

Indiana Self-Sufficiency Calculator Webinar Training – August 29, 2011

- We will begin momentarily.
- Please make sure you have dialed into the conference call number, in order to hear the audio for the webinar training.
- The conference call number is: 1-888-537-7715 and the pass code is: 79049622#.
- Thank you for your patience.

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WORKING FAMILIES

A Program of



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August 19, 2011

2009 Indiana Self-Sufficiency Standard



The 2009 report was made possible through generous support from:

RICHARD M. FAIRBANKS FOUNDATION, INC.



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 public or private subsidies.
- The Standard is calculated for 70 family types in each of Indiana's 92 counties.

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Methodology and Assumptions

Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

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

* While the formulas and calculations for the Standard are updated annually, the Indiana specific numbers are only updated every 3 years.

Housing Costs

- Fair Market Rents as calculated annually by the Department of Housing and Urban Development (HUD)
- National Low Income Housing Coalition (NLIHC) Median Gross Rents for each of the counties included in the metropolitan areas
- 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.

Child Care Costs

- The Indiana Child Care Market Rate Survey was prepared for the Indiana Family and Social Services Administration (2008-2009)
- Assumes children are cared for at paid in-home daycare facilities, or some type of daycare center
 - infant rates (0 up to 3 years of age) were calculated using the cost of full-time care at licensed in home care facilities
 - Preschooler rates (3 to 5 years of age) were calculated using the cost of full-time care at a licensed center.
 - schoolage children rates (6 to 12years) were calculated using part-time licensed center care rates (to reflect before and after school care costs)

Food Costs

- The USDA Low-Cost Food Plan (June 2009)
- Costs of feeding children vary by number of children and age of the children
- Costs of feeding adults vary by number and gender
 - Single adult households = adult male
 - Single parent households = adult female
 - Two-parent households = 1 adult male 1 adult female
- Geographically variations calculated by using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research.

Transportation Costs

- The Standard assumes all workers use private transportation (i.e. they own and maintain a car).
 - One adult households are assume to own one car
 - Two adult households are assume to own two cars
- Driving Cost data comes from the American Automobile Association is used.
- Commuting Distances are calculated using national data from the National Household Travel Survey 2001.
- Average Insurance Premiums are calculated with state data from a survey conducted by the National Association of Insurance Commissioners

Health Care Costs

- Employer-Sponsored Health Insurance for workers and their families
 - In Indiana the full-time worker's employer pays an average of 79% of premiums for the worker and 77% of premiums for the family.
- Premiums are obtained from The Henry J. Kaiser Foundation State Health Facts online (individual and family premiums) and by Anthem Blue Cross Blue Shield
- Out-of-Pocket expenses are also factored in, the data comes from the Medical Expenditure Panel Survey (MEPS)

Miscellaneous Costs

- These costs are calculated by taking 10% of all other costs
- This contains all other essential costs
 - Clothing and shoes,
 - Paper products,
 - Diapers,
 - Nonprescription medicines,
 - Cleaning products,
 - Hygiene items, and
 - Telephone service
- It does not include recreation, entertainment, savings, or debt repayment

Taxes And Credits

- What comes out?
 - Federal and State Income Taxes
 - Payroll Taxes
 - And State and Local Sales Taxes
- What gets added in?
 - Federal and State EITC
 - Federal Child Care Tax Credit
 - Federal Child Tax Credit
 - Federal Making Work Pay Credit (2009 specific)

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

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

The Self-Sufficiency Standard for Marion 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	624	741	741	741	741	959	741	741
Child Care	0	694	1248	1072	378	1625	1248	1072
Food	210	318	418	476	551	561	598	654
Transportation	241	248	248	248	248	248	473	473
Health Care	148	348	361	370	398	383	424	433
Miscellaneous	122	235	302	291	232	378	348	337
Taxes	253	510	663	618	332	865	694	649
Earned Income Tax Credit (-)	0	-9	0	0	-223	0	0	0
Child Care Tax Credit (-)	0	-63	-100	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-167	-167	-167	-250	-167	-167
Making Work Pay Tax Credit (-)	-33	-33	-33	-33	-33	-33	-67	-67
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.89	\$16.51	\$20.91	\$19.94	\$13.56	\$26.34	\$11.91 per adult	\$11.43 per adult
MONTHLY	\$1,564	\$2,906	\$3,680	\$3,510	\$2,386	\$4,635	\$4,192	\$4,025
ANNUAL	\$18,770	\$34,875	\$44,159	\$42,117	\$28,630	\$55,621	\$50,309	\$48,299

