36)	(\$80)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$64)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.40	\$14.58	\$19.22	\$17.92	\$13.78	\$24.94	\$11.40 per adult	\$10.80 per adult
Monthly	\$1,478	\$2,567	\$3,383	\$3,154	\$2,426	\$4,389	\$4,012	\$3,802
Annual	\$17,736	\$30,799	\$40,601	\$37,854	\$29,109	\$52,666	\$48,143	\$45,619
Emergency Savings Fund (Monthly Contribution)	\$40	\$132	\$245	\$193	\$134	\$177	\$92	\$104

TABLE 67. The Self-Sufficiency Standard for Putnam County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$524	\$638	\$638	\$638	\$638	\$930	\$638	\$638
Child Care	\$0	\$648	\$1,395	\$1,052	\$404	\$1,799	\$1,395	\$1,052
Food	\$206	\$311	\$408	\$471	\$545	\$554	\$587	\$646
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$472	\$472
Health Care	\$177	\$460	\$472	\$485	\$521	\$498	\$532	\$545
Miscellaneous	\$115	\$231	\$316	\$289	\$236	\$403	\$362	\$335
Taxes	\$246	\$481	\$755	\$614	\$323	\$1,010	\$789	\$656
Earned Income Tax Credit (-)	\$0	(\$77)	\$0	(\$52)	(\$276)	\$0	\$0	(\$28)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$62)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.57	\$15.88	\$22.54	\$19.74	\$13.70	\$28.93	\$12.81 per adult	\$11.51 per adult
Monthly	\$1,509	\$2,794	\$3,967	\$3,474	\$2,411	\$5,093	\$4,509	\$4,050
Annual	\$18,104	\$33,533	\$47,602	\$41,687	\$28,932	\$61,110	\$54,113	\$48,600
Emergency Savings Fund (Monthly Contribution)	\$41	\$133	\$142	\$207	\$133	\$218	\$75	\$117

TABLE 68. The Self-Sufficiency Standard for Randolph County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$519	\$642	\$642	\$642	\$642	\$925	\$642	\$642
Child Care	\$0	\$709	\$1,506	\$1,163	\$454	\$1,960	\$1,506	\$1,163
Food	\$192	\$291	\$382	\$440	\$510	\$518	\$548	\$604
Transportation	\$238	\$245	\$245	\$245	\$245	\$245	\$466	\$466
Health Care	\$178	\$461	\$473	\$486	\$522	\$499	\$533	\$546
Miscellaneous	\$113	\$235	\$325	\$298	\$237	\$415	\$370	\$342
Taxes	\$250	\$533	\$827	\$708	\$349	\$1,106	\$859	\$737
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	(\$2)	(\$266)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$67)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.46	\$16.55	\$23.49	\$21.10	\$13.97	\$30.21	\$13.23 per adult	\$12.03 per adult
Monthly	\$1,489	\$2,912	\$4,133	\$3,713	\$2,460	\$5,317	\$4,658	\$4,233
Annual	\$17,872	\$34,947	\$49,601	\$44,560	\$29,514	\$63,807	\$55,894	\$50,802
Emergency Savings Fund (Monthly Contribution)	\$41	\$134	\$151	\$127	\$134	\$230	\$76	\$72

TABLE 69. The Self-Sufficiency Standard for Ripley County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$495	\$663	\$663	\$663	\$663	\$862	\$663	\$663
Child Care	\$0	\$693	\$1,421	\$1,102	\$409	\$1,830	\$1,421	\$1,102
Food	\$252	\$382	\$501	\$577	\$669	\$680	\$720	\$793
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$180	\$469	\$482	\$495	\$530	\$507	\$542	\$555
Miscellaneous	\$117	\$245	\$331	\$308	\$252	\$413	\$381	\$358
Taxes	\$250	\$566	\$814	\$716	\$392	\$1,044	\$863	\$764
Earned Income Tax Credit (-)	\$0	(\$29)	\$0	\$0	(\$218)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$90)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.71	\$17.59	\$23.82	\$21.82	\$15.27	\$29.73	\$13.61 per adult	\$12.60 per adult
Monthly	\$1,533	\$3,095	\$4,192	\$3,841	\$2,687	\$5,232	\$4,792	\$4,435
Annual	\$18,393	\$37,145	\$50,299	\$46,090	\$32,241	\$62,783	\$57,498	\$53,222
Emergency Savings Fund (Monthly Contribution)	\$42	\$130	\$155	\$135	\$134	\$226	\$77	\$74

TABLE 70. The Self-Sufficiency Standard for Rush County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$483	\$646	\$646	\$646	\$646	\$802	\$646	\$646
Child Care	\$0	\$504	\$1,070	\$871	\$367	\$1,437	\$1,070	\$871
Food	\$223	\$337	\$442	\$510	\$591	\$600	\$635	\$699
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$177	\$458	\$470	\$483	\$519	\$496	\$531	\$544
Miscellaneous	\$112	\$219	\$288	\$276	\$237	\$358	\$335	\$323
Taxes	\$237	\$411	\$594	\$517	\$329	\$819	\$654	\$591
Earned Income Tax Credit (-)	\$0	(\$115)	(\$63)	(\$121)	(\$271)	\$0	(\$29)	(\$82)
Child Care Tax Credit (-)	\$0	(\$68)	(\$105)	(\$115)	(\$65)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.36	\$14.53	\$19.45	\$17.88	\$13.83	\$25.05	\$11.49 per adult	\$10.78 per adult
Monthly	\$1,471	\$2,557	\$3,422	\$3,147	\$2,433	\$4,409	\$4,045	\$3,794
Annual	\$17,655	\$30,682	\$41,069	\$37,760	\$29,200	\$52,905	\$48,541	\$45,530
Emergency Savings Fund (Monthly Contribution)	\$41	\$131	\$230	\$191	\$133	\$179	\$92	\$97

