



The Self-Sufficiency Standard for Indiana: Where Economic Independence Begins

2005 Edition
Prepared for the Indiana Coalition on Housing and Homeless Issues

Transportation

Food Medical Care

Child Taxes

Care
HOUSING



The Indiana Coalition on Housing and Homeless Issues, Inc (ICHHI)

The Indiana Coalition on Housing and Homeless Issues (ICHHI) is a statewide non-profit organization that believes that everyone in Indiana deserves safe, decent, affordable housing, employment, income, and resources for self-sufficiency.

ICHHI was formed in 1988 by a group of housing and homeless service providers and advocates from all over Indiana who recognized a need for a unified and concerted effort to streamline programs and services for Indiana residents working towards self-sufficiency.

ICHHI is committed to using a holistic grass roots approach to building stronger individuals, families, and communities through planning, research, education, and advocacy. Through these methods, ICHHI has been successful at bringing together public and private sector organizations on a local, state, and federal level to find solutions to affordable housing, homelessness, and poverty.

The Indiana Institute for Working Families is managed by ICHHI and is responsible for the production and dissemination of the Self-Sufficiency Standard for Indiana. The Institute was founded in 2004 with generous funding from the Joyce Foundation located in Chicago, Illinois. The Institute is a non-partisan group that works to create opportunities for families to advance in the workforce and achieve self-sufficiency. The Institute conducts research and analysis of public policies, engages in advocacy and education campaigns, and works through national, statewide, and community partnerships to promote progressive policies in Indiana.

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The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center partners with a range of governmental, non-profit, and community-based organizations to research poverty measures, evaluate public policies and devise tools for analyzing wage adequacy. The Center works to strengthen public investment in programs that impact low-income women, children, and families. For more information about the Center's programs, or the Self-Sufficiency Standard, call (206) 685-5264.

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*Prepared for
Indiana Coalition on Housing and Homeless Issues*

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Preface

The Self-Sufficiency Standard was originally developed for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency (FESS) by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports. Jennifer Brooks and Maureen Golga, former Directors of Self-Sufficiency Programs and Policies at WOW, played significant roles in developing the original Self-Sufficiency Standard report, were instrumental in facilitating and nurturing FESS state coalitions, and have been key to the development of federal welfare and workforce legislative initiatives that promote the concept of self-sufficiency and the use of the Standard to benchmark progress towards true economic independence. In addition, the Standard would not be what it is without the contributions of Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Lisa Manzer, Nina Dunning, and Seook Jeong.

This Indiana update report has been prepared through the cooperative efforts of Maureen Newby (Research Coordinator), Tamar Puckett (Program Manager), and Research Assistants: Victoria England, David Giles, Viktor Lobanovskiy, Oma McLaughlin, and Sharon Lazer at the University of Washington, Center for Women's Welfare; and Jill Nielsen (Senior Policy Analyst) and Charles Warren (Research Manager) from the Indiana Institute for Working Families, a program of the Indiana Coalition on Housing and Homeless Issues (ICHHI). Lisa Travis (Policy Analyst) and Matt Connor (Project Coordinator) also provided editorial support.

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

The Indiana Coalition on Housing and Homeless Issues arranges for the updating of The Self-Sufficiency Standard for Indiana every two to three years. The first two versions were published in 1999 and 2002.

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The Real Cost of Living: The Self-Sufficiency Standard for Indiana

How much money does it take for families to live and work without public or private assistance or subsidies?

Introduction

An uncertain economy and major changes in welfare and workforce development policy have given new urgency to understanding economic self-sufficiency. As many parents leave welfare and enter the labor market, they join a growing number of families who are unable to stretch their wages to meet the costs of basic necessities. Even though many of these families are not poor according to the official poverty measure, their incomes are inadequate. But what is an adequate income—and how does this amount vary among different family types and different places? Used as a measure of income adequacy, the Self-Sufficiency Standard answers that question.

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. This report will explain the origin of the Standard; how it differs from the official federal poverty level; how it is calculated; what it looks like for Indiana families; and how various public work supports, public policies, child support, and other available resources can help families move toward self-sufficiency. The report concludes with a discussion of the varied ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Federal Poverty Measure

How much is enough for families to meet their needs on their own? Although coming up with an exact dollar figure may be difficult, most people know what adequacy

looks like when they see it. One participant in a training program defined economic self-sufficiency as:

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

Obviously, it is not possible to interview *every* person for his or her own assessment of income or wage adequacy, as quoted above. Thus, there is a need for a standard that uses consistent assumptions and is as objective as possible. Many turn to the federal poverty measure to determine that a family is “poor” if their income is below the appropriate threshold, and “not poor” if it is above that threshold. The federal poverty measure, however, has become increasingly problematic as a measure of income adequacy. Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live”.²

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough. That is, there are many families with incomes above the federal poverty measure who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance

programs use a multiple of the federal poverty measure (usually referred to for programmatic purposes as the Federal Poverty Level, or FPL³) to measure need. For instance, Hoosier Healthwise, Indiana's health care program for children, pregnant women, and low-income working families, is available premium-free for families earning up to 150% of FPL, while families earning between 150% and 200% of FPL are eligible for a low-cost plan.⁴

The most significant shortcoming of the federal poverty measure is that for most families, in most places, it is simply not high enough.

Not only the government, but also the general public considers the poverty line to be too low. A number of studies have shown that the public would set a minimum income 17% to 47% above the federal poverty measure, depending upon the family's composition and where the family lives.⁵ However, simply raising the poverty level, or using a multiple of the threshold, cannot solve the structural problems inherent in the official poverty measure.

There are three basic methodological problems with the federal poverty measure. *First, the measure is based on the cost of a single item—food—not on a market basket of basic needs.* At the time that it was developed, over four decades ago, families spent about one-third of their income on food. The food budget was then multiplied by three to determine poverty thresholds. Since the federal poverty measure was first developed and implemented in the early 1960s, it has only been updated to reflect inflation. Also, it has not taken into account the fact that non-food costs, such as housing and health care, have risen much faster than food costs.

Second, the federal poverty measure uses the implicit demographic model of the two-parent family with a stay-at-home wife. However, in 2003, both parents were employed in 61% of two-parent families with children.⁶ In these families, there are many new costs associated with employment including taxes, transportation, and, most significantly, child care for those families with young children. Additionally, not only do a majority of two-parent families have two wage earners, but many single-parents are wage earners. Thus, assuming unpaid child care is not available, for both one- and two-parent families, child care costs are often a necessary expense.

Third, the poverty measure does not distinguish between those families in which the adults are employed and those in which the adults are not employed. For instance, when the poverty measure was first developed, taxes were very low and transportation was inexpensive, therefore the relative difference between families with a low earned income and families with no income was not as great as it is today.

Finally, the federal poverty measure is the same whether one lives in Mississippi or Manhattan. *That is, the poverty measure does not vary by geographic location.* Although some geographical variation in costs was accounted for three decades ago, differences in the cost of living between areas have increased substantially over time, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs nearly five times as much as the same size units in the least expensive areas.⁷

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect twenty-first century needs, incorporate geographically-based differences in costs, and build in more responsiveness to changes over time.⁸ Others have gone further, creating new measures of income adequacy, such as the Living Wage or Basic Needs Budgets.⁹

Public programs have also recognized the failure of the "one-size-fits-all" poverty measure to capture differences in need and have made adjustments accordingly. For instance, instead of using the poverty measure, federal housing programs assess need using local area median income as a way to take into account the significant differences in cost of living between localities. Likewise, the Food Stamp Program takes into account housing and child care costs, and the cost variations between different localities when calculating benefits.

How The Self-Sufficiency Standard Differs From the Federal Poverty Measure

The Self-Sufficiency Standard is a measure of income adequacy that addresses the critiques and analyses of the federal poverty measure cited above. As one observer put it: "Ask not where poverty ends, but where economic independence begins".¹⁰ That is, at what point does a family have sufficient income and resources (such as health insurance benefits) to meet their needs adequately, without public or private assistance?

While both the Self-Sufficiency Standard and the official federal poverty measure assess income adequacy, the Standard differs from the official poverty measure in several important ways:

- *The Standard is based on the cost of each basic need, determined independently, which allows each cost to increase at its own rate.* Thus, the Standard does not assume that food is always 33% of a family’s budget, as the federal poverty measure does.
- *The Standard assumes that all adults, whether married or single, work full-time,¹¹ and therefore, includes all major costs associated with employment (i.e., taxes, transportation, and, for families with young children, child care).*
- *The Standard incorporates regional and local variations in costs.* This is particularly important for housing, although regional variation can also occur for child care, health care, and transportation. Unlike some approaches suggested for a revised poverty measure, however, the Standard does not assume a fixed ratio of urban to rural costs, but uses actual costs. Although rural areas and small towns usually have lower costs than the metropolitan areas in a given state, cost ratios vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home locations are often as high as or higher than in a state’s urban areas. Availability of housing in rural and urban areas can also affect costs.
- *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 ages of children.* While food and health care costs are slightly lower for younger children, child care costs can be much higher—particularly for children not yet in school—and are a substantial budget item not included in the official poverty measure.
- *The Standard includes the net effect of taxes and tax credits.* It provides for state sales and use taxes; payroll (Social Security and Medicare) taxes; and federal, state, and city income taxes. Additionally, three federal credits available to workers and their families are “credited” against the income required to meet basic needs: the Child Care Tax Credit (CCTC), the Earned Income Tax Credit (EITC), and the Child Tax Credit (CTC). Some states, including

Indiana, also have a state EITC available to low-income working families.