Monthly Expenses Based on Standard

for One Adult, One Preschooler, and One Schoolage Child
in Marion County

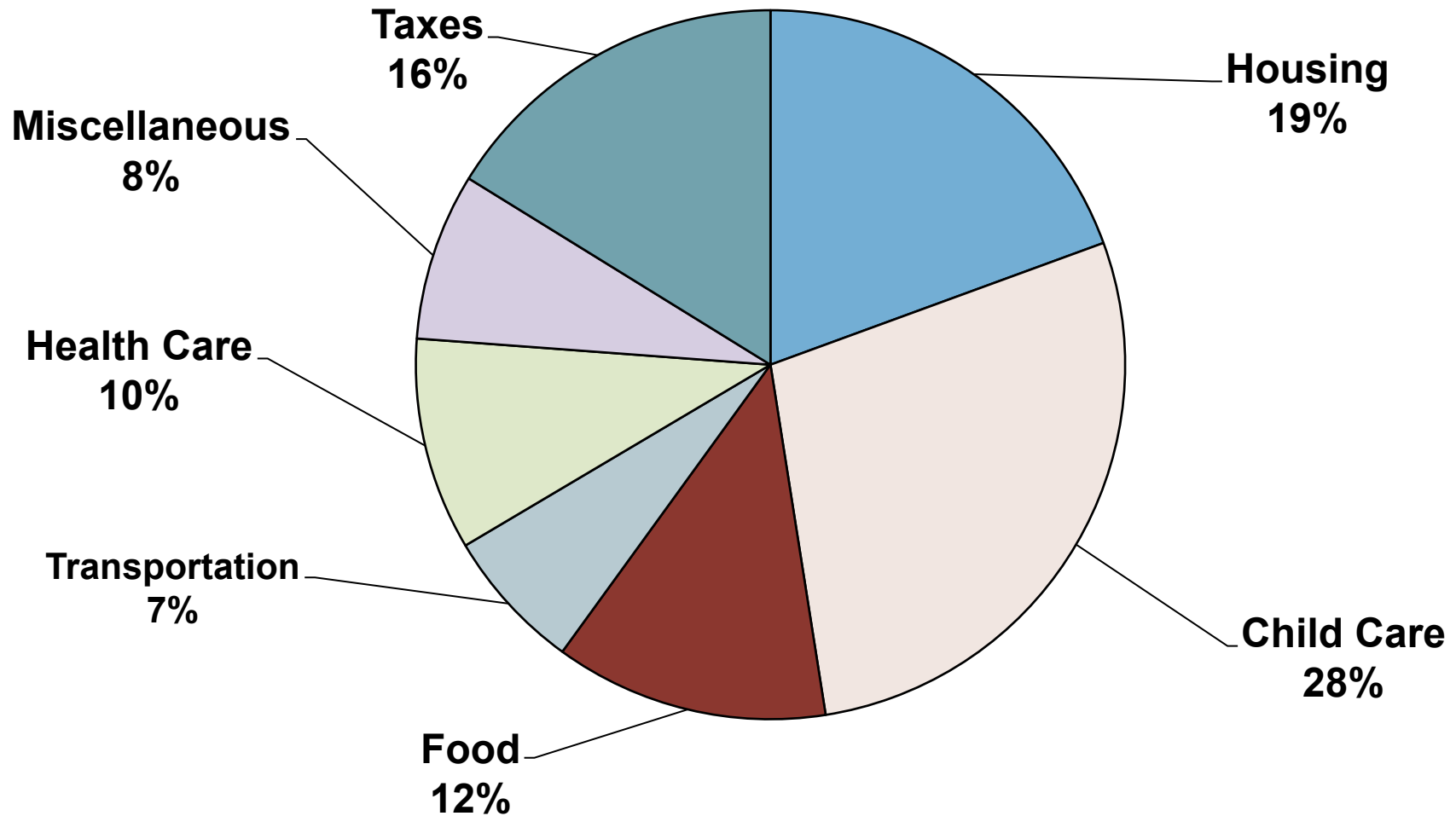
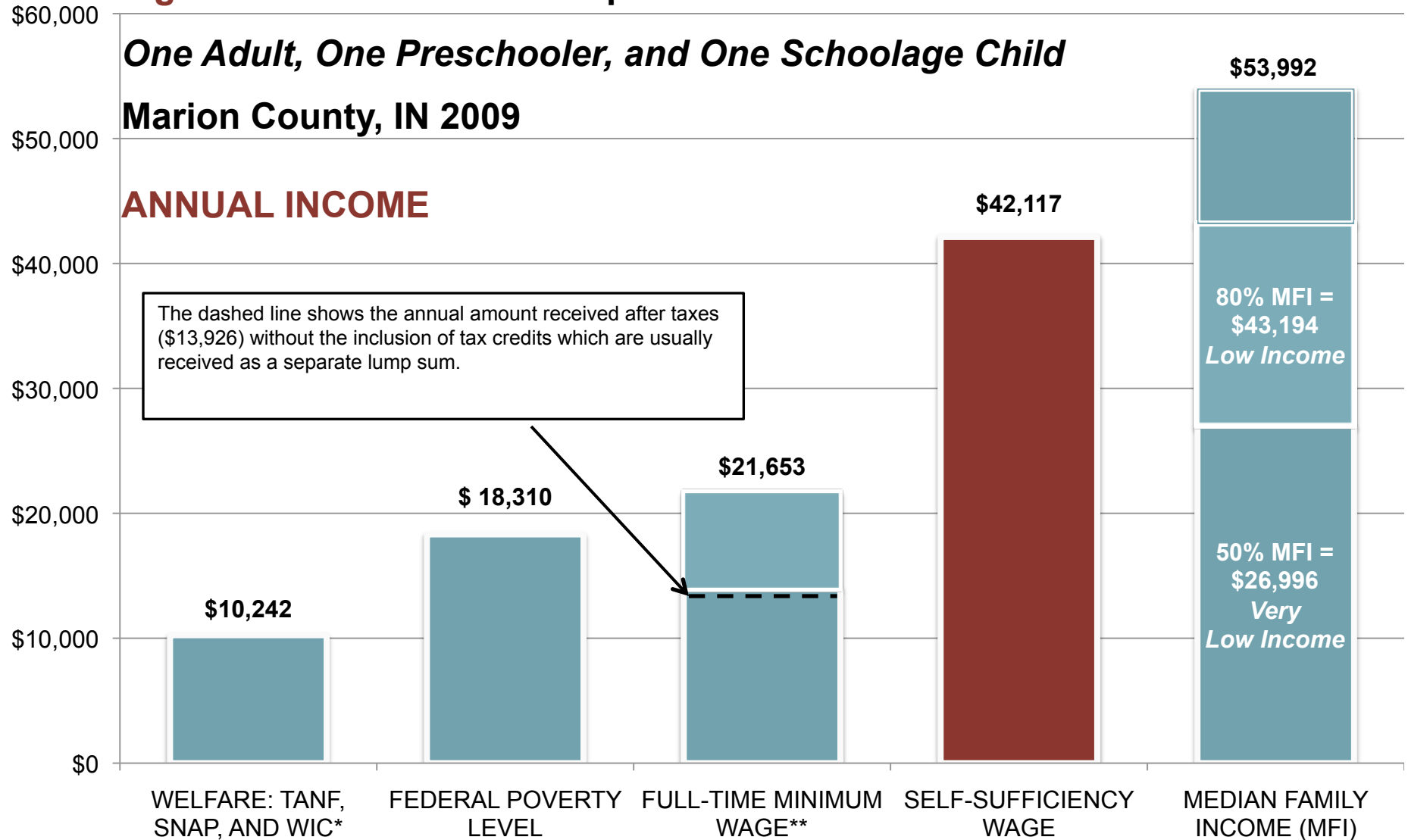