TABLE 71. The Self-Sufficiency Standard for St. Joseph County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$620	\$778	\$778	\$778	\$778	\$982	\$778	\$778
Child Care	\$0	\$646	\$1,351	\$1,076	\$430	\$1,781	\$1,351	\$1,076
Food	\$227	\$344	\$451	\$520	\$603	\$612	\$648	\$714
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$177	\$458	\$471	\$484	\$519	\$496	\$531	\$544
Miscellaneous	\$126	\$247	\$330	\$310	\$258	\$412	\$378	\$358
Taxes	\$291	\$592	\$825	\$741	\$427	\$1,063	\$868	\$783
Earned Income Tax Credit (-)	\$0	(\$20)	\$0	\$0	(\$194)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$101)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.55	\$17.91	\$23.78	\$22.10	\$15.90	\$29.79	\$13.51 per adult	\$12.66 per adult
Monthly	\$1,681	\$3,153	\$4,186	\$3,889	\$2,799	\$5,243	\$4,756	\$4,455
Annual	\$20,172	\$37,831	\$50,233	\$46,672	\$33,590	\$62,919	\$57,076	\$53,455
Emergency Savings Fund (Monthly Contribution)	\$48	\$131	\$155	\$138	\$157	\$226	\$77	\$74

TABLE 72. The Self-Sufficiency Standard for Scott County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$557	\$746	\$746	\$746	\$746	\$1,028	\$746	\$746
Child Care	\$0	\$504	\$1,053	\$871	\$367	\$1,420	\$1,053	\$871
Food	\$239	\$362	\$474	\$547	\$633	\$644	\$682	\$750
Transportation	\$246	\$253	\$253	\$253	\$253	\$253	\$482	\$482
Health Care	\$155	\$386	\$399	\$412	\$447	\$424	\$459	\$472
Miscellaneous	\$120	\$225	\$293	\$283	\$245	\$377	\$342	\$332
Taxes	\$260	\$444	\$675	\$564	\$362	\$894	\$682	\$637
Earned Income Tax Credit (-)	\$0	(\$95)	(\$25)	(\$86)	(\$243)	\$0	(\$1)	(\$42)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$78)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.96	\$15.21	\$20.47	\$18.82	\$14.58	\$26.65	\$11.87 per adult	\$11.31 per adult
Monthly	\$1,577	\$2,678	\$3,602	\$3,313	\$2,567	\$4,691	\$4,179	\$3,982
Annual	\$18,927	\$32,130	\$43,224	\$39,755	\$30,800	\$56,289	\$50,143	\$47,780
Emergency Savings Fund (Monthly Contribution)	\$43	\$132	\$122	\$191	\$130	\$195	\$89	\$131

TABLE 73. The Self-Sufficiency Standard for Shelby County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$570	\$709	\$709	\$709	\$709	\$949	\$709	\$709
Child Care	\$0	\$669	\$1,392	\$1,103	\$434	\$1,826	\$1,392	\$1,103
Food	\$210	\$318	\$417	\$481	\$557	\$566	\$600	\$660
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$182	\$476	\$489	\$502	\$537	\$514	\$549	\$562
Miscellaneous	\$120	\$242	\$325	\$304	\$248	\$410	\$372	\$350
Taxes	\$259	\$539	\$782	\$692	\$374	\$1,027	\$816	\$724
Earned Income Tax Credit (-)	\$0	(\$42)	\$0	\$0	(\$231)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$84)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.99	\$17.13	\$23.26	\$21.42	\$14.92	\$29.49	\$13.18 per adult	\$12.24 per adult
Monthly	\$1,582	\$3,015	\$4,094	\$3,770	\$2,625	\$5,189	\$4,638	\$4,310
Annual	\$18,979	\$36,178	\$49,131	\$45,245	\$31,501	\$62,273	\$55,659	\$51,717
Emergency Savings Fund (Monthly Contribution)	\$43	\$135	\$150	\$131	\$135	\$223	\$76	\$73