While the Standard does not allow for longer-term needs (such as retirement savings or college tuition), purchases of major items (such as a car), emergency

Self-sufficiency means maintaining a decent standard of living and not having to choose between basic necessities—whether to meet one’s need for child care but not for nutrition, or for housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

expenses, or even items such as school supplies or birthday gifts, the Standard’s income adequacy is set at a level that would allow a family to meet minimum needs (e.g., proper nutrition, or housing that is not substandard or overcrowded). Self-sufficiency means maintaining a standard of living that does not require choosing between basic necessities—whether to meet one’s need for child care but not for nutrition, or for housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

What the Self-Sufficiency Standard Is ... and Is Not

Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the appropriate threshold based on their family type and location. The Self-Sufficiency Wage is not an absolute measure, but a relative measure of “wage adequacy”. Therefore, if a family’s income falls a dollar above or below the monthly Self-Sufficiency Wage, it should not be interpreted in absolute terms as being, or not being, adequate income.

Users of the Standard are urged to think in relative terms of “wage adequacy”. That is, one should ask how close is a given wage to the Standard? For example, if the Standard for a certain family type is \$10.00 per hour, but the adult supporting the family only earns \$5.15 per hour, then the latter wage has a “wage adequacy” level of only 51.5%. At the same time, a penny above or below \$10.00 is not a meaningful distinction.

Also, the Standard’s use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with wages alone, or even wages combined with benefits. True self-sufficiency involves more than a

job with a certain wage and benefits at one point in time. It is a larger goal toward which one is striving and a process that one is engaged in. As one person put it, “Self-sufficiency is a road I’m on.”¹²

Central to these efforts is access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. For some, this may mean entering jobs that are nontraditional for women, and for others it may mean developing a small business as their sole or adjunct source of income. Most individuals moving from welfare-to-work cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and transitional work supports to become self-sufficient over time.

Community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

While access to education and training may not have the same urgency as do basic needs such as food and shelter, true long-term self-sufficiency increasingly requires investments that enhance skills and adaptability. Without

technologically sophisticated and broad-based education, which provides the flexibility to move into new jobs and careers, self-sufficiency is not likely to be sustainable.

Finally, the Self-Sufficiency Standard does not imply that public work supports are inappropriate for Indiana families. Indeed, given the large number of families who have not yet achieved “wage adequacy”, assistance in meeting the costs of such high-price necessities as child care, health care, and housing is frequently the only viable means for these families to attain resources that meet their basic needs.

Likewise, it is important to recognize that self-sufficiency does not imply that *any* family at *any* income should be completely self-reliant and independent of one another, or the community at large. The Standard is not endorsing an ideal of self-dependence in complete isolation. Community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged in supporting the goal of self-sufficiency. Indeed, it is through interdependence among families and community institutions (such as schools or religious institutions), as well as informal networks of friends, extended family, and neighbors that many families are able to meet both their non-economic and economic needs.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as consistent and accurate as possible, yet varied by geography and age, 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 (or as updates are available); and
- geographically- and/or age-specific (as appropriate).

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data is available. Other costs are varied regionally, to the extent to which 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. This results in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types in each of Indiana's 92 counties. The 70 family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers.¹³ The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each Indiana county are included in the Appendix. (The cost of each basic need and the Self-Sufficiency Wages for all 70 family types for each county are available from the Indiana Coalition on Housing and Homeless Issues at www.ichhi.org.)

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

Housing: The Standard uses the most recent Fiscal Year Fair Market Rents (FMRs),¹⁴ which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for 354 metropolitan areas and 2,350 nonmetropolitan county areas.¹⁵ Annual FMRs are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys.¹⁶

FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency, but is not luxurious. In most cases, including all the Indiana counties, FMRs are set at the 40th percentile (meaning 40% of the housing in a given area is less expensive than the FMR). Note, however, that HUD calculates only one set of FMRs for metropolitan areas, of which there are nine in Indiana. To vary the FMRs for the 32 individual counties within these nine metropolitan areas, county-level median gross rents from the National Low Income Housing Coalition database were used to create ratios of the relative costs for each county, which were then applied to the metropolitan Fair Market Rents.¹⁷

The Self-Sufficiency Standard assumes that parents and children do not share the same bedroom and that there are not more than two children per bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children have three bedrooms.¹⁸

Child Care: The Standard uses the most accurate information available that is recent and specific to geography, age, and setting. 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 needing it for employment and/or education and training. States were also required to conduct cost surveys to determine the "market rate"

(defined as the 75th percentile) by setting, age, and geographical location (or use a statewide rate). Many states, including Indiana, have continued to conduct (or commission) the surveys and to reimburse child care at this level. For Indiana, the Standard uses data from the Indiana Family and Social Services Administration Bureau of Child Development, Child Care and Development Fund (CCDF) Plan for FFY 2004-2005, which has been calculated at the 75th percentile and specified by facility type and age.¹⁹

The Standard defines “infants” as children under three years old, “preschoolers” as children three to five years old, “schoolage children” as six to twelve years old, and “teenagers” as thirteen years old and older. Because it is more common for very young children to be in family day care homes rather than centers,²⁰ the

The Self-Sufficiency Standard is calculated using standardized or equivalent methodology and data gathered from scholarly or credible sources that is updated annually (or as soon as updates are available), and is geographically- and/or age-specific (where appropriate).

Standard assumes that infants receive full-time care in day care homes. Preschoolers, in contrast, are assumed to go to day care centers full-time. Schoolage children are assumed to receive part-time care in before- and after-school programs. Teenagers are not assumed to require child care; therefore there are no child care costs.

Food: Although the U.S. Department of Agriculture (USDA) Thrifty Food Plan and its successor have been used as the basis of both the poverty threshold and the Food Stamp Program, the Standard uses the next higher USDA food budget, the Low-Cost Food Plan for food costs.²¹ While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only. Because it is based on more realistic assumptions about food preparation time and consumption patterns, the Low-Cost Food Plan is 25% higher than the Thrifty Food Plan. Nevertheless, it is a very conservative estimate of food costs, as it 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 42% of their food budget on food prepared away from home.²²

The Standard varies food costs by the number and ages of children and the number and gender of adults. Both the Low-Cost Food Plan and the Standard’s budget calculations assume a single-*person* household is one adult male, while the single-*parent* household is one adult female.²³ A two-parent household is assumed to include one adult male and one adult female. Geographic differences in grocery costs are varied by using ACCRA’s Cost of Living Index, calculated in Indiana to range from 11% lower to 4% higher (depending on the region) than the national average.²⁴

Transportation: If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population. According to one study, if about 7% of the total public uses public transportation that “translates” to about 30% of the low- and moderate-income population.²⁵ The Standard assumes private transportation (a car) where public transportation use is less than 7%. Statewide in Indiana, an average of 1% of all workers use public transportation,²⁶ and in no individual county do more than 7% of workers use public transportation.²⁷ Thus everywhere in Indiana, we assume that adults need a car to get to and from work.

Private transportation costs are based on the costs of owning and operating an average car. One car is assumed for the single-parent family, and two cars are assumed for the two-adult family since it is unlikely that two employed adults would be traveling to and from work at exactly the same time. The fixed costs of car ownership include fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges. The monthly variable costs (e.g., gas, oil, tires, and maintenance) are also included, but the initial cost of purchasing a car is not.

To estimate fixed costs, the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile by region.²⁸ The auto insurance premium is the average premium cost for Indiana from a survey conducted by the National Association of Insurance Commissioners (NAIC).²⁹ To create within state regional variation in auto insurance premiums, ratios were created using Allstate insurance premium rates and applied to the statewide insurance premium from NAIC.³⁰

For per-mile costs, driving cost data from the American Automobile Association was used.³¹ The Standard assumes that the car(s) will be used to commute to and from work five days per week, plus one trip per week for shopping and errands. The commuting distance is computed from the *National Household Travel Survey 2001*.³² 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.

Health Care: Since families cannot be truly self-sufficient without health insurance, employer-sponsored health insurance coverage is assumed as the norm for full-time workers. Nationally, in 2003, 71% of nonelderly individuals in households with at least one full-time worker have employer-sponsored health insurance coverage. In Indiana, 78% of individuals in households with a full-time worker have employer-sponsored coverage.³³

In Indiana the full-time worker’s employer pays 81% of the insurance premium for both the employee only and family.³⁴ Thus, health care costs include the employee’s share of insurance premiums, plus additional out-of-pocket expenses, such as the co-payment, uncovered expenses (e.g., dental care and prescriptions), and the insurance deductible.

The cost of the health insurance premium is based on the average premium paid by Indiana residents, according to the national Medical Expenditure Panel Survey (MEPS), and adjusted for inflation using the Medical Care Services Consumer Price Index. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index (see Data Sources: Health Insurance for references). To vary health insurance premium costs, data from the Indiana Comprehensive Health Insurance Association (ICHIA) was used to create ratios for five areas used by ICHIA, and applied to the MEPS statewide health insurance premium for Indiana.³⁵

Note that although the Standard assumes employer-sponsored health coverage, many workers do not have access to affordable health insurance coverage through their employers, and there are some indicators of employee costs rising through increased premiums, increased deductibles/co-payments, and more limited coverage. Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health

insurance. When an individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis.

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15%.³⁶

Taxes: Taxes include state sales tax, federal and state income taxes, and payroll taxes where applicable. Indiana has a statewide sales tax of 6%.³⁷ For the Self-Sufficiency Standard, sales taxes are calculated only on “miscellaneous” items, as one does not ordinarily pay tax on rent, child care, and so forth. In addition, five counties (Allen, Henry, Delaware, Madison, and Marion) in Indiana have a 1% sales tax on food and beverages.³⁸ 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. Also, taxes on gasoline and automobiles are included as a cost of owning and running a car.

Indiana state income taxes are calculated using the tax forms and instructions from the Indiana Department of Revenue. The state income tax calculation includes state specific deductions, exemptions, and tax credits.³⁹

Although the federal income tax rate (15% on most income for the majority of family types) is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while the 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 most family types. Payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned.