Figure 4. The Standard Compared to Other Benchmarks

One Adult, One Preschooler, and One Schoolage Child

Marion County, IN 2009

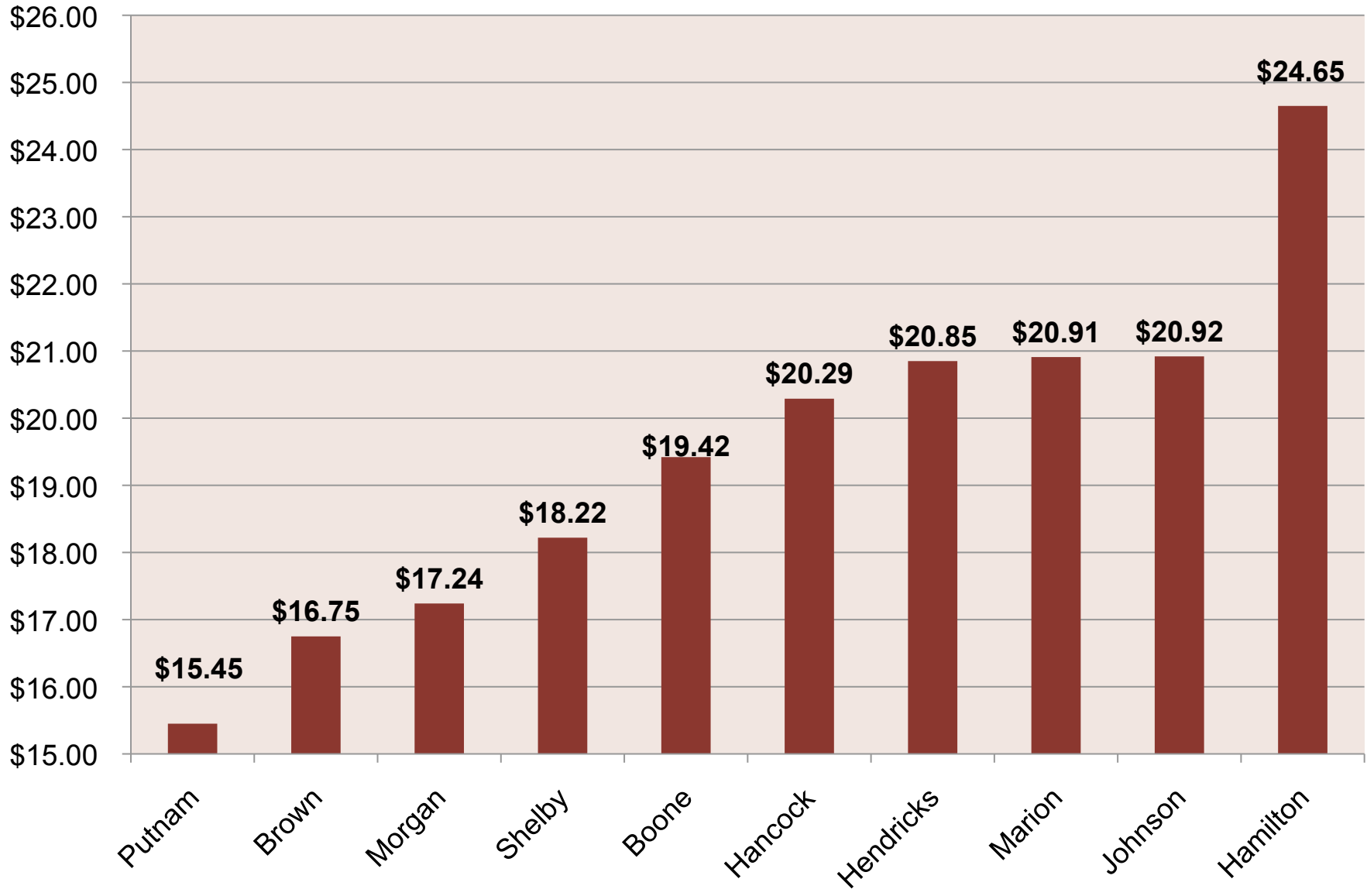
ANNUAL INCOME



Self-Sufficiency Wages

Self-Sufficiency Wage for an Adult + Infant and Preschooler			
	Hourly	Monthly	Annual
Putnam	\$15.45	\$2,719	\$32,634
Brown	\$16.75	\$2,947	\$35,369
Morgan	\$17.24	\$3,034	\$36,405
Shelby	\$18.22	\$3,206	\$38,475
Boone	\$19.42	\$3,417	\$41,005
Hancock	\$20.29	\$3,572	\$42,863
Hendricks	\$20.85	\$3,670	\$44,034
Marion	\$20.91	\$3,680	\$44,159
Johnson	\$20.92	\$3,682	\$44,186
Hamilton	\$24.65	\$4,338	\$52,053