TABLE 74. The Self-Sufficiency Standard for Spencer County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$480	\$642	\$642	\$642	\$642	\$833	\$642	\$642
Child Care	\$0	\$501	\$1,026	\$868	\$367	\$1,393	\$1,026	\$868
Food	\$248	\$375	\$492	\$567	\$657	\$668	\$707	\$778
Transportation	\$241	\$249	\$249	\$249	\$249	\$249	\$472	\$472
Health Care	\$170	\$435	\$447	\$460	\$496	\$473	\$508	\$520
Miscellaneous	\$114	\$220	\$286	\$279	\$241	\$362	\$336	\$328
Taxes	\$232	\$395	\$557	\$509	\$331	\$799	\$625	\$593
Earned Income Tax Credit (-)	\$0	(\$116)	(\$80)	(\$114)	(\$260)	\$0	(\$36)	(\$66)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$115)	(\$70)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.44	\$14.49	\$18.99	\$18.05	\$14.12	\$25.15	\$11.40 per adult	\$10.99 per adult
Monthly	\$1,485	\$2,551	\$3,342	\$3,177	\$2,486	\$4,426	\$4,013	\$3,869
Annual	\$17,818	\$30,610	\$40,104	\$38,127	\$29,831	\$53,112	\$48,158	\$46,434
Emergency Savings Fund (Monthly Contribution)	\$41	\$131	\$255	\$191	\$132	\$180	\$91	\$156

TABLE 75. The Self-Sufficiency Standard for Starke County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$499	\$668	\$668	\$668	\$668	\$837	\$668	\$668
Child Care	\$0	\$709	\$1,506	\$1,163	\$454	\$1,960	\$1,506	\$1,163
Food	\$252	\$382	\$501	\$577	\$669	\$680	\$720	\$793
Transportation	\$248	\$255	\$255	\$255	\$255	\$255	\$486	\$486
Health Care	\$175	\$452	\$464	\$477	\$513	\$489	\$524	\$537
Miscellaneous	\$117	\$247	\$339	\$314	\$256	\$422	\$390	\$365
Taxes	\$258	\$586	\$865	\$755	\$421	\$1,105	\$921	\$809
Earned Income Tax Credit (-)	\$0	(\$22)	\$0	\$0	(\$200)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$98)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.80	\$17.82	\$24.61	\$22.40	\$15.74	\$30.68	\$14.06 per adult	\$12.94 per adult
Monthly	\$1,549	\$3,136	\$4,332	\$3,943	\$2,771	\$5,399	\$4,948	\$4,554
Annual	\$18,589	\$37,632	\$51,986	\$47,316	\$33,250	\$64,791	\$59,381	\$54,645
Emergency Savings Fund (Monthly Contribution)	\$42	\$134	\$163	\$141	\$127	\$235	\$79	\$75

TABLE 76. The Self-Sufficiency Standard for Steuben County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$528	\$707	\$707	\$707	\$707	\$897	\$707	\$707
Child Care	\$0	\$489	\$1,007	\$900	\$411	\$1,418	\$1,007	\$900
Food	\$212	\$321	\$421	\$485	\$562	\$571	\$605	\$666
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$469	\$469
Health Care	\$171	\$438	\$451	\$463	\$499	\$476	\$511	\$524
Miscellaneous	\$115	\$220	\$283	\$280	\$243	\$361	\$330	\$326
Taxes	\$251	\$427	\$582	\$561	\$362	\$844	\$643	\$627
Earned Income Tax Credit (-)	\$0	(\$109)	(\$80)	(\$94)	(\$249)	\$0	(\$47)	(\$62)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$110)	(\$75)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.61	\$14.72	\$18.98	\$18.59	\$14.43	\$25.36	\$11.24 per adult	\$11.05 per adult
Monthly	\$1,516	\$2,591	\$3,340	\$3,272	\$2,540	\$4,464	\$3,957	\$3,890
Annual	\$18,188	\$31,095	\$40,083	\$39,269	\$30,478	\$53,565	\$47,482	\$46,683
Emergency Savings Fund (Monthly Contribution)	\$41	\$127	\$257	\$191	\$134	\$182	\$91	\$152

TABLE 77. The Self-Sufficiency Standard for Sullivan County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$584	\$697	\$697	\$697	\$697	\$865	\$697	\$697
Child Care	\$0	\$442	\$912	\$762	\$320	\$1,232	\$912	\$762
Food	\$249	\$377	\$494	\$569	\$660	\$670	\$710	\$781
Transportation	\$244	\$252	\$252	\$252	\$252	\$252	\$479	\$479
Health Care	\$178	\$463	\$475	\$488	\$524	\$500	\$535	\$548
Miscellaneous	\$126	\$223	\$283	\$277	\$245	\$352	\$333	\$327
Taxes	\$261	\$397	\$520	\$479	\$335	\$737	\$594	\$566
Earned Income Tax Credit (-)	\$0	(\$109)	(\$97)	(\$128)	(\$248)	\$0	(\$50)	(\$77)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$75)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.33	\$14.73	\$18.52	\$17.69	\$14.44	\$24.20	\$11.20 per adult	\$10.84 per adult
Monthly	\$1,642	\$2,593	\$3,259	\$3,114	\$2,542	\$4,259	\$3,943	\$3,816
Annual	\$19,704	\$31,115	\$39,113	\$37,367	\$30,503	\$51,107	\$47,318	\$45,793
Emergency Savings Fund (Monthly Contribution)	\$48	\$127	\$190	\$190	\$140	\$171	\$91	\$87