Earned Income Tax Credit (EITC): The EITC, or as it is sometimes 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; that is, working adults may receive the tax credit whether or not they owe any federal taxes. In addition to the federal EITC, the Indiana Earned Income Tax Credit is 6% of the federal EITC.⁴⁰

Child Care Tax Credit (CCTC): The federal CCTC is a 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” tax credit. A family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing to the federal government in income taxes receive little or no CCTC.

Child Tax Credit (CTC): Like the EITC, the CTC is a “refundable” federal tax credit. The CTC provides parents a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$10,750, whichever is less.

How Much is Enough in Indiana?

Because the Self-Sufficiency Standard varies by family type and location, the amount of money that a family needs to be economically self-sufficient depends upon family size and composition, the age of children, and where they live. This section of the report presents the cost of living in four different counties in Indiana: Marion, Orange, Lake, and Fulton counties.

Table 1 shows that the costs in Marion County are the highest among the four counties compared here. In Marion County, a single adult with no children needs to earn **\$8.22** per hour to be able to meet her/his basic needs. However, an adult with a preschooler needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of her family's basic

Table 1
The Self-Sufficiency Standard for Selected Family Types
Marion County, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$546	38	\$652	26	\$652	22	\$652	18
Child Care	\$0	0	\$608	24	\$911	31	\$911	26
Food	\$191	13	\$290	12	\$413	14	\$626	18
Transportation	\$233	16	\$239	10	\$239	8	\$458	13
Health Care	\$108	7	\$208	8	\$226	8	\$274	8
Miscellaneous	\$108	7	\$200	8	\$244	8	\$292	8
Taxes	\$261	18	\$459	18	\$529	18	\$607	17
Earned Income Tax Credit (-)	\$0	0	-\$5	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$68	-3	-\$120	-4	-\$105	-3
Child Tax Credit (-)	\$0	0	-\$83	-3	-\$167	-6	-\$167	-5
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$8.22		\$14.20		\$16.63		\$10.08	per adult***
Annual	\$1,447		\$2,499		\$2,928		\$3,548	combined***
	\$17,365		\$29,993		\$35,131		\$42,580	combined***

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

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

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

Note: Totals may not add exactly due to rounding.

needs requires a wage of **\$14.20**, nearly \$6.00 per hour more than the single adult requires. If she has two children—a preschooler and a schoolage child—she must earn over twice as much as a single person with no children, or **\$16.63** per hour, to meet her family’s needs. In the two-adult family with two children, expenses such as transportation, food, health care, and miscellaneous costs increase, requiring *each* adult to earn **\$10.08** per hour for this family to be self-sufficient.

Table 2 shows that the costs in Orange County are significantly less than in Marion County. A single adult’s average Self-Sufficiency Wage is **\$6.33** per hour, while

the adult with one preschooler must earn over \$2.50 more per hour than the adult with no children, or **\$8.85** per hour, to be self-sufficient. The single-parent with two children in Orange County must earn **\$9.68** per hour to meet her family’s needs. In the two-parent family with two children, each adult would need to earn a Self-Sufficiency Wage of **\$6.70** per hour.

Table 3 shows that the costs in Lake County for all family types shown, with the exception of one adult with two children, are slightly less than in Marion County, but more than Orange County. In Lake County, a single adult’s Self-Sufficiency Wage is **\$8.11** per hour. A single-parent

Table 2
The Self-Sufficiency Standard for Selected Family Types
Orange County, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$350	31	\$461	30	\$461	27	\$461	20
Child Care	\$0	0	\$326	21	\$434	25	\$434	18
Food	\$182	16	\$276	18	\$393	23	\$595	25
Transportation	\$215	19	\$220	14	\$220	13	\$422	18
Health Care	\$100	9	\$188	12	\$206	12	\$253	11
Miscellaneous	\$85	8	\$147	9	\$171	10	\$217	9
Taxes	\$184	16	\$231	15	\$234	14	\$328	14
Earned Income Tax Credit (-)	\$0	0	-\$165	-11	-\$261	-15	-\$133	-6
Child Care Tax Credit (-)	\$0	0	-\$44	-3	-\$33	-2	-\$52	-2
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$121	-7	-\$167	-7
Total Percent	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$6.33		\$8.85		\$9.68		\$6.70	<i>per adult***</i>
Monthly	\$1,115		\$1,557		\$1,704		\$2,359	<i>combined***</i>
Annual	\$13,375		\$18,681		\$20,452		\$28,304	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

Table 3
The Self-Sufficiency Standard for Selected Family Types
Lake County, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$566	40	\$692	30	\$692	23	\$692	20
Child Care	\$0	0	\$506	22	\$935	32	\$935	27
Food	\$182	13	\$276	12	\$393	13	\$595	17
Transportation	\$214	15	\$219	10	\$219	7	\$420	12
Health Care	\$112	8	\$217	9	\$235	8	\$283	8
Miscellaneous	\$107	8	\$191	8	\$247	8	\$292	8
Taxes	\$246	17	\$391	17	\$519	18	\$580	16
Earned Income Tax Credit (-)	\$0	0	-\$39	-2	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	-\$70	-3	-\$120	-4	-\$105	-3
Child Tax Credit (-)	\$0	0	-\$83	-4	-\$167	-6	-\$167	-5
Total Percent Self-Sufficiency Wage - Hourly**	—	100	—	100	—	100	—	100
Monthly	\$8.11		\$13.07		\$16.79		\$10.02	per adult***
Annual	\$1,427		\$2,300		\$2,955		\$3,526	combined***
	\$17,120		\$27,604		\$35,457		\$42,313	combined***

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

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

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

Note: Totals may not add exactly due to rounding.

with one preschooler needs to earn nearly \$5.00 more per hour, or **\$13.07** per hour, to meet the basic needs of her family. If she has two children (one preschooler and one schoolage child) she must earn **\$16.79** per hour to meet her family's needs. In the two-parent family, each adult would need to earn a Self-Sufficiency Wage of **\$10.02** per hour in Lake County.

Table 4 shows that costs in Fulton County are about in the "middle" for Indiana: a single adult needs to earn

\$7.07 per hour to be able to meet her/his basic needs, while the single-parent with one preschooler must earn over \$2.00 per hour more, or **\$9.53** per hour, than the single adult alone. If she has two children—a preschooler and a schoolage child—she must earn **\$11.24** per hour to meet her family's needs. In the two-adult family with two children, *each* adult needs to earn **\$7.66** per hour for this family to be self-sufficient.

Table 4
The Self-Sufficiency Standard for Selected Family Types
Fulton County, 2005
*Monthly Expenses and Shares of Total Budgets**

Monthly Costs	One Adult		One Adult, One Preschooler		One Adult, One Preschooler, One Schoolage		Two Adults, One Preschooler, One Schoolage	
	Costs	% of total	Costs	% of total	Costs	% of total	Costs	% of total
Housing	\$437	35	\$507	30	\$507	26	\$507	19
Child Care	\$0	0	\$347	21	\$577	29	\$577	21
Food	\$182	15	\$276	16	\$393	20	\$595	22
Transportation	\$214	17	\$219	13	\$219	11	\$420	16
Health Care	\$103	8	\$195	12	\$213	11	\$261	10
Miscellaneous	\$94	8	\$154	9	\$191	10	\$236	9
Taxes	\$215	17	\$263	16	\$300	15	\$411	15
Earned Income Tax Credit (-)	\$0	0	-\$144	-9	-\$199	-10	-\$57	-2
Child Care Tax Credit (-)	\$0	0	-\$57	-3	-\$61	-3	-\$86	-3
Child Tax Credit (-)	\$0	0	-\$83	-5	-\$162	-8	-\$167	-6
<i>Total Percent</i>	—	100	—	100	—	100	—	100
Self-Sufficiency Wage - Hourly**	\$7.07		\$9.53		\$11.24		\$7.66	<i>per adult***</i>
Monthly	\$1,244		\$1,678		\$1,978		\$2,697	<i>combined***</i>
Annual	\$14,925		\$20,133		\$23,737		\$32,368	<i>combined***</i>

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

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

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

Note: Totals may not add exactly due to rounding.

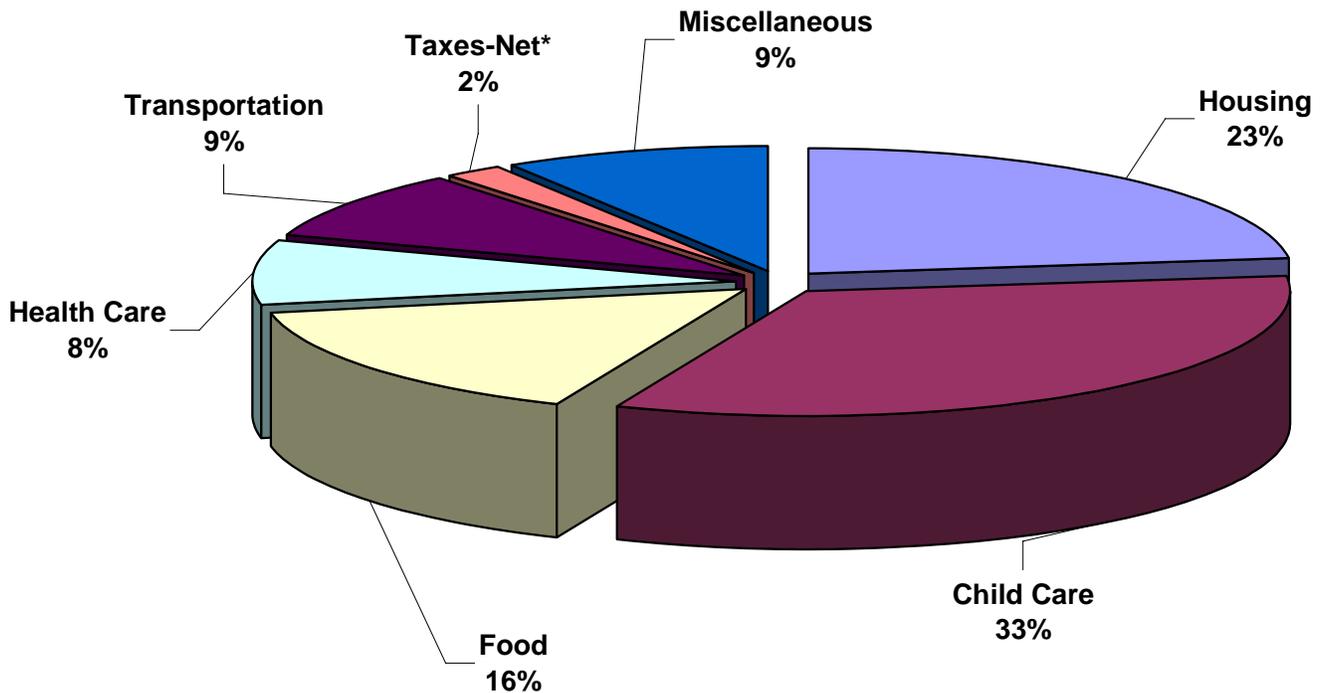
Among these four counties, living in Marion County requires the highest Self-Sufficiency Wage for three out of the four family types compared here, while living in Orange County requires the lowest wages for each family type. All counties, however, require that each single adult make over \$1.00 more per hour than the current minimum wage of \$5.15.⁴¹