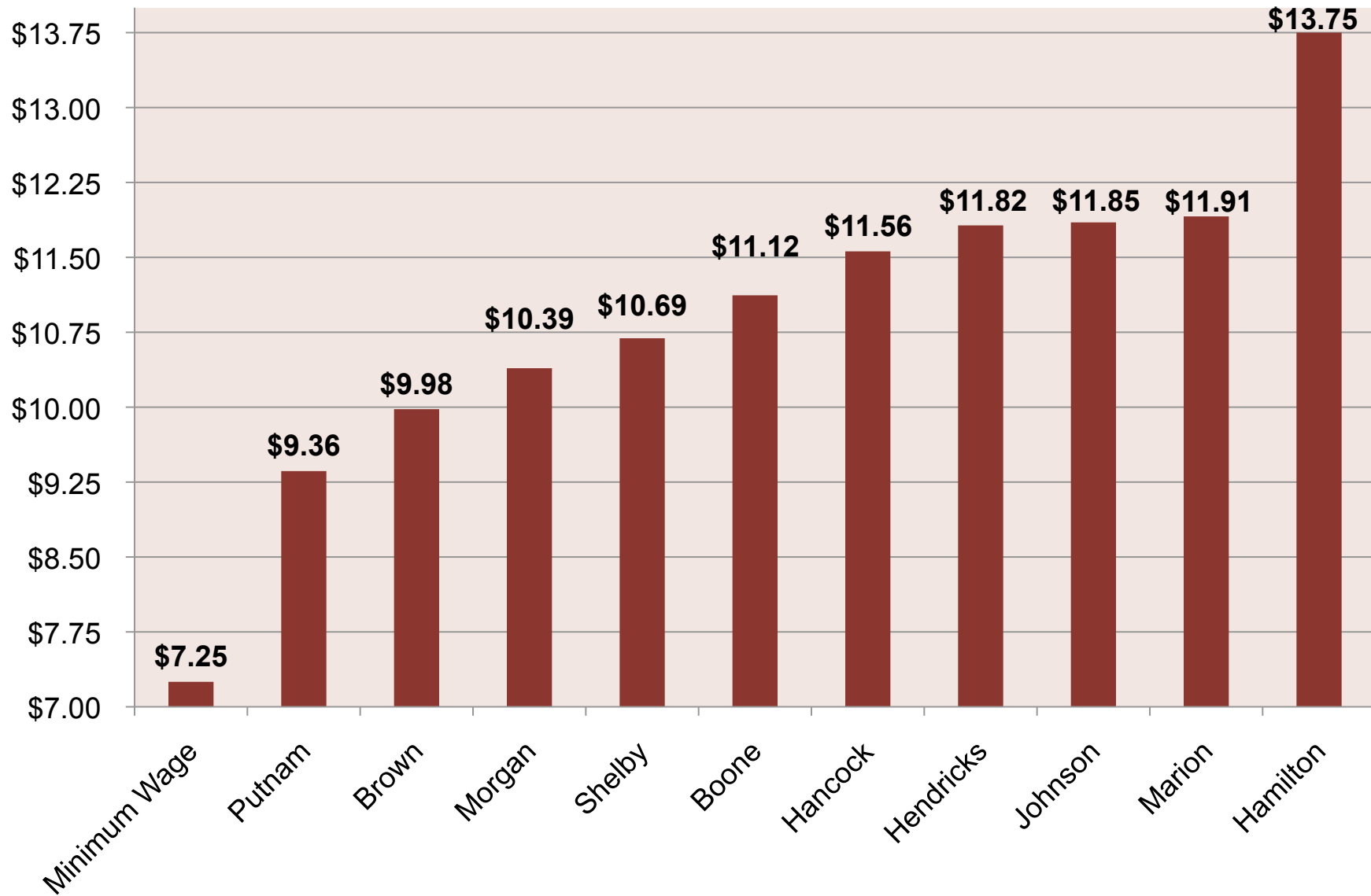
Self-Sufficiency Wage



Self-Sufficiency Wages

Self-Sufficiency Wage for 2 Adults + Infant and Preschooler			
	Hourly	Monthly	Annual
Putnam	\$ 9.36/ Adult	\$3,295	\$39,543
Brown	\$ 9.98/ Adult	\$3,512	\$42,148
Morgan	\$ 10.39/ Adult	\$3,657	\$43,883
Shelby	\$ 10.69/ Adult	\$3,764	\$45,165
Boone	\$11.12/ Adult	\$3,914	\$46,968
Hancock	\$ 11.56/ Adult	\$4,069	\$48,826
Hendricks	\$ 11.82/ Adult	\$4,160	\$49,916
Johnson	\$ 11.85/ Adult	\$4,172	\$50,068
Marion	\$ 11.91/ Adult	\$4,192	\$50,309
Hamilton	\$ 13.75/ Adult	\$4,616	\$55,395

Minimum Wage vs. Self-Sufficiency Wage



How can you use the Standard?

- Education
- Program and Policy Development
- Service Delivery
- Evaluation
- Targeting Resources
 - Job Training
 - Education
- Determination of Need
- Counseling Tool
- Wage-Setting
- Supports Research

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The Second Generation of the Indiana Self-Sufficiency Standard Calculator was made possible through generous support from:



Indiana Self-Sufficiency Standard Calculator

- In addition to the report, the Institute updated the Self-Sufficiency Calculator which is an interactive version of the Standard which includes all 70 family types for all 92 counties

- Link it to your web site



Indiana Self-Sufficiency
Standard Calculator

- The calculator is available at: <http://www.indianaselfsufficiencystandard.org/>
- Expanded capabilities that link to jobs, education and training, and financial aid are now available.

http://www.indianaselfsufficiencystandard.org/

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Indiana Self-Sufficiency Standard Calculator

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs - without public or private assistance. The Standard makes it possible to determine if families' incomes are enough to meet basic needs.

TRY THE CALCULATOR ▶

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The Standard assumes that all adults (whether married or single) work full-time and includes the costs associated with employment - specifically, transportation and taxes, and for families with young children, child care.