TABLE 78. The Self-Sufficiency Standard for Switzerland County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$557	\$746	\$746	\$746	\$746	\$1,087	\$746	\$746
Child Care	\$0	\$453	\$952	\$763	\$310	\$1,262	\$952	\$763
Food	\$230	\$348	\$457	\$526	\$610	\$619	\$656	\$722
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$472	\$472
Health Care	\$180	\$469	\$482	\$495	\$530	\$507	\$542	\$555
Miscellaneous	\$121	\$226	\$288	\$278	\$244	\$372	\$337	\$326
Taxes	\$257	\$439	\$583	\$511	\$348	\$854	\$639	\$590
Earned Income Tax Credit (-)	\$0	(\$94)	(\$64)	(\$116)	(\$247)	\$0	(\$28)	(\$73)
Child Care Tax Credit (-)	\$0	(\$65)	(\$110)	(\$115)	(\$76)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.01	\$15.27	\$19.41	\$18.01	\$14.47	\$26.14	\$11.50 per adult	\$10.89 per adult
Monthly	\$1,586	\$2,688	\$3,416	\$3,170	\$2,547	\$4,601	\$4,050	\$3,834
Annual	\$19,035	\$32,255	\$40,989	\$38,036	\$30,564	\$55,210	\$48,595	\$46,010
Emergency Savings Fund (Monthly Contribution)	\$43	\$132	\$232	\$191	\$148	\$190	\$92	\$164

TABLE 79. The Self-Sufficiency Standard for Tippecanoe County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$677	\$830	\$830	\$830	\$830	\$1,128	\$830	\$830
Child Care	\$0	\$703	\$1,460	\$1,133	\$430	\$1,890	\$1,460	\$1,133
Food	\$233	\$352	\$462	\$532	\$617	\$627	\$664	\$731
Transportation	\$237	\$244	\$244	\$244	\$244	\$244	\$464	\$464
Health Care	\$177	\$459	\$471	\$484	\$520	\$496	\$531	\$544
Miscellaneous	\$132	\$259	\$347	\$322	\$264	\$439	\$395	\$370
Taxes	\$304	\$627	\$865	\$763	\$431	\$1,137	\$905	\$801
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$176)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$108)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$10.00	\$18.95	\$25.07	\$22.97	\$16.40	\$31.88	\$14.15 per adult	\$13.09 per adult
Monthly	\$1,759	\$3,336	\$4,413	\$4,043	\$2,886	\$5,611	\$4,982	\$4,606
Annual	\$21,114	\$40,027	\$52,958	\$48,510	\$34,633	\$67,337	\$59,784	\$55,276
Emergency Savings Fund (Monthly Contribution)	\$50	\$105	\$168	\$147	\$187	\$248	\$80	\$76

TABLE 80. The Self-Sufficiency Standard for Tipton County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$543	\$689	\$689	\$689	\$689	\$873	\$689	\$689
Child Care	\$0	\$668	\$1,405	\$1,102	\$434	\$1,839	\$1,405	\$1,102
Food	\$246	\$373	\$489	\$563	\$653	\$663	\$702	\$773
Transportation	\$240	\$247	\$247	\$247	\$247	\$247	\$470	\$470
Health Care	\$178	\$463	\$475	\$488	\$524	\$501	\$536	\$549
Miscellaneous	\$121	\$244	\$331	\$309	\$255	\$412	\$380	\$358
Taxes	\$266	\$564	\$820	\$727	\$411	\$1,055	\$869	\$775
Earned Income Tax Credit (-)	\$0	(\$32)	\$0	\$0	(\$205)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$96)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.06	\$17.46	\$23.80	\$21.93	\$15.60	\$29.78	\$13.59 per adult	\$12.64 per adult
Monthly	\$1,594	\$3,073	\$4,189	\$3,859	\$2,745	\$5,241	\$4,784	\$4,449
Annual	\$19,133	\$36,873	\$50,274	\$46,312	\$32,942	\$62,887	\$57,410	\$53,384
Emergency Savings Fund (Monthly Contribution)	\$43	\$135	\$155	\$136	\$127	\$226	\$77	\$74

TABLE 81. The Self-Sufficiency Standard for Union County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$551	\$638	\$638	\$638	\$638	\$792	\$638	\$638
Child Care	\$0	\$453	\$952	\$763	\$310	\$1,262	\$952	\$763
Food	\$238	\$360	\$473	\$545	\$631	\$641	\$679	\$747
Transportation	\$239	\$247	\$247	\$247	\$247	\$247	\$468	\$468
Health Care	\$181	\$470	\$483	\$495	\$531	\$508	\$543	\$556
Miscellaneous	\$121	\$217	\$279	\$269	\$236	\$345	\$328	\$317
Taxes	\$266	\$401	\$540	\$468	\$323	\$762	\$622	\$564
Earned Income Tax Credit (-)	\$0	(\$122)	(\$104)	(\$156)	(\$276)	\$0	(\$58)	(\$106)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$62)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.06	\$14.28	\$18.32	\$16.94	\$13.70	\$23.90	\$11.10 per adult	\$10.46 per adult
Monthly	\$1,595	\$2,514	\$3,225	\$2,982	\$2,411	\$4,207	\$3,905	\$3,681
Annual	\$19,141	\$30,166	\$38,701	\$35,781	\$28,935	\$50,484	\$46,866	\$44,174
Emergency Savings Fund (Monthly Contribution)	\$44	\$125	\$191	\$192	\$130	\$167	\$91	\$104

