

2009 Indiana Self-Sufficiency Standard



The 2009 report was made possible through generous support from:

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About the Self-Sufficiency Standard

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

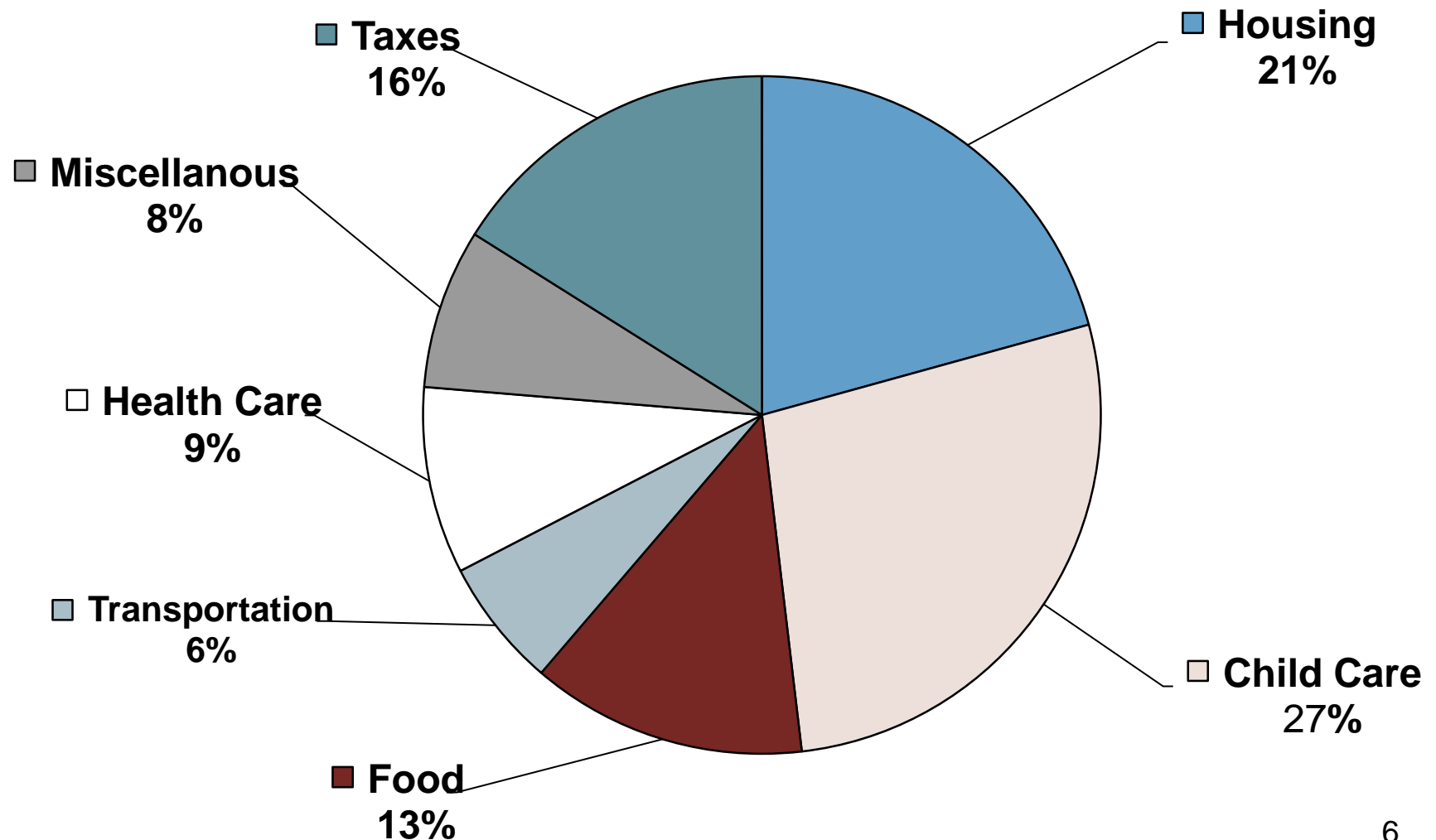
What is the Self-Sufficiency Standard?