Child care and housing costs account for the largest percentage of budget costs for Indiana families with

children. The proportions spent on housing for the single adult ranges from 31% in Orange County to 40% in Lake County. For single-parent families with one child, across these four Indiana counties, child care costs range from 21% to 24% of basic needs family budgets, while housing costs range from 26% to 30% of basic needs budgets.

For families with two children, child care costs typically make up the single largest part of a basic needs family budget. Depending on the location, child care costs

Figure 1
Percentage of Income Needed to Meet Basic Needs, 2005
*Based on the Self-Sufficiency Standard for a Family with
 One Adult, One Preschooler and One Schoolage Child
 Allen County*



* Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 17%, but with tax credits, the amount owed in taxes is reduced to 2%. Please see page 19 for an explanation of the treatment of tax credits in modeling.

range from 25% (Orange County) to 32% (Lake County) of the family budget for one-adult families with two children, and 18% to 27% of the family budget for two-adult families with two children.

Figure 1 shows the proportion of income spent on each basic need for a single-parent with one preschooler and one schoolage child in Allen County. Generally, families with two children (when one is a preschooler or younger) spend almost half their incomes on these two expenses alone. For this family in Allen County, housing and child care together comprise 56% of the total budget.

The next largest expense for this Indiana family is food, accounting for 16% of the total costs. Taxes and tax credits together account for a net 2% of the total monthly costs. This percentage, however, includes all tax credits, although these are generally not received until

the following year after taxes are filed. The actual monthly tax burden, without the credits, amounts to 17% of total costs.

The cost of transportation is 9% of this family's budget because the Standard for Allen County has been calculated assuming that workers use private transportation to get to and from work, an assumption applied to all 92 counties due to the low proportion of the populace using or having access to public transportation.

Health care is a relatively small share at 8%, but this calculation assumes that the employer both provides health insurance for the family and pays 81% percent of the premium (see page 7). For families in Indiana who do not have employer-sponsored health insurance, it is likely that health care costs account for an even greater percent of the family budget.

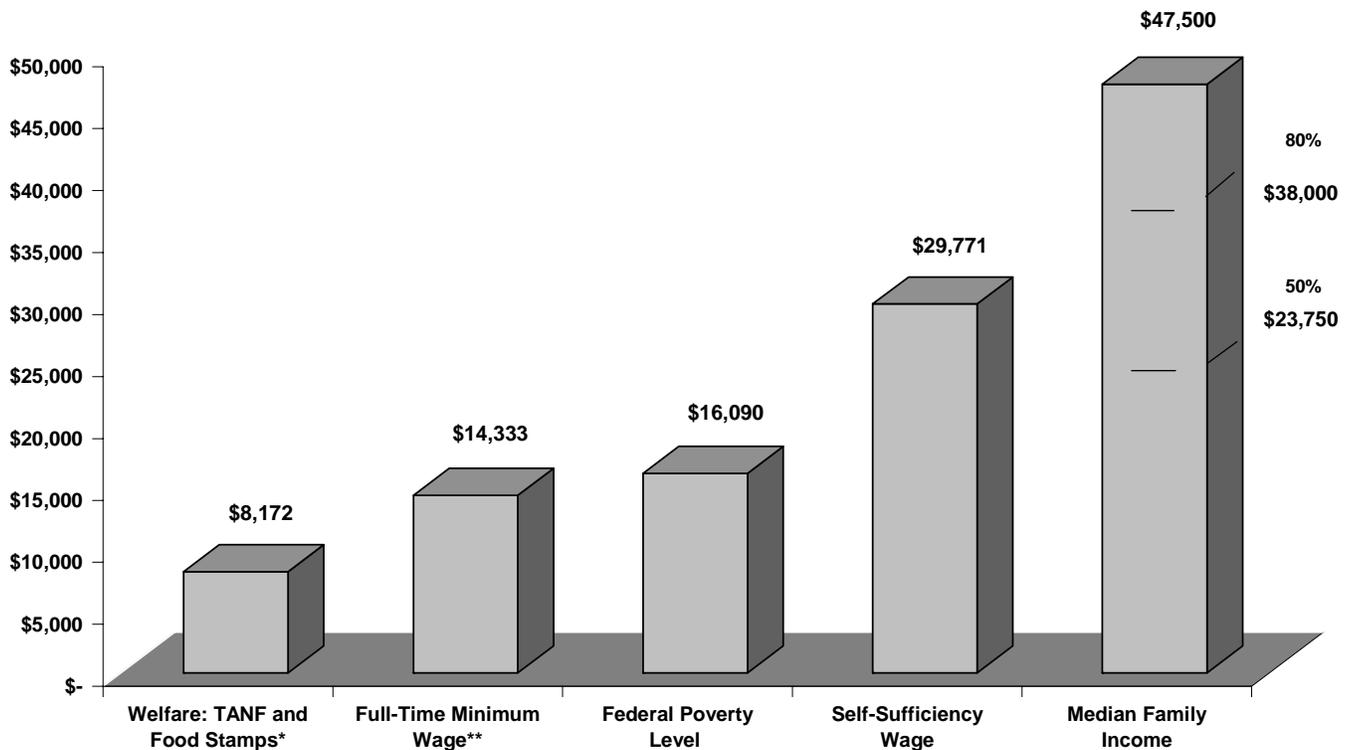
Comparing the Standard to Other Benchmarks of Income

To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 2**, we have compared the Self-Sufficiency Standard for a family of three living in Delaware County to four other benchmarks: the welfare grant level of Temporary Assistance for Needy Families (TANF) and the cash value equivalent of Food Stamps; the net minimum wage in Indiana; the federal poverty level for a family of three; and the median family income for a family of three in Delaware County.

Where relevant, the comparison benchmarks are for three-person families. However, none is as specific as the Standard in terms of age and number of children and/or geographic location. As indicated in the fourth bar (from the left) in Figure 2 below, the Self-Sufficiency Standard for this Delaware County family is **\$29,771** per year.

Note that this set of benchmarks is not meant to show *how* a family would move from a lower income

Figure 2
The Self-Sufficiency Standard Compared to Other Benchmarks, 2005
Based on the Self-Sufficiency Standard for a Family with One Adult, One Preschooler and One Schoolage Child Muncie MSA (Delaware County)



* The TANF benefit is \$3,456 annually (\$288 per month) and the Food Stamps benefit is \$4,716 annually (\$393 per month for a family of three in Delaware County).

** Indiana's full-time minimum wage is \$5.15 per hour. Calculated before taxes and tax credits this amount to \$10,712 per year. The second bar in Figure 2 includes the net effect of the addition of the EITC and the subtraction of federal, state, and city taxes. See page 15 for discussion.

to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression that takes place over time.

Welfare—Temporary Assistance for Needy Families (TANF) and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant (assuming no wage or other income), the total basic “cash” assistance package is **\$681** per month in Delaware County or **\$8,172** per year. This amount is only slightly more than one-quarter (**27%**) of the Self-Sufficiency Standard for a three-person family in Delaware County and **51%** of the FPL.

Minimum Wage: Indiana’s minimum wage is equal to the federal minimum wage of \$5.15 per hour. A full-time worker at **\$5.15** per hour earns about **\$893** per month or **\$10,712** per year. Subtracting payroll taxes (Social Security and Medicare) and adding the Earned Income Tax Credit, this worker would have a net cash income of **\$1,194** per month, or **\$14,333** per year. This amount is more than the worker’s earnings alone because the federal and state EITC benefit for which s/he qualifies is near the maximum and more than the taxes owed. Note that at this income level, the parent does not receive a Child Tax Credit (as earnings are below the minimum threshold of \$10,750). Also, because the worker does not pay federal income tax, s/he does not receive the federal Child Care Tax Credit.

Even with the help of the federal EITC, a full-time job at the minimum wage provides only **48%** of the amount needed to be self-sufficient. If we assume that the worker pays taxes monthly through withholding but does not receive the EITC payments on a monthly basis (as is true of most workers), s/he will only receive **\$9,791** during the year, which is roughly one third (**33%**) of the Self-Sufficiency Standard and only about **61%** of the FPL.

Federal Poverty Level: Not surprisingly, the Standard wage is quite a bit higher than the official poverty level for a family of three. According to federal guidelines, a family consisting of one adult and two children would be considered “poor” with a monthly income of **\$1,341** (**\$16,090** annually) or less—regardless of where they live, or the age of their children. Thus, the official poverty level for a three-person family in Delaware County is **54%** of the Self-Sufficiency Wage.