TABLE 82. The Self-Sufficiency Standard for Vanderburgh County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$570	\$738	\$738	\$738	\$738	\$916	\$738	\$738
Child Care	\$0	\$588	\$1,254	\$1,015	\$427	\$1,681	\$1,254	\$1,015
Food	\$233	\$352	\$462	\$532	\$617	\$627	\$664	\$731
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$481	\$481
Health Care	\$180	\$467	\$480	\$493	\$528	\$505	\$540	\$553
Miscellaneous	\$123	\$240	\$319	\$303	\$256	\$398	\$368	\$352
Taxes	\$264	\$518	\$743	\$678	\$401	\$962	\$785	\$719
Earned Income Tax Credit (-)	\$0	(\$50)	\$0	\$0	(\$204)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$97)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.17	\$16.84	\$22.62	\$21.28	\$15.65	\$28.36	\$12.96 per adult	\$12.28 per adult
Monthly	\$1,614	\$2,963	\$3,982	\$3,745	\$2,754	\$4,992	\$4,563	\$4,321
Annual	\$19,369	\$35,561	\$47,780	\$44,941	\$33,044	\$59,898	\$54,757	\$51,857
Emergency Savings Fund (Monthly Contribution)	\$46	\$134	\$143	\$130	\$133	\$212	\$75	\$73

TABLE 83. The Self-Sufficiency Standard for Vermillion County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$446	\$597	\$597	\$597	\$597	\$741	\$597	\$597
Child Care	\$0	\$657	\$1,370	\$1,003	\$346	\$1,716	\$1,370	\$1,003
Food	\$217	\$329	\$432	\$497	\$576	\$586	\$620	\$683
Transportation	\$243	\$251	\$251	\$251	\$251	\$251	\$477	\$477
Health Care	\$178	\$463	\$475	\$488	\$524	\$500	\$535	\$548
Miscellaneous	\$109	\$230	\$312	\$284	\$229	\$379	\$360	\$331
Taxes	\$207	\$431	\$683	\$520	\$267	\$843	\$714	\$579
Earned Income Tax Credit (-)	\$0	(\$89)	\$0	(\$95)	(\$305)	\$0	\$0	(\$62)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$110)	(\$48)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$7.96	\$15.45	\$21.90	\$18.57	\$12.90	\$26.51	\$12.52 per adult	\$11.05 per adult
Monthly	\$1,401	\$2,720	\$3,854	\$3,268	\$2,270	\$4,666	\$4,407	\$3,889
Annual	\$16,808	\$32,640	\$46,242	\$39,212	\$27,242	\$55,991	\$52,881	\$46,673
Emergency Savings Fund (Monthly Contribution)	\$39	\$132	\$137	\$190	\$130	\$194	\$74	\$150

TABLE 84. The Self-Sufficiency Standard for Vigo County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$527	\$705	\$705	\$705	\$705	\$874	\$705	\$705
Child Care	\$0	\$668	\$1,333	\$1,038	\$370	\$1,703	\$1,333	\$1,038
Food	\$224	\$339	\$444	\$512	\$593	\$602	\$638	\$702
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$481	\$481
Health Care	\$178	\$463	\$475	\$488	\$524	\$500	\$535	\$548
Miscellaneous	\$117	\$243	\$321	\$300	\$244	\$393	\$369	\$347
Taxes	\$250	\$544	\$764	\$677	\$356	\$955	\$805	\$713
Earned Income Tax Credit (-)	\$0	(\$39)	\$0	(\$4)	(\$245)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$77)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.76	\$17.22	\$22.89	\$21.03	\$14.52	\$28.02	\$13.06 per adult	\$12.12 per adult
Monthly	\$1,541	\$3,031	\$4,028	\$3,701	\$2,556	\$4,932	\$4,599	\$4,267
Annual	\$18,496	\$36,372	\$48,334	\$44,413	\$30,674	\$59,182	\$55,185	\$51,204
Emergency Savings Fund (Monthly Contribution)	\$42	\$135	\$146	\$127	\$130	\$209	\$76	\$72

TABLE 85. The Self-Sufficiency Standard for Wabash County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$482	\$642	\$642	\$642	\$642	\$797	\$642	\$642
Child Care	\$0	\$463	\$968	\$797	\$334	\$1,302	\$968	\$797
Food	\$234	\$354	\$464	\$534	\$619	\$629	\$666	\$733
Transportation	\$239	\$246	\$246	\$246	\$246	\$246	\$468	\$468
Health Care	\$172	\$441	\$454	\$467	\$502	\$479	\$514	\$527
Miscellaneous	\$113	\$215	\$277	\$269	\$234	\$345	\$326	\$317
Taxes	\$259	\$430	\$587	\$518	\$351	\$828	\$672	\$618
Earned Income Tax Credit (-)	\$0	(\$121)	(\$96)	(\$143)	(\$273)	\$0	(\$51)	(\$93)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$120)	(\$64)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.51	\$14.32	\$18.56	\$17.29	\$13.78	\$24.30	\$11.19 per adult	\$10.63 per adult
Monthly	\$1,498	\$2,520	\$3,266	\$3,044	\$2,426	\$4,277	\$3,938	\$3,742
Annual	\$17,979	\$30,237	\$39,189	\$36,523	\$29,109	\$51,324	\$47,258	\$44,909
Emergency Savings Fund (Monthly Contribution)	\$41	\$126	\$193	\$193	\$133	\$171	\$92	\$105