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

The Self-Sufficiency Standard for Lake County, IN 2009

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler Schoolage	Adult + Schoolage Teenager	Adult + Infant Preschooler Schoolage	2 Adults+ Infant Preschooler	2 Adults + Preschooler Schoolage
Housing	640	780	780	780	780	931	780	780
Child Care	0	590	1122	1033	443	1565	1122	1033
Food	219	331	434	495	573	584	622	680
Transportation	224	231	231	231	231	231	438	438
Health Care	137	314	327	336	365	349	391	399
Miscellaneous	122	225	289	287	239	366	335	333
Taxes	252	455	613	605	365	818	641	632
Earned Income Tax Credit (-)	0	-45	0	0	-188	0	0	0
Child Care Tax Credit (-)	0	-65	-105	-105	-68	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.86	\$15.33	\$19.84	\$19.67	\$14.42	\$25.34	\$11.35 per adult	\$11.25 per adult
MONTHLY	\$1,559	\$2,699	\$3,491	\$3,461	\$2,538	\$4,460	\$3,996	\$3,961
ANNUAL	\$18,714	\$32,387	\$41,897	\$41,537	\$30,459	\$53,524	\$47,948	\$47,536

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



Federal Poverty Measure

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

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

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

Self-Sufficiency Standard vs. Federal Poverty Guidelines

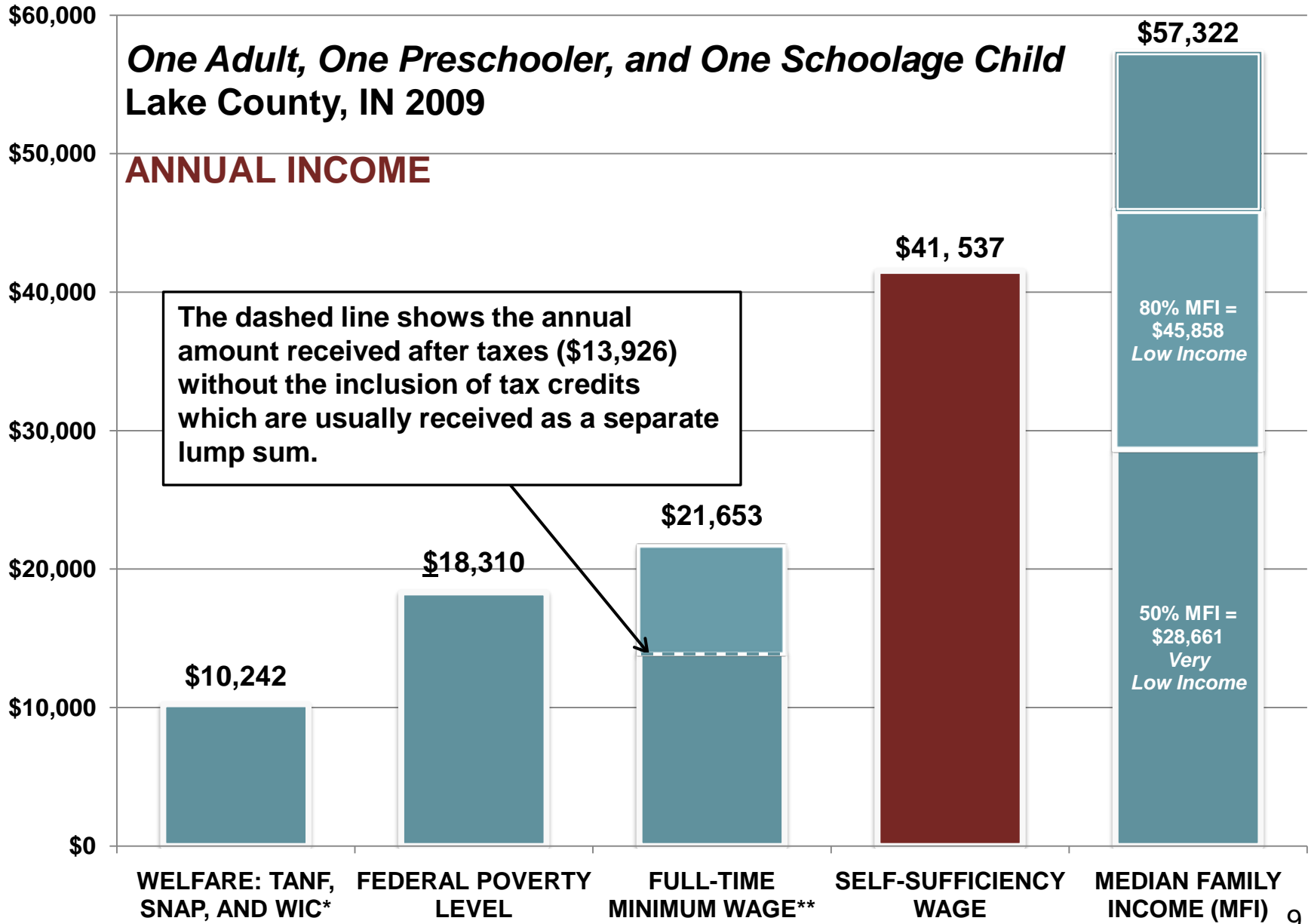
- **Self-Sufficiency Standard**

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

- **Federal Poverty Guidelines**

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

Figure 4. The Standard Compared to Other Benchmarks

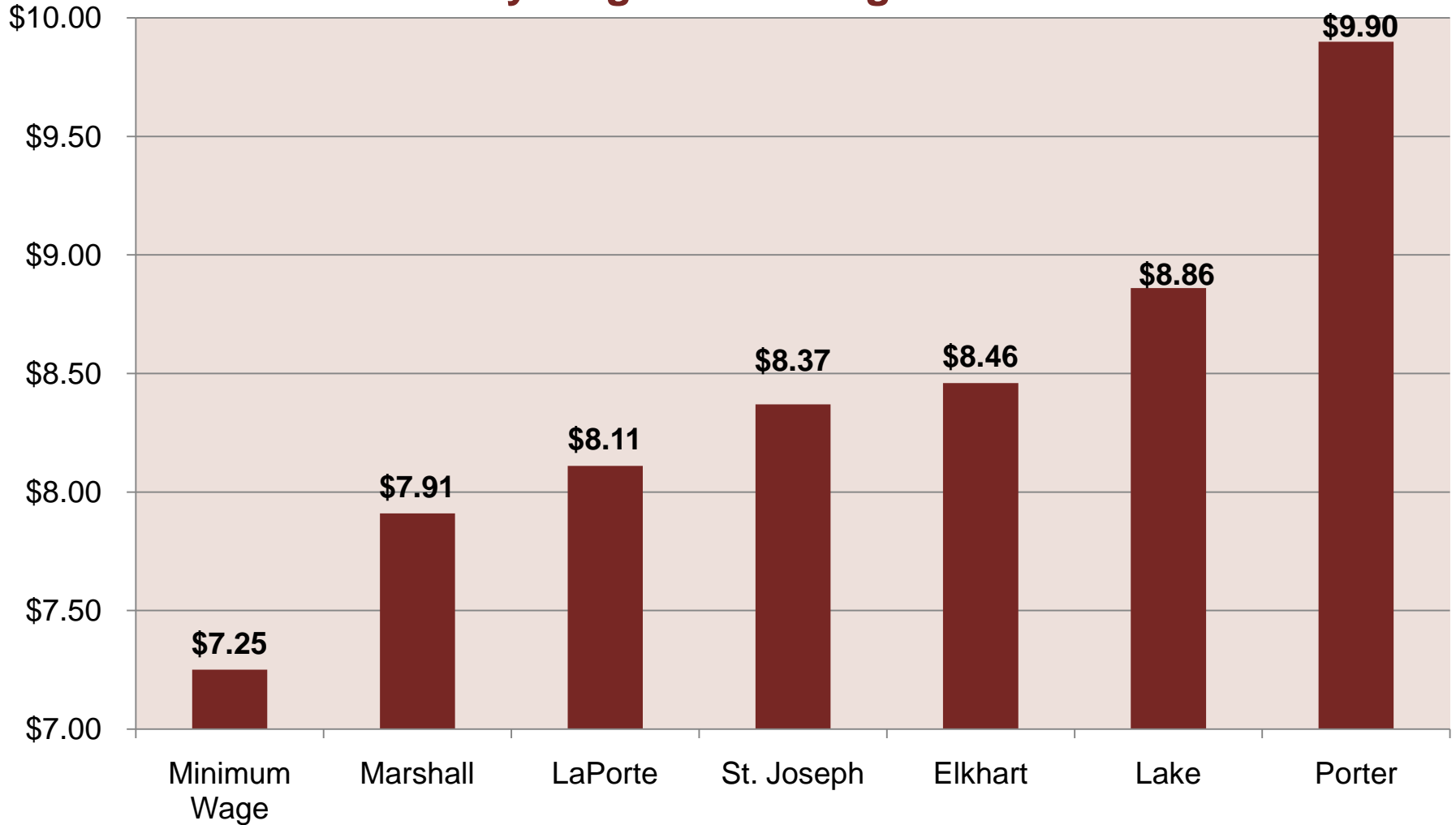


Self-Sufficiency Wages

Wages for a Single Adult			
	Hourly	Monthly	Annual
Marshall	\$7.91	\$1,392	\$16,708
LaPorte	\$8.11	\$1,427	\$17,126
St. Joseph	\$8.37	\$1,473	\$17,671
Elkhart	\$8.46	\$1,490	\$17,876
Lake	\$8.86	\$1,559	\$18,714
Porter	\$9.90	\$1,742	\$20,903