Median Family Income: Median family income (half of an area’s families have incomes above this amount and half have incomes below this amount) is a rough measure of the relative cost of living in an area. The median income for a three-person family in Delaware County is **\$47,500**. The Self-Sufficiency Standard for a single-parent family with one infant and one schoolage child is over **62%** of the median family income for Delaware County.⁴²

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. Those with incomes below 50% of the median area income are considered “Very Low Income”, while those with incomes between 50% and 80% of the median area income are considered “Low Income”. Almost all assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category—defined as less than 30% of area median income.⁴³ Even then, only about one-fourth of those eligible families receive housing assistance.

Thus, Figure 2 shows that the Self-Sufficiency Standard for a Delaware County family falls within HUD’s definition of “Low Income”, suggesting that a substantial portion of Indiana families lack adequate income to meet their needs. At the same time, it suggests that the Standard is set at a level that is neither too high, nor too low.

Comparison of an Indiana Place to Other U.S. Places

The Self-Sufficiency Standard has been completed for 35 states, plus the Washington, D.C. Metro Area and New York City. Because the Self-Sufficiency Standard uses the same methodology across states, the cost of meeting basic needs for a given family type in different states can be directly compared.

However, since Standards have been completed in different years, all numbers have been updated to 2005 dollars for the purpose of this analysis. While costs are likely to increase at varying rates in different places, to be consistent the U.S. Bureau of Labor Statistics' Consumer Price Index (CPI) is used to account for inflation when Standards are updated.

In **Table 5**, the Standard for Indianapolis, Indiana, in Marion County, is compared to 11 other cities of moderate size across the U.S.: Atlanta, GA; Baltimore, MD; Chicago, IL; Denver, CO; Greenbay, WI; Kansas City, MO; Louisville, KY; Milwaukee, WI; Oklahoma City, OK; Phoenix, AZ; and Springfield, IL.

In Indianapolis, a single adult requires a Self-Sufficiency Wage of **\$8.22**, toward the low range of this distribution, with eight areas necessitating a higher Self-Sufficiency Wage. The Self-Sufficiency Wage required for the other family types in this comparison is also at the low range of the distribution. The single-parent with a preschooler requires a Self-Sufficiency Wage of **\$14.20**, the single-parent with a preschooler and a schoolage child requires a Self-Sufficiency Wage of **\$16.63**, and each adult in the two-adult family with a preschooler and a schoolage child needs a Self-Sufficiency Wage of **\$10.08**.

Although each of these family types needs a Self-Sufficiency Wage that is lower than most of the other cities in this comparison, relative to its population size, a family in Indianapolis with one adult, one infant, and one schoolage child still requires over nearly three times the federal minimum wage (\$5.15 per hour), or \$16.63 per hour, to meet basic family needs at a self-sufficient level.

Table 5
The Self-Sufficiency Standard for Indianapolis, IN
Compared to Other U.S. Cities, 2005*

Single Adult		Single Adult, Preschooler		Single Adult, Preschooler, Schoolage		Two Adults, Preschooler, Schoolage**	
Greenbay, WI	\$6.49	Springfield, IL	\$12.17	Springfield, IL	\$14.71	Springfield, IL	\$9.18
Springfield, IL	\$7.26	Greenbay, WI	\$12.74	Greenbay, WI	\$16.41	Greenbay, WI	\$9.53
Milwaukee, WI	\$7.35	Kansas City, MO	\$14.19	Indianapolis, IN	\$16.63	Indianapolis, IN	\$10.08
Indianapolis, IN	\$8.22	Indianapolis, IN	\$14.20	Kansas City, MO	\$17.59	Atlanta, GA***	\$10.30
Oklahoma City, OK	\$8.23	Oklahoma City, OK	\$14.74	Oklahoma City, OK	\$18.24	Kansas City, MO	\$10.34
Kansas City, MO	\$8.43	Louisville, KY	\$15.56	Louisville, KY	\$18.82	Chicago, IL***	\$10.94
Louisville, KY	\$8.81	Atlanta, GA***	\$16.12	Atlanta, GA***	\$18.87	Oklahoma City, OK	\$10.94
Denver, CO	\$9.17	Baltimore, MD	\$16.13	Baltimore, MD	\$19.40	Louisville, KY	\$11.21
Chicago, IL***	\$9.31	Chicago, IL***	\$16.16	Phoenix, AZ	\$19.55	Phoenix, AZ	\$11.65
Phoenix, AZ	\$9.43	Milwaukee, WI	\$16.24	Chicago, IL***	\$19.70	Milwaukee, WI	\$11.65
Atlanta, GA***	\$9.57	Phoenix, AZ	\$16.35	Denver, CO	\$20.39	Denver, CO	\$11.76
Baltimore, MD	\$10.18	Denver, CO	\$17.09	Milwaukee, WI	\$20.58	Baltimore, MD	\$11.78

*All wages are updated to May 2005 using the Consumer Price Index.

**Per adult.

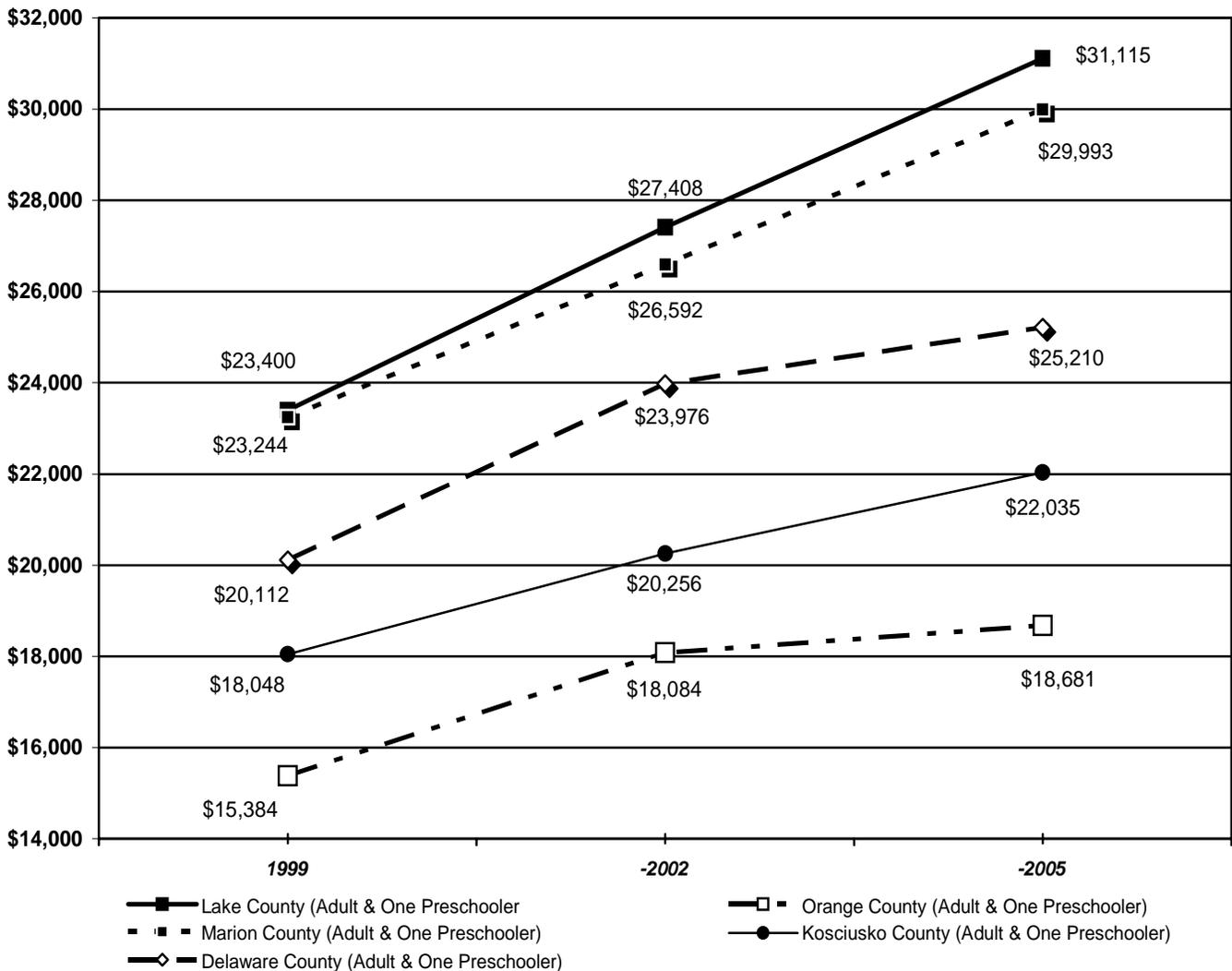
***Wages calculated assuming family uses public transportation.

The Self-Sufficiency Wage Over Time

How has the Self-Sufficiency Standard changed in the last few years in Indiana? Because this is the third Self-Sufficiency Standard completed for Indiana, we can address that question. The first report was completed in 1999 (using data current through 1998), the second in 2002 and the third in 2005; thus, there is a difference of six years between the first and last reports. **Figure 3** provides a comparison for one family type—an adult and one preschooler—in five Indiana counties (Delaware, Orange, Kosciusko, Lake, and Marion).

As can be seen in Figure 3, it is apparent that the Self-Sufficiency Standard for an adult and one preschooler increased in all five counties between 1999 and 2005. (Note that while the Standard has refined its methodology for the collection and calculation of some costs, these refinements impact all counties equally.) Overall, costs have increased about 15% on average across the five counties between 1999 and 2002, and by an average of about 9% from 2002 to 2005. These cost increases are not led by a particular item. While housing increased at

Figure 3
The Self-Sufficiency Standard for Five Indiana Counties: 1999 - 2005



a bit faster rate in the first period than child care, and child care and health care rose more than housing and other costs in the second period, there is not a clear pattern of cost increases across time periods. Nor is there a pattern of cost increases between counties. However, the *rates* of cost increase (as shown by how “steep” the line on Figure 3 is) between counties changed between 2002 and 2005, with costs now increasing fastest in the higher cost counties.