TABLE 86. The Self-Sufficiency Standard for Warren County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$513	\$644	\$644	\$644	\$644	\$880	\$644	\$644
Child Care	\$0	\$668	\$1,405	\$1,102	\$434	\$1,839	\$1,405	\$1,102
Food	\$230	\$348	\$457	\$526	\$610	\$619	\$656	\$722
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$472	\$472
Health Care	\$173	\$443	\$456	\$469	\$504	\$481	\$516	\$529
Miscellaneous	\$116	\$235	\$321	\$299	\$244	\$407	\$369	\$347
Taxes	\$258	\$530	\$804	\$706	\$377	\$1,063	\$851	\$752
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	\$0	(\$241)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$79)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.69	\$16.56	\$23.11	\$21.18	\$14.63	\$29.48	\$13.20 per adult	\$12.22 per adult
Monthly	\$1,530	\$2,914	\$4,068	\$3,728	\$2,575	\$5,188	\$4,647	\$4,301
Annual	\$18,358	\$34,970	\$48,816	\$44,734	\$30,902	\$62,256	\$55,760	\$51,617
Emergency Savings Fund (Monthly Contribution)	\$42	\$134	\$148	\$128	\$135	\$223	\$76	\$72

TABLE 87. The Self-Sufficiency Standard for Warrick County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$616	\$797	\$797	\$797	\$797	\$989	\$797	\$797
Child Care	\$0	\$606	\$1,237	\$993	\$387	\$1,624	\$1,237	\$993
Food	\$258	\$390	\$512	\$590	\$684	\$694	\$735	\$809
Transportation	\$243	\$251	\$251	\$251	\$251	\$251	\$477	\$477
Health Care	\$180	\$467	\$480	\$493	\$528	\$505	\$540	\$553
Miscellaneous	\$130	\$251	\$328	\$312	\$265	\$406	\$379	\$363
Taxes	\$282	\$565	\$758	\$695	\$420	\$968	\$805	\$741
Earned Income Tax Credit (-)	\$0	(\$17)	\$0	\$0	(\$174)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$97)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$9.70	\$18.01	\$23.27	\$21.96	\$16.45	\$28.91	\$13.36 per adult	\$12.69 per adult
Monthly	\$1,708	\$3,171	\$4,096	\$3,865	\$2,895	\$5,088	\$4,704	\$4,467
Annual	\$20,496	\$38,047	\$49,151	\$46,378	\$34,737	\$61,060	\$56,447	\$53,608
Emergency Savings Fund (Monthly Contribution)	\$49	\$127	\$150	\$137	\$185	\$218	\$77	\$75

TABLE 88. The Self-Sufficiency Standard for Washington County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$511	\$651	\$651	\$651	\$651	\$912	\$651	\$651
Child Care	\$0	\$449	\$948	\$769	\$320	\$1,268	\$948	\$769
Food	\$266	\$403	\$528	\$608	\$705	\$716	\$758	\$835
Transportation	\$245	\$253	\$253	\$253	\$253	\$253	\$481	\$481
Health Care	\$153	\$379	\$391	\$404	\$440	\$416	\$451	\$464
Miscellaneous	\$118	\$213	\$277	\$269	\$237	\$357	\$329	\$320
Taxes	\$262	\$399	\$546	\$484	\$341	\$836	\$648	\$597
Earned Income Tax Credit (-)	\$0	(\$129)	(\$109)	(\$152)	(\$269)	\$0	(\$49)	(\$89)
Child Care Tax Credit (-)	\$0	(\$68)	(\$115)	(\$120)	(\$66)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.84	\$14.02	\$18.20	\$17.04	\$13.89	\$25.04	\$11.23 per adult	\$10.69 per adult
Monthly	\$1,555	\$2,467	\$3,203	\$2,999	\$2,445	\$4,408	\$3,952	\$3,762
Annual	\$18,661	\$29,602	\$38,434	\$35,983	\$29,337	\$52,891	\$47,422	\$45,142
Emergency Savings Fund (Monthly Contribution)	\$42	\$116	\$192	\$192	\$130	\$179	\$91	\$95

TABLE 89. The Self-Sufficiency Standard for Wayne County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$498	\$656	\$656	\$656	\$656	\$831	\$656	\$656
Child Care	\$0	\$418	\$899	\$747	\$329	\$1,228	\$899	\$747
Food	\$216	\$326	\$428	\$493	\$572	\$581	\$615	\$677
Transportation	\$238	\$246	\$246	\$246	\$246	\$246	\$466	\$466
Health Care	\$180	\$467	\$480	\$493	\$528	\$505	\$540	\$553
Miscellaneous	\$113	\$211	\$271	\$263	\$233	\$339	\$318	\$310
Taxes	\$240	\$376	\$482	\$439	\$312	\$737	\$565	\$536
Earned Income Tax Credit (-)	\$0	(\$138)	(\$146)	(\$176)	(\$285)	\$0	(\$104)	(\$136)
Child Care Tax Credit (-)	\$0	(\$70)	(\$120)	(\$110)	(\$58)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.44	\$13.69	\$17.21	\$16.39	\$13.44	\$23.39	\$10.48 per adult	\$10.05 per adult
Monthly	\$1,485	\$2,409	\$3,029	\$2,885	\$2,365	\$4,117	\$3,689	\$3,538
Annual	\$17,815	\$28,904	\$36,343	\$34,619	\$28,385	\$49,398	\$44,268	\$42,459
Emergency Savings Fund (Monthly Contribution)	\$41	\$119	\$192	\$158	\$132	\$162	\$92	\$72