Minimum Wage vs. Self-Sufficiency Wage

Hourly Wages for a Single Adult



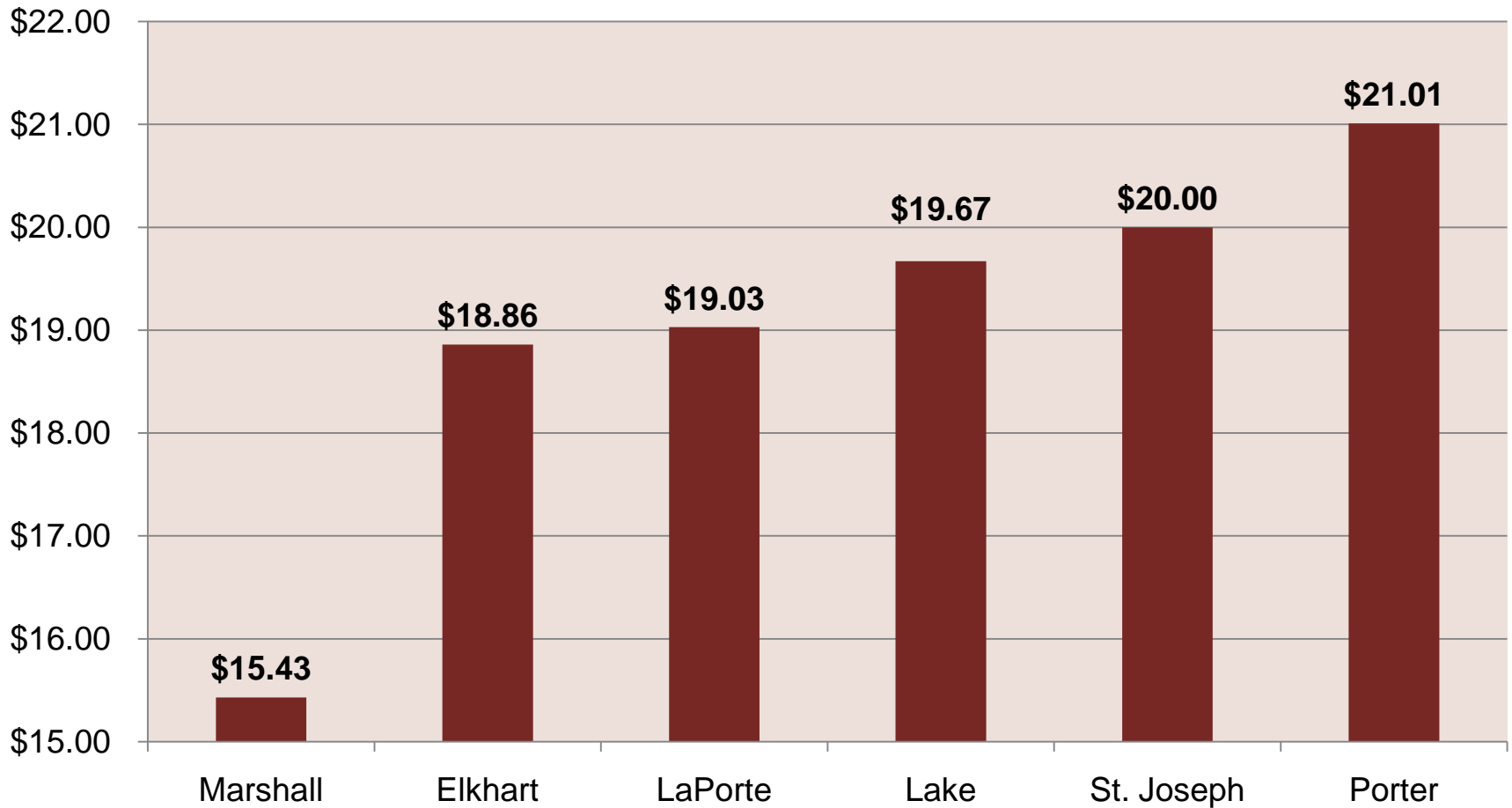
Self-Sufficiency Wages

Wages for an Adult + a Preschooler and a Schoolage Child

	Hourly	Monthly	Annual
Marshall	\$15.43	\$2,715	\$32,585
Elkhart	\$18.86	\$3,320	\$39,841
LaPorte	\$19.03	\$3,349	\$3,857
Lake	\$19.67	\$3,461	\$41,537
St. Joseph	\$20.00	\$3,520	\$42,235
Porter	\$21.01	\$3,697	\$44,365 ₂