As a result, over time, the spread in the annual Self-Sufficiency Wage between the lowest cost county (Orange) and highest cost county (Lake), for this example family type, has increased from about \$8,000 in 1999 to about \$9,300 in 2002, about a 16% increase, and then it jumps to over \$12,400 from 2002 to 2005, a 33% increase. In other words, just as income inequality has increased

(i.e., the “spread” between the highest and lowest incomes), cost differentials *between* places within Indiana are also increasing.

Some of these changes reflect the differential impact of tax cuts and tax credits, including policy changes. Although tax cuts reduced the federal tax burden somewhat, as cost increased (requiring high wages), taxes increased, on average, by about 22% over the whole period. At the same time, tax credits, particularly the federal child tax credit, were also increased (with the child tax credit increasing from \$500 to \$1,000 per child), which more than offset the increase in taxes, and thus counteracted the overall rise in the Self-Sufficiency Standard. In short, changes in taxes and tax credit kept the Self-Sufficiency Standard from rising quite as much as it would have in the absence of these changes.

Modeling the Impact of Supports on Wages Required to Meet Basic Needs

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. At the crucial point in their lives of entering employment, "work supports" can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments. This stability also can help a family retain employment, which is a necessary condition for improving wages. When available, work supports—such as Temporary Assistance for Needy Families (TANF) cash assistance; Food Stamps; Women, Infants and Children (WIC) programs; child care assistance; health care (Medicaid or Indiana Hoosier Healthwise); and/or housing assistance (including Section 8 vouchers and public housing)—help families as they struggle to become economically self-sufficient.

No Work Supports and No Monthly Tax Credits: The Self-Sufficiency Standard is used as the "benchmark", or starting point in Table 6, the modeling table. The Standard shows all *monthly* costs, including taxes and tax credits. However, in modeling the impact of work supports, we want to be as realistic as possible. As it happens, almost no one receives the EITC on a monthly basis, and legally one cannot receive the refundable portion of the Child Tax Credit monthly.

Although by law a family can receive part of the federal EITC to which they are entitled on a monthly basis (advanced EITC), many workers prefer to receive it annually, as it is difficult to gauge how much the EITC will be due to fluctuating hours and wages, and sometimes job and/or wage changes throughout the year. Thus, the great majority (approximately 99%) of families receive the federal EITC as a lump sum payment the following year when they file their tax returns,⁴⁴ and frequently use these funds to meet important family needs, such as paying the security deposit for housing, buying a car, settling debts, paying tuition, or starting a savings account.⁴⁵

Thus for all but the first column of the modeling table, the total amount of the tax credits the family would receive *annually*, when they file their taxes, are shown at the

bottom of the table (assuming the adult works at this same wage, full-time, for the year). The federal EITC is shown in the first shaded line at the bottom of the modeling table. Likewise, the Indiana State EITC, which is 6% of the federal EITC, is shown on the second shaded line in Table 6.

Like the EITC, the federal child tax credit (CTC) is a refundable tax credit and is shown as received *monthly* in the Self-Sufficiency Standard. However, the CTC is split into two amounts, with only the portion that can be used to offset any remaining federal taxes owed, shown *monthly*. The remaining "refundable" portion of the CTC is shown as a lump sum received *annually* in the third shaded line of Table 6. Finally, note that the Child Care Tax Credit, which is not refundable at all, is only shown as a *monthly* credit against federal taxes in both the Self-Sufficiency Standard and in the modeling Table 6.

Thus in the second column of the table, the Standard is recalculated to show what people would need to earn each month if they are not receiving these tax credits *monthly*, but also are not receiving any work supports, and this wage then becomes a refined benchmark to show the impact of child support and various combinations of work supports in the subsequent columns. Column 2, the "No Work Supports" column, also shows the tax credits at the end of the year, if one worked at this wage for the entire year.

Child Support: Child support payments from absent, non-custodial parents can be a valuable addition to some family budgets. Even in cases where the non-custodial parent's income is relatively low, child support payments may benefit children by easing the custodial parent's financial burden. By providing the support of both parents to meet children's needs, whatever the amount, children are likely to benefit. Note, however, that seeking child support may not be an option for all families, especially those for whom there is a history or risk of domestic violence.

Child Care: Since child care is one of the major expenses for families with children, a child care subsidy

can substantially reduce this expense. For this reason, child care is usually modeled separately as well as in combination with other work supports. The addition of a child care subsidy generally provides single-parents the greatest relief of any single work support.

Health Care: While health care expenses are a relatively small cost item in the budgets for most family types (less than 10%), health care coverage is essential. As stated on page 7, the Standard assumes that, along with adequate income, a self-sufficiency wage level includes employer-sponsored health insurance for workers and their families, with the cost partially financed by the employer. Without health benefits, most people would find it difficult, and sometimes quite costly, to meet their families' health care needs. Without health care coverage, an illness or injury in a family can become a very serious financial crisis. For example, families may need to risk eviction by using income budgeted for housing to pay for needed health care.

However, with the expansions of the federal and state-supported Children's Health Insurance Program—known in Indiana as Hoosier Healthwise—many low income families now have the option of covering their children's health care needs when their employer does not offer family coverage. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months. After that, and for those families not transitioning off welfare, children can be covered by Indiana Hoosier Healthwise or Medicaid, depending upon family income and household size.

Food Stamps and Women, Infants and Children (WIC) Program: Most households with a gross monthly income of 130% or less of the FPL (Federal Poverty Level) are eligible for the federal Food Stamp Program. This program, administered by the individual states, provides crucial support to needy households and to those making the transition from welfare-to-work. The Indiana WIC program helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL.⁴⁶ For the Self-Sufficiency Standard, WIC is included in food costs because it is a monthly food benefit in addition to the Food Stamp Program for those who qualify.

Housing: Like child care assistance, housing assistance is a major support for families, since housing costs are difficult for families to reduce without assistance. However, despite their importance, housing

subsidies are extremely limited due to funding and availability.

Table 6 - Modeling the Impact of Work Supports in Marion County

In Table 6 on the following page, the impact of adding work supports for a family consisting of a single-parent with one infant and one preschooler living in Marion County is modeled. Costs that have been reduced via child support and work supports are indicated with bolded font in the table.

The Self-Sufficiency Standard (Column 1): The first column of Table 6 shows the Self-Sufficiency Standard, which provides this family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). In Marion County, a single-parent with one infant and one preschooler has monthly child care expenses of \$1,118 and housing costs of \$652 per month, and therefore must earn a Self-Sufficiency Wage of **\$17.91** per hour.

No Work Supports and No Monthly Tax Credits (Column 2): While Column 1 shows the Standard as it is shown elsewhere in this report, in Column 2 "real life" assumptions are modeled, meaning the refundable tax credits are no longer shown as being received monthly. Since these credits are not available to reduce the income needed to meet monthly costs, this single-parent must earn more to meet her needs, including more to meet a higher amount of taxes. Even though she will receive the CTC as a lump sum of \$565 the following year, she must earn **\$18.28** per hour, or \$3,218 monthly, to meet her needs each month.

Child Support (Column 3): In Column 3, child support is added. The child support payment of **\$245** per month is the average amount received by families who participate in the Child Support Enforcement Program in Indiana.⁴⁷ Unlike additional earned income, child support is not taxable, and thus it reduces the amount families need to earn both directly and through reduced taxes, and thus has a strong impact on helping families meet their needs. Overall, with child support (and without monthly EITC or the refundable portion of the CTC), the wage needed to meet basic needs is reduced to **\$16.71** per hour.

Child Care, Food Stamps, WIC, and Medicaid (Column 4): Generally, the Self-Sufficiency Standard reports will model the impact of child care assistance alone. This family, however, is not eligible for child care assistance alone (if her income remained low enough to

Table 6
**Modeling the Impact of the Addition of Child Support and Work Supports
on Monthly Costs and Self-Sufficiency Wage
Single Parent with One Infant and One Preschooler
Marion County, IN 2005**

	#1	#2	#3	Work Supports		
				#4	#5	#6
	Self-Sufficiency Standard	No Work Supports & No Monthly Tax Credits	Child Support	Child Care, Food Stamps, WIC* & Medicaid	[Child Care], [Food Stamps, WIC]** & Hoosier Healthwise	Housing, Child Care, Food Stamps, WIC,* & Hoosier Healthwise
Monthly Costs:						
Housing	\$652	\$652	\$652	\$652	\$652	\$500
Child Care	\$1,118	\$1,118	\$1,118	\$119	\$1,118	\$116
Food	\$361	\$361	\$361	\$238	\$361	\$258
Transportation	\$239	\$239	\$239	\$239	\$239	\$239
Health Care	\$218	\$218	\$218	\$0	\$108	\$108
Miscellaneous	\$259	\$259	\$259	\$259	\$259	\$259
Taxes	\$590	\$608	\$534	\$228	\$575	\$221
Earned Income Tax Credit	\$0	***	***	***	***	***
Child Care Tax Credit (-)	-\$115	-\$115	-\$120	-\$33	-\$115	-\$30
Child Tax Credit (-)	-\$167	-\$120	-\$73	\$0	-\$101	\$0
Child Support			-\$245			
Self-Sufficiency Wage:						
Hourly	\$17.91	\$18.28	\$16.71	\$9.66	\$17.58	\$9.49
Monthly	\$3,153	\$3,218	\$2,940	\$1,700	\$3,094	\$1,670
Annual	\$37,835	\$38,617	\$35,286	\$20,406	\$37,126	\$20,045
Total Federal EITC (refundable, received annually)***		\$0	\$0	\$2,959	\$0	\$3,035
Total State EITC (refundable, received annually)***		\$0	\$0	\$178	\$0	\$182
Total Federal CTC (refundable portion, received annually)***		\$565	\$1,125	\$1,448	\$789	\$1,394

* WIC is the Supplemental Nutrition Program for Women, Infants and Children (WIC) in Indiana. Assumes average monthly value of WIC benefit \$32.91 (FY 2004).