TABLE 90. The Self-Sufficiency Standard for Wells County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$479	\$610	\$610	\$610	\$610	\$786	\$610	\$610
Child Care	\$0	\$467	\$953	\$770	\$303	\$1,256	\$953	\$770
Food	\$230	\$348	\$457	\$526	\$610	\$619	\$656	\$722
Transportation	\$237	\$245	\$245	\$245	\$245	\$245	\$465	\$465
Health Care	\$172	\$443	\$455	\$468	\$504	\$481	\$516	\$528
Miscellaneous	\$112	\$211	\$272	\$262	\$227	\$339	\$320	\$310
Taxes	\$245	\$392	\$512	\$450	\$298	\$762	\$601	\$558
Earned Income Tax Credit (-)	\$0	(\$135)	(\$134)	(\$177)	(\$304)	\$0	(\$87)	(\$131)
Child Care Tax Credit (-)	\$0	(\$68)	(\$120)	(\$109)	(\$49)	(\$100)	(\$100)	(\$105)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.38	\$13.81	\$17.52	\$16.36	\$12.94	\$23.51	\$10.70 per adult	\$10.12 per adult
Monthly	\$1,476	\$2,431	\$3,083	\$2,879	\$2,277	\$4,137	\$3,767	\$3,561
Annual	\$17,709	\$29,176	\$36,993	\$34,544	\$27,327	\$49,645	\$45,204	\$42,735
Emergency Savings Fund (Monthly Contribution)	\$40	\$113	\$203	\$157	\$131	\$163	\$101	\$73

TABLE 91. The Self-Sufficiency Standard for White County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$540	\$642	\$642	\$642	\$642	\$877	\$642	\$642
Child Care	\$0	\$670	\$1,398	\$1,254	\$584	\$1,982	\$1,398	\$1,254
Food	\$231	\$349	\$458	\$528	\$612	\$622	\$658	\$725
Transportation	\$242	\$249	\$249	\$249	\$249	\$249	\$474	\$474
Health Care	\$174	\$449	\$461	\$474	\$510	\$487	\$521	\$534
Miscellaneous	\$119	\$236	\$321	\$315	\$260	\$422	\$369	\$363
Taxes	\$256	\$506	\$767	\$741	\$427	\$1,080	\$809	\$782
Earned Income Tax Credit (-)	\$0	(\$61)	\$0	\$0	(\$189)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$104)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.87	\$16.45	\$22.90	\$22.37	\$16.05	\$30.50	\$13.09 per adult	\$12.80 per adult
Monthly	\$1,561	\$2,895	\$4,030	\$3,936	\$2,825	\$5,368	\$4,606	\$4,507
Annual	\$18,732	\$34,743	\$48,362	\$47,238	\$33,903	\$64,418	\$55,272	\$54,088
Emergency Savings Fund (Monthly Contribution)	\$43	\$134	\$146	\$141	\$126	\$234	\$76	\$75

TABLE 92. The Self-Sufficiency Standard for Whitley County, IN 2016

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	Adult Infant Preschooler School-age	2 Adults Infant Preschooler	2 Adults Preschooler School-age
MONTHLY COSTS								
Housing	\$524	\$667	\$667	\$667	\$667	\$859	\$667	\$667
Child Care	\$0	\$527	\$1,097	\$965	\$438	\$1,535	\$1,097	\$965
Food	\$207	\$313	\$410	\$473	\$548	\$557	\$589	\$649
Transportation	\$237	\$244	\$244	\$244	\$244	\$244	\$464	\$464
Health Care	\$171	\$438	\$451	\$463	\$499	\$476	\$511	\$524
Miscellaneous	\$114	\$219	\$287	\$281	\$240	\$367	\$333	\$327
Taxes	\$238	\$402	\$583	\$546	\$335	\$844	\$632	\$605
Earned Income Tax Credit (-)	\$0	(\$117)	(\$69)	(\$95)	(\$263)	\$0	(\$42)	(\$66)
Child Care Tax Credit (-)	\$0	(\$68)	(\$110)	(\$110)	(\$69)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$250)	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE								
Hourly	\$8.47	\$14.45	\$19.28	\$18.57	\$14.05	\$25.75	\$11.32 per adult	\$10.99 per adult
Monthly	\$1,491	\$2,543	\$3,394	\$3,268	\$2,473	\$4,532	\$3,985	\$3,867
Annual	\$17,886	\$30,512	\$40,727	\$39,212	\$29,675	\$54,380	\$47,819	\$46,407
Emergency Savings Fund (Monthly Contribution)	\$41	\$130	\$239	\$191	\$134	\$186	\$91	\$157