Self-Sufficiency Wage

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



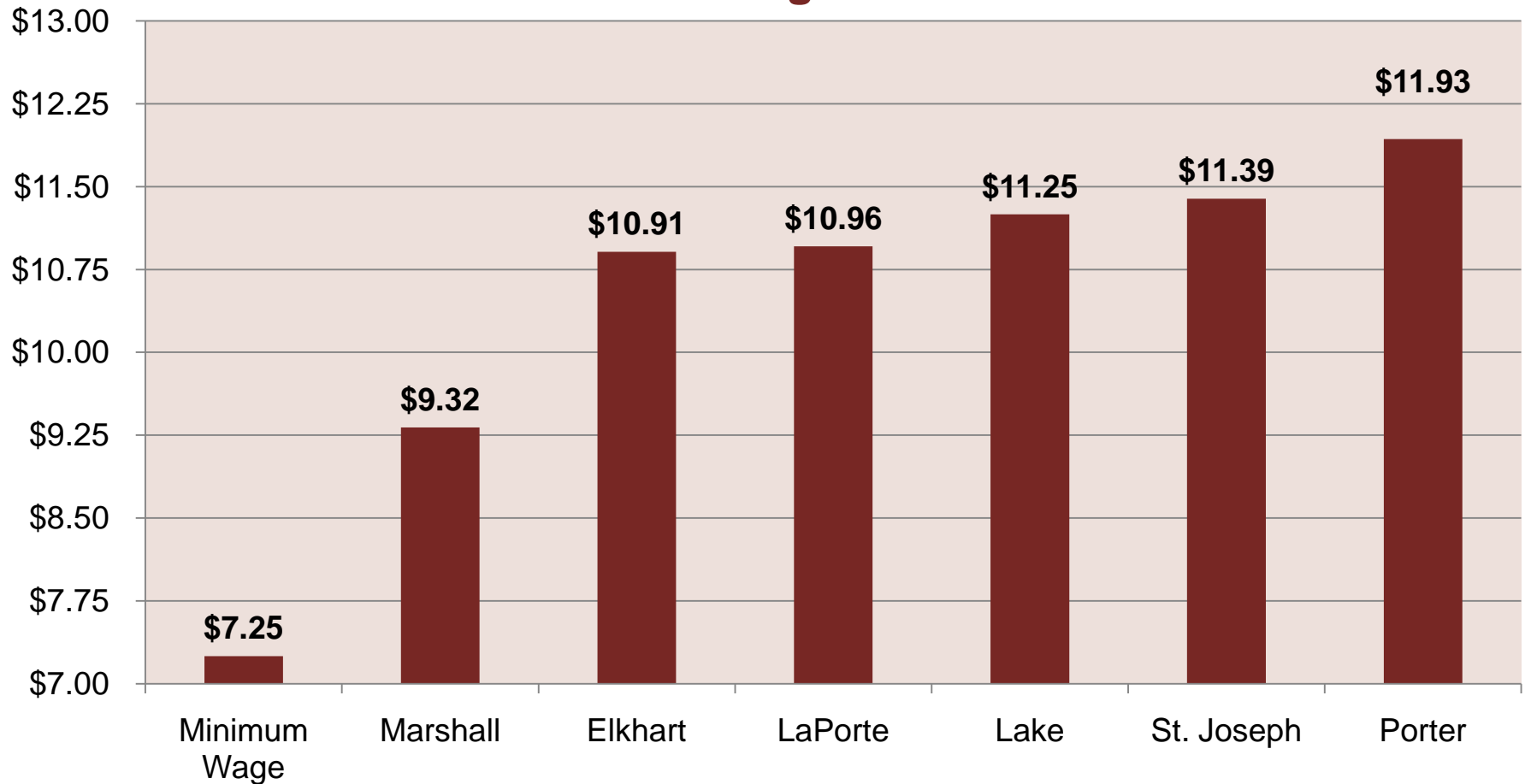
Self-Sufficiency Wages

Self-Sufficiency Wage for 2 Adults + Preschooler and Schoolage

	Hourly	Monthly	Annual
Marshall	\$ 9.32/ Adult	\$3,282	\$39,383
Elkhart	\$ 10.91/ Adult	\$3,839	\$46,067
LaPorte	\$10.96/ Adult	\$3,857	\$46,280
Lake	\$ 11.25/ Adult	\$3, 961	\$47, 536
St. Joseph	\$ 11.39/ Adult	\$4,008	\$48,102
Porter	\$ 11.93/ Adult	\$4,200	\$50,398

Minimum Wage vs. Self-Sufficiency Wage

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



How can you use the Standard?

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

How can you use the Standard?

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

How is the Standard being used in Indiana?

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

2009 Self-Sufficiency Calculator

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

Questions and Answers

For more information

- Please contact us:

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