- ✓ The Standard takes into account that many costs differ not only by family size and composition (as does the official poverty measure), but also by the age of children.
- ✓ While food and health care costs are slightly lower for younger children, child care costs are much higher particularly for children not yet in school - and are a substantial budget item not included in the official poverty measure.

Generous support for the report provided by:
RICHARD M. FAIRBANKS FOUNDATION, INC.

Generous support for the report and the calculator provided by:



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Recent Publications

3/8/2010 - New Report Finds More Indiana Families Earning Less and Living in Poverty (PDF)
[Read More](#)

2/5/2010 - Congressional Action Needed to Prevent 160,000 Jobless Hoosier Workers From Losing Unemployment Benefits (PDF)

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www.indianaselfsufficiencystandard.org/calculator.php

SBA: Budget Committee Misc ARRA Networker

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Indiana Self-Sufficiency Standard Calculator

Enter your profile below to calculate your Self-Sufficiency Standard wage.

The Standard defines children as:

- ✓ Infants as 2 yrs. old and under
- ✓ Preschoolers as 3-5 years old
- ✓ Schoolage as 6-12 years old
- ✓ Teenagers as 13-18 years old

Select Your County

- Select County -

Number of Adults

One Adult Two Adults

Number of Children

Child #1 None Infant Preschool Schoolage Teenager

Child #2 None Infant Preschool Schoolage Teenager

Child #3 None Infant Preschool Schoolage Teenager

CALCULATE

Help Spread the Word!

Let your friends and family know about our project by [becoming a fan on Facebook](#).

Recent Publications

New Census Data Highlights the Recession's Toll on Indiana and US [Download Publication](#)

1. Read the Instructions
2. Select County
3. Select Number of Adults in the house
4. Select the Number of Children and their ages

Indiana Self-Sufficiency Standard Calculator

Enter your profile below to calculate your Self-Sufficiency Standard wage.
The Standard defines children as:

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- ✓ Teenagers as 13-18 years old



Below are the figures for Marion County based on 1 Adult(s), 1 Preschool.