APPENDIX C Impact of Work Supports on Wage Adequacy
 One Adult, One Preschooler, and One School-Age Child: Marion County, IN 2016

	#1	#2	#3	#4
	FEDERAL MINIMUM WAGE	PERCENT OF FEDERAL POVERTY LEVEL		
		100%	150%	200%
HOURLY WAGE:	\$7.25	\$9.51	\$14.27	\$19.02
TOTAL MONTHLY INCOME:	\$1,276	\$1,674	\$2,511	\$3,348
PANEL A: NO WORK SUPPORTS				
MONTHLY COSTS				
Housing	\$781	\$781	\$781	\$781
Child Care	\$1,160	\$1,160	\$1,160	\$1,160
Food	\$526	\$526	\$526	\$526
Transportation	\$255	\$255	\$255	\$255
Health Care	\$505	\$505	\$505	\$505
Miscellaneous	\$323	\$323	\$323	\$323
Taxes	\$147	\$198	\$378	\$592
Tax Credits (-) *	\$0	\$0	(\$72)	(\$179)
TOTAL MONTHLY EXPENSES	\$3,696	\$3,747	\$3,855	\$3,962
SHORTFALL (-) or SURPLUS	(\$2,420)	(\$2,073)	(\$1,344)	(\$614)
WAGE ADEQUACY Total Income/Total Expenses	35%	45%	65%	85%
PANEL B: CHILD CARE ASSISTANCE				
MONTHLY COSTS				
Housing	\$781	\$781	\$781	\$781
Child Care	\$0	\$0	\$203	\$1,160
Food	\$526	\$526	\$526	\$526
Transportation	\$255	\$255	\$255	\$255
Health Care	\$505	\$505	\$505	\$505
Miscellaneous	\$323	\$323	\$323	\$323
Taxes	\$147	\$198	\$378	\$592
Tax Credits (-) *	\$0	\$0	(\$72)	(\$179)
TOTAL MONTHLY EXPENSES	\$2,536	\$2,587	\$2,898	\$3,962
SHORTFALL (-) or SURPLUS	(\$1,260)	(\$913)	(\$386)	(\$614)
WAGE ADEQUACY Total Income/Total Expenses	50%	65%	87%	85%
ANNUAL REFUNDABLE TAX CREDITS*:				
Annual Federal EITC	\$5,572	\$5,172	\$3,056	\$941
Annual State EITC	\$491	\$450	\$259	\$68
Annual Federal CTC	\$1,847	\$2,000	\$2,000	\$1,173

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

APPENDIX C Impact of Work Supports on Wage Adequacy

One Adult, One Preschooler, and One School-Age Child: Marion County, IN 2016

	#1	#2	#4	#3
	FEDERAL MINIMUM WAGE	PERCENT OF FEDERAL POVERTY LEVEL		
		100%	150%	200%
HOURLY WAGE:	\$7.25	\$9.51	\$14.27	\$19.02
TOTAL MONTHLY INCOME:	\$1,276	\$1,674	\$2,511	\$3,348
PANEL C: CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)				
MONTHLY COSTS				
Housing	\$781	\$781	\$781	\$781
Child Care	\$0	\$0	\$203	\$1,160
Food	\$132	\$276	\$488	\$526
Transportation	\$255	\$255	\$255	\$255
Health Care	\$0	\$0	\$185	\$218
Miscellaneous	\$323	\$323	\$323	\$323
Taxes	\$147	\$198	\$378	\$592
Tax Credits (-) *	\$0	\$0	(\$72)	(\$179)
TOTAL MONTHLY EXPENSES	\$1,638	\$1,833	\$2,540	\$3,675
SHORTFALL (-) or SURPLUS	(\$362)	(\$158)	(\$28)	(\$327)
WAGE ADEQUACY				
Total Income/Total Expenses	78%	91%	99%	91%
PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), & HEALTH (MEDICAID/CHIP)				
MONTHLY COSTS				
Housing	\$383	\$502	\$753	\$781
Child Care	\$0	\$0	\$203	\$1,160
Food	\$132	\$276	\$488	\$526
Transportation	\$255	\$255	\$255	\$255
Health Care	\$0	\$0	\$185	\$218
Miscellaneous	\$323	\$323	\$323	\$323
Taxes	\$147	\$198	\$378	\$592
Tax Credits (-) *	\$0	\$0	(\$72)	(\$179)
TOTAL MONTHLY EXPENSES	\$1,240	\$1,554	\$2,512	\$3,675
SHORTFALL (-) or SURPLUS	\$36	\$120	(\$1)	(\$327)
WAGE ADEQUACY				
Total Income/Total Expenses	103%	108%	100%	91%
ANNUAL REFUNDABLE TAX CREDITS*:				
Annual Federal EITC	\$5,572	\$5,172	\$3,056	\$941
Annual State EITC	\$491	\$450	\$259	\$68
Annual Federal CTC	\$1,847	\$2,000	\$2,000	\$1,173

* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The non-refundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table. See the discussion in *Appendix A: Methodology, Assumptions, and Sources* titled *Treatment of Tax Credits in the Modeling Table and Wage Adequacy Figure*.

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