** Work supports in brackets [] indicate that we attempted to model this work support, however, if the income was high enough to meet the family's needs, it was too high to qualify for the work support.

*** See discussion in text for Table 6.

Note: In Indiana, child care co-payments vary by how long a family has received child care, with the copay increasing by 1% of income each year a child is in care. The maximum family fee applies in the third year of receipt. For all columns here, however, Year 1 of child care assistance is modeled.

qualify for child care, it would not be enough to meet her other, unsubsidized needs) and so this work support is not shown alone in Table 6. Yet when Food Stamps, WIC, and Medicaid are added to child care assistance, this single-parent family is eligible for each of these four work supports, which comprise the typical “package” of benefits available to those making the transition from welfare-to-work. In Column 4, it is assumed that Medicaid will cover all of the family’s health care expenses, reducing health care costs from \$218 per month to zero. Food Stamps and WIC decrease this family’s food expenses from \$361 to \$238 per month. With the addition of a reduction from \$1,118 to \$119 for child care, this Marion County family can now meet their basic needs with a wage of **\$9.66** per hour, which is slightly more than half of the Self-Sufficiency Wage without work supports of \$18.28 per hour.

Child Care, Food Stamps, WIC, and Hoosier Healthwise (Column 5): After one year transitioning from welfare-to-work, the parent loses Medicaid coverage for her whole family. Like families who have never received welfare, this parent is now eligible for child care and Hoosier Healthwise for her children’s health care. If her family income remains below 150% of the FPL, she will not have a premium, or if her income is between 150% and 200% of the FPL, she will be eligible for a low-cost plan. However, the parent must pay for the cost of her own health care, including her share of the health insurance premium that is available through her employer, as well as her out-of-pocket costs. Altogether, this increases her monthly health care expenses to \$108. But then this increased cost for health care requires a higher income, and that higher income is above the eligibility cutoff levels for child care assistance, Food Stamps, or WIC. Thus replacing Medicaid with Hoosier Healthwise has meant this parent now requires a wage of **\$17.58** per hour, almost twice as much per hour as when Medicaid covered health care costs for the entire family.

Housing, Child Care, Food Stamps, WIC, and Hoosier Healthwise (Column 6): In the sixth column, housing assistance is added to the forms of assistance previously modeled. Housing assistance generally reduces the cost of housing to 30% of income. In this case, housing assistance reduces housing costs from \$652 to \$500 per month. The reduction in housing costs decreases the wage needed to meet basic needs, thereby once again making them eligible for child care assistance, Food Stamps, and WIC. Overall, with housing, child care assistance, Food Stamps, WIC, and health care

assistance for the children (Indiana Hoosier Healthwise), this parent needs to earn only **\$9.49** per hour to meet her family’s basic needs, which is slightly more than half of the Self-Sufficiency Wage without work supports.

Table 7 - Modeling the Impact of Work Supports on Wage Adequacy in Marion County

Table 6 begins with a Self-Sufficiency Wage and models how no work supports, child support, and various work supports (alone and in combination), could lower the wage needed for families to meet their basic needs. Table 7 starts with wages, and shows how adequately a given wage meets expenses, as calculated for the Self-Sufficiency Wage, with and without work supports. Table 7 uses a single-parent with one preschooler and one schoolage child, a different family type than is used in Table 6, but models the same county as in Table 6, Marion County.

In Table 7 (and throughout the Self-Sufficiency Standard), the term “Wage Adequacy” refers to the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, that means the wage is adequate, or more than adequate, to meet the family’s needs. Costs in Table 7 that are reduced by work supports are noted in bold. As in Table 6, we assume that the “refundable” tax credits, EITC and the refundable portion of the Child Tax Credit (CTC), are received annually, and thus are not shown in this table as available to reduce costs monthly.

Panel A shows how adequately \$5.15 per hour—the minimum wage in Marion County, Indiana—meets this family’s needs, with and without work supports. Panels B, C, and D then show Wage Adequacy for the same family in Marion County at 100% of the FPL (\$7.62 per hour), 127% of the FPL (\$9.67 per hour), and 150% of the FPL (\$11.43 per hour), respectively.

No Work Supports (Wages Only) (Column 1): In Panel A, Column 1, the parent earns \$5.15 per hour and is not receiving any work supports or tax credits monthly (see above). In this scenario, the family’s monthly expenses total \$2,937, while the parent’s wages total just \$906. Thus, there is a shortfall of \$2,031 without work supports or tax credits and Wage Adequacy is just **31%**. In other words, these wages only provide 31% of the income needed to meet this family’s needs. The first column in Panels B, C, and D shows the effect of increasing the parent’s wages to \$7.62, \$9.67, and \$11.43 per hour. This increases Wage Adequacy to **45%**, **56%**,

Table 7
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschooler and One Schoolage Child
 Marion County, IN 2005

PANEL A: Wage Adequacy at \$5.15 per hour/full-time (Indiana Minimum Wage)

	Wages Only	Work Supports			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & CHIP (Hoosier Healthwise)	Housing, Child Care, Food Stamps, WIC & CHIP (Hoosier Healthwise)
TOTAL MONTHLY INCOME:	\$906	\$906	\$906	\$906	\$906
Monthly Costs:					
Housing	\$652	\$652	\$652	\$652	\$272
Child Care	\$1,118	\$0	\$0	\$0	\$0
Food	\$361	\$361	\$6	\$6	\$113
Transportation	\$239	\$239	\$239	\$239	\$239
Health Care	\$218	\$218	\$0	\$108	\$108
Miscellaneous	\$259	\$259	\$259	\$259	\$259
Taxes	\$93	\$93	\$93	\$93	\$93
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,937	\$1,820	\$1,247	\$1,355	\$1,083
SHORTFALL (-) or SURPLUS	(\$2,031)	(\$913)	(\$341)	(\$449)	(\$176)
WAGE ADEQUACY (Total Income/Total Expenses)	31%	50%	73%	67%	84%

PANEL B: Wage Adequacy at \$7.62 (100% of the 2005 FPL for a family of 3)

	Wages Only	Work Supports			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & CHIP (Hoosier Healthwise)	Housing, Child Care, Food Stamps, WIC & CHIP (Hoosier Healthwise)
TOTAL MONTHLY INCOME:	\$1,341	\$1,341	\$1,341	\$1,341	\$1,341
Monthly Costs:					
Housing	\$652	\$652	\$652	\$652	\$402
Child Care	\$1,118	\$67	\$67	\$67	\$67
Food	\$361	\$361	\$132	\$132	\$197
Transportation	\$239	\$239	\$239	\$239	\$239
Health Care	\$218	\$218	\$0	\$108	\$108
Miscellaneous	\$259	\$259	\$259	\$259	\$259
Taxes	\$144	\$144	\$144	\$144	\$144
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,988	\$1,938	\$1,492	\$1,600	\$1,415
SHORTFALL (-) or SURPLUS	(\$1,647)	(\$597)	(\$151)	(\$259)	(\$74)
WAGE ADEQUACY (Total Income/Total Expenses)	45%	69%	90%	84%	95%

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

Table 7
Impact of Work Supports on Wage Adequacy
Single Parent with One Preschooler and One Schoolage Child
 Marion County, IN 2005

PANEL C: Wage Adequacy at \$9.67 (127% FPL, the child care eligibility level)					
	Wages Only	Work Supports			
	#1	#2	#3	#4	#5
	No Work Supports	Child Care	Child Care, Food Stamps, WIC & Medicaid	Child Care, Food Stamps, WIC & CHIP (Hoosier Healthwise)	Housing, Child Care, Food Stamps, WIC & CHIP (Hoosier Healthwise)
TOTAL MONTHLY INCOME:	\$1,702	\$1,702	\$1,702	\$1,702	\$1,702
Monthly Costs:					
Housing	\$652	\$652	\$652	\$652	\$511
Child Care	\$1,118	\$119	\$119	\$119	\$119
Food	\$361	\$361	\$239	\$239	\$268
Transportation	\$239	\$239	\$239	\$239	\$239
Health Care	\$218	\$218	\$0	\$108	\$108
Miscellaneous	\$259	\$259	\$259	\$259	\$259
Taxes	\$220	\$220	\$220	\$220	\$220
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$33)	(\$33)	(\$33)	(\$33)	(\$33)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,031	\$2,032	\$1,693	\$1,801	\$1,689
SHORTFALL (-) or SURPLUS	(\$1,329)	(\$330)	\$9	(\$99)	\$13
WAGE ADEQUACY (Total Income/Total Expenses)	56%	84%	101%	95%	101%

PANEL D: Wage Adequacy at \$11.43 (150% of the 2005 FPL for a family of three)					
	Wages Only	Work Supports			
	#1	#2	#3	#4	#5
	No Work Supports	[Child Care]	[Child Care], [Food Stamps], WIC & Medicaid	[Child Care], [Food Stamps], WIC & CHIP (Hoosier Healthwise)	Housing, [Child Care], [Food Stamps], WIC & CHIP (Hoosier Healthwise)
TOTAL MONTHLY INCOME:	\$2,012	\$2,012	\$2,012	\$2,012	\$2,012
Monthly Costs:					
Housing	\$652	\$652	\$652	\$652	\$604
Child Care	\$1,118	\$1,118	\$1,118	\$1,118	\$1,118
Food	\$361	\$361	\$328	\$328	\$328
Transportation	\$239	\$239	\$239	\$239	\$239
Health Care	\$218	\$218	\$0	\$133	\$133
Miscellaneous	\$259	\$259	\$259	\$259	\$259
Taxes	\$287	\$287	\$287	\$287	\$287
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$64)	(\$64)	(\$64)	(\$64)	(\$64)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$3,067	\$3,067	\$2,817	\$2,950	\$2,902
SHORTFALL (-) or SURPLUS	(\$1,055)	(\$1,055)	(\$806)	(\$938)	(\$890)
WAGE ADEQUACY (Total Income/Total Expenses)	66%	66%	71%	68%	69%

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

and **66%**, respectively, still far below what is needed. Indeed, even at the highest wage illustrated (\$11.43 per hour), when the family's monthly income is \$2,012 it is still \$1,055 less than what is needed to be self-sufficient.

Child Care (Column 2): When the family receives child care assistance, it reduces their expenses, raising Wage Adequacy, as shown in Column 2 of Panels A, B, and C. At \$5.15 per hour, child care costs are decreased to zero, increasing Wage Adequacy from 31% to **50%**. At \$7.62 per hour, child care costs are decreased to \$67 increasing Wage Adequacy from 45% to **69%** and, at \$9.67 per hour, child care costs are decreased to \$119 increasing Wage Adequacy from 56% to **84%**. However, if this parent's wages were one penny more per hour than the \$9.67 modeled in Column C, or \$9.68, she would not be eligible for child care assistance and her Wage Adequacy would be remain at 56% (that is, the same as Column 1, wages only and no work support). At \$11.43 per hour, this family is also not eligible for child care assistance and the Wage Adequacy also remains unchanged at 66%.

Child Care, Food Stamps, WIC, and Medicaid (Column 3): At earnings of \$5.15 per hour, the addition of Food Stamps, WIC, and Medicaid to the child care assistance increases Wage Adequacy from 50% to **73%**. At \$7.62 per hour, the Wage Adequacy rises from 69% with child care assistance alone to **90%** with the work support package modeled, and at \$9.67 per hour, it rises from 84% to **101%**. Again, if this parent's wages were \$9.68 instead of \$9.67, she would not be eligible for child care assistance and her Wage Adequacy would be only 66% instead of 101%. With wages of \$11.43 per hour, Wage Adequacy is only **71%**, as this family is no longer eligible for child care assistance or Food Stamps.

Child Care, Food Stamps, WIC, and Hoosier Healthwise (Column 4): The fourth column models the same family receiving child care assistance, Food Stamps, WIC, and Hoosier Healthwise. Without Medicaid, but with the addition of Hoosier Healthwise, the Wage Adequacy drops slightly. At wages of \$5.15 and \$7.62 per hour, Wage Adequacy is **67%** and **84%**, respectively. At \$9.67 per hour, the Wage Adequacy is decreased slightly from 101% with Medicaid to **95%** with Hoosier Healthwise. If Panel C modeled wages of \$9.68 (instead of \$9.67), this family would not be eligible for child care assistance and Wage Adequacy would be reduced to 63% instead of 95%. With a wage of \$11.43 per hour, Wage Adequacy for this package of subsidies is only **68%**, again because of the loss of child care and Food Stamps.

Housing, Child Care, Food Stamps, WIC & Hoosier Healthwise (Column 5): With the addition of housing assistance, at wages of \$5.15, \$7.62, and \$9.67 per hour, Wage Adequacy increases from the levels shown without housing assistance to **84%**, **95%**, and **101%**, respectively. If Panel C had used wages of \$9.68, Wage Adequacy, without the benefit of child care assistance, would be 66% instead of 101%. At \$11.43 per hour, the addition of a small housing subsidy increases Wage Adequacy from 68% to **69%**, although this family is still not eligible for child care or Food Stamps.

Importance and Availability of the Work Supports Modeled in Table 6 and Table 7

When assisted temporarily with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs as they enter or re-enter the workforce. Meeting basic needs means that they are more likely to achieve stability in housing, child care, diet, and health care, which in turn helps support the ability to achieve stable employment. Thus, carefully targeted programs and tax policies can play an important role in helping families become self-sufficient. Unfortunately, the various work supports modeled here are not available to all who need them:

- **Housing:** Nationwide, only about 12% of eligible families receive housing aid or live in public housing.⁴⁸ Under the proposed 2005 budget cuts for HUD a projected 36,747 Section 8 vouchers would be authorized for Indiana, decreasing the number of eligible households assisted by an estimated 4,454. About 60% of U.S. households receiving Section 8 housing vouchers include children.⁴⁹
- **Food:** Since 2000, Food Stamps enrollment has increased, reaching 24.4 million people in July 2004.⁵⁰ In Indiana, food stamp participation has risen by over 26,151, or 4.9%, since 2004, reaching 556,058 in April of 2005.⁵¹ Nevertheless, the Urban Institute reported that about two-thirds of those who leave the Food Stamp Program as they leave TANF (welfare) when they find work, still remain eligible for Food Stamps.⁵²
- **Child Care:** Only 12% of about 15 million eligible children are receiving child care assistance nationwide.⁵³ In Indiana, around 34,300 children, or 18,500 families, received Child Care and Development Fund Subsidies (CCDF) in fiscal year 2003. Those enrolled represent only about 18% of

families eligible in the state (the number of families estimated to earn less than 62% of the state median income).⁵⁴

- **Health Insurance:** According to the National Center for Health Statistics, the rate of uninsured children nationwide has steadily fallen from 13.9% in 1997 to 9.4% in June 2003.⁵⁵ Moreover, Families USA reported that SCHIP enrollment is estimated to drop by 900,000 between fiscal years 2003 and 2006.⁵⁶ As of December 2004, 66,081 children were enrolled in Indiana's Hoosier Healthwise (which offers varying degrees of coverage to families earning between 150% and 200% of the FPL).⁵⁷ However, the Census Bureau estimates that there are still 104,000 eligible, uninsured children in Indiana.⁵⁸
- **Child Support:** Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a portion of the

child support payment awarded, leaving 26% with no support at all.⁵⁹ Of families who receive payments with the assistance of state department of child support enforcement agencies, the national average amount received is \$202, and in Indiana the average is \$245.⁶⁰

When a family's income is not adequate to meet their basic needs, parents must make difficult choices to try to address their most urgent needs. In other words, parents must "juggle" demands on their income to get by. For example, parents may need to alternate paying bills every other month, risking bad credit, utility cutoffs or eviction; forgo needed health care; move to overcrowded living conditions; compromise on the quality of child care; or skip meals so that their children will have adequate food. Having to make these choices is extremely stressful, and does not allow families access to resources needed when unexpected crises arise.

Closing the Gap Between Incomes and the Self-Sufficiency Standard

Of course, many families do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce or live in high cost or low wage areas. Such families cannot afford their housing *and* food *and* child care, much less their other basic needs, and are forced to choose between basic needs and adequate housing, food, or child care.

This wage disparity presents states and localities with the challenge of how to aid families who are striving for self-sufficiency. This is especially true for families whose incomes may be above the “poverty level” and/or assistance eligibility levels, yet not be sufficient to meet all their basic needs.

While many families benefited from opportunities created by an expanding economy during the late 1990s, these opportunities remain vulnerable to economic downturns, and wage disparity remains a challenge even during periods of economic growth.

The two basic approaches for individuals to close income gaps are to *reduce costs* (through public or private, in cash or “in kind” supports) or *raise incomes*. The first approach, reducing costs through various subsidies and supports, such as child support, Food Stamps and child care assistance was modeled and discussed in the previous section. The second approach, raising incomes, can be implemented at either the “micro”, or individual level, or at the “macro”, or systemic level.

Micro strategies to raise individual incomes include: increasing access to higher education, functional context education, nontraditional employment opportunities, microenterprise training and development, and individual development accounts. Macro strategies address labor market structures and include: labor market reforms, reducing gender- and race-based wage disparities, and sectoral employment initiatives.

Both micro and macro approaches to income-raising are discussed in detail below. Note, however, that reducing costs (as previously discussed) and raising incomes (either at the micro or macro level) are not mutually exclusive, but can and should be used sequentially or in tandem, as

appropriate. Some parents may, for instance, receive education and training leading to new jobs, yet continue to be supplemented by supports until their wages reach the self-sufficiency level. Whatever choices they make, parents should be able to choose the path to self-sufficiency that best safeguards their family’s well-being and allows them to balance work, education, and family responsibilities.

Raising Incomes: Micro Approaches

Increasing Access to Higher Education: Adults with language difficulties, inadequate education, or insufficient job skills or experience usually cannot achieve Self-Sufficiency Wages without access to training and education. Training and education are often key to entering occupations and workplaces that will eventually, if not immediately, pay Self-Sufficiency Wages. For some, this may mean skills training, GED (General Educational Development), ABE (Adult Basic Education), and /or ESL (English as a Second Language) programs. For others, this may mean two- or four-year college degrees. **Figure 4** clearly depicts the benefits of access to higher education for U. S. and Indiana workers.⁶¹ Note the considerably lower income for women, as compared to men, at the various educational levels.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or “work first”, the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted welfare recipient’s access to higher education. Thus, few recipients are able to enroll in college programs or long-term training. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing income supports for low-income parents in college or training.

The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and

increased efficiency benefiting the employer as well as the employee.

Functional Context Education: Functional Context Education (FCE) is an instructional strategy that integrates the teaching of literacy skills and job content to move learners more successfully and quickly toward their educational and employment goals. Programs that use the FCE model are more effective than traditional programs that teach basic skills and job skills in sequence because this innovative approach teaches literacy and basic skills in the context in which the learner will use them. Clients see clearly the role literacy skills play in moving them toward their goals. For adults who have already experienced school failure, enrollment in programs that use traditional approaches to teaching often reproduce that failure.

