

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

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

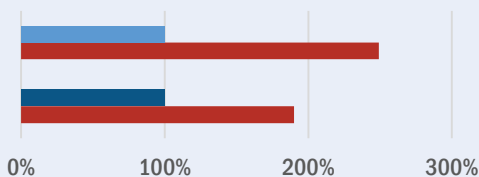
THE SELF-SUFFICIENCY STANDARD DEFINED

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

COMPARING SELF-SUFFICIENCY WAGES WITH MINIMUM WAGE AND POVERTY

The Self-Sufficiency Standard Wage for this county is **249%** of Minimum Wage.

The Self-Sufficiency Standard Wage for this county is **190%** of the Federal Poverty Line.



■ Minimum Wage
■ Federal Poverty Line
■ Self-Sufficiency Standard Wage

Numbers are based on a family of three in this county.

1 ADULT
1 PRESCHOOLER
1 SCHOOL-AGE



IT IS IMPOSSIBLE TO BE SELF-SUFFICIENT WHEN AN ADULT EARNS ONLY MINIMUM WAGE

At the current federal minimum wage of \$7.25 an hour, each adult in a family unit would have to work well more than 40 hours per week in order to meet basic needs without public or private assistance.

Compounding the problem, many minimum-wage-paying jobs do not offer full-time hours, requiring workers to balance multiple jobs and their schedules.

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HOURS:MINUTES PER WEEK

How much time one minimum-wage employee must work in order to earn enough for **the entire family** to be self-sufficient if the family consists of

1 ADULT
1 PRESCHOOLER
1 SCHOOL-AGE CHILD



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HOURS:MINUTES PER WEEK

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

2 ADULTS
1 PRESCHOOLER
1 SCHOOL-AGE CHILD



BASIC BUDGET NEEDS FOR THIS COUNTY

MONTHLY COSTS

1 ADULT

1 ADULT
1 PRESCHOOLER
1 SCHOOL-AGE

2 ADULTS
1 PRESCHOOLER
1 SCHOOL-AGE

	1 ADULT	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
Housing	\$480	\$642	\$642
Child Care	\$0	\$868	\$868
Food	\$248	\$567	\$778
Transportation	\$241	\$249	\$472
Health Care	\$170	\$460	\$520
Miscellaneous	\$114	\$279	\$328
Taxes	\$232	\$509	\$593
Earned Income Tax Credit (-)	\$0	(\$114)	(\$66)
Child Care Tax Credit (-)	\$0	(\$115)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$167)
SELF-SUFFICIENCY WAGE			
Hourly (per adult)	\$8.44	\$18.05	\$10.99
Monthly	\$1,485	\$3,177	\$3,869
Annual	\$17,818	\$38,127	\$46,434

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