Monthly Costs

- \$741 Housing
- \$694 Child Care
- \$318 Food
- \$248 Transportation
- \$348 Health Care
- \$235 Miscellaneous
- \$510 Taxes
- \$-9 Earned Income Tax Credit (-)
- \$-63 Child Care Tax Credit (-)
- \$-83 Child Tax Credit (-)
- \$-33 Making Work Pay Tax Credit (-)

Self-Sufficiency Wage

- \$16.51 Hourly (per adult)
- \$2,906 Monthly (per household)
- \$34,875 Annual (per household)

 [Download Data to Excel](#)

Career Opportunities in Your Area

- ✓ [Network Systems and Data Communications Analysts](#)

The results represent the average monthly cost for this family type in Marion County

A Single Parent, with one Preschool-aged child, in Marion County must earn \$16.51 an hour in order to be Self-Sufficient!

In Addition, the results also include a downloadable excel sheet and a list of possible career opportunities that will pay the self-sufficient wage that is necessary.

The Calculator's Downloadable Excel Feature

Self-Sufficiency Wage

\$16.51 **Hourly** (per adult)

\$2,906 **Monthly** (per household)

\$34,875 **Annual** (per household)

 [Download Data to Excel](#)



	A	B	C	D	
1	Budgeting Work Sheet				Fam
2		Housing	Childcare	Food	Trans
3	Self-Sufficiency Budget	\$741	\$694	\$318	
4	Current Expenses				
5	New Budget Goal				
6					
7	Notes / Next Steps				
8					
9					
10					
11					
12					
13	Editor's Notes				
14	<i>The figures depicted in the Self-Sufficient Budget are based on tl</i>				
15					
16					
17					
18					

1. Below the Self-Sufficient wage, you will see a link which will allow you to download the full budget into an excel file.
2. Once open, you can see that there are 3 rows:
 - a. Self-Sufficient Standard budget results;
 - b. Client current expenses; and
 - c. And a third for the client to make new budget/budget goals.
3. Then there is a section for notes/next steps. In this section, case managers can list things that need to be done in order for clients to achieve the stated goals.


The Calculator's "Career and Training" Feature

Self-Sufficiency Wage

\$16.51 **Hourly** (per adult)

\$2,906 **Monthly** (per household)

\$34,875 **Annual** (per household)

 [Download Data to Excel](#)

Career Opportunities in Your Area

- ✓ [Network Systems and Data Communications Analysts](#)
- ✓ [Construction Laborers](#)
- ✓ [Operating Engineer and Other Construction Equipment Operators](#)
- ✓ [Plumbers, Pipefitters, and Steamfitters](#)
- ✓ [Truck Drivers, Heavy and Tractor-Trailer](#)



1. **IMPORTANT:** This job list does not reflect CURRENT JOB OPENINGS!
2. All of the jobs listed will pay AT LEAST the "hourly/per adult" wage listed as Self-Sufficient above.
3. Click on jobs that are of interest to learn about the job and training opportunities.

The Calculator's "Career and Training" Feature

Career Opportunity:
Registered Nurses
Monitor, record and report symptoms and changes in patients' conditions. Maintain accurate, detailed reports and records. Record patients' medical information and vital signs.

In Marion County

Hourly Wage: \$29.97

Minimum Level of Education or Training: Associate's Degree

Education or Training Available*

- ✓ Associate in Nursing
Ivy Tech Community College in Anderson
Program Length: 2 years
Phone Number: 888-IVY-LINE
[Visit Their Website](#)
- ✓ Associate in Nursing
Ivy Tech Community College in Indianapolis
Program Length: 2 years
Phone Number: 888-IVY-LINE
[Visit Their Website](#)

When you click on a career option you will be taken to this screen.

At the top, you will see a description of the job. Near the middle arrow, you will see the average wage that people in this profession earn, in the specified region. As well as the education and training requirements.

At the third arrow, you will see the REGIONAL education and training opportunities offered to complete the necessary credentialing.

The Calculator's "Career and Training" Feature

✓ Bachelor of Science in Nursing
Indiana University Bloomington
Program Length: 4 years
Phone Number: 812-855-0661
[Visit Their Website](#)

** Most of the Education or Training Programs listed are eligible for Financial Aid or WIA funding.*

[Click Here to Learn about the Free Application for Federal Student Aid.](#)



Finally, those interested in pursuing education can click on the link above, to learn more about the Free Application for Federal Student Aid. Here they can apply to receive State and Federal Financial Aid. In order to apply for student aid, one must have your most recent tax return, drivers license and social security number.

IMPORTANT: The federal application deadline is June 30th and the Indiana's deadline is March 10th.

Questions and Answers

For More Information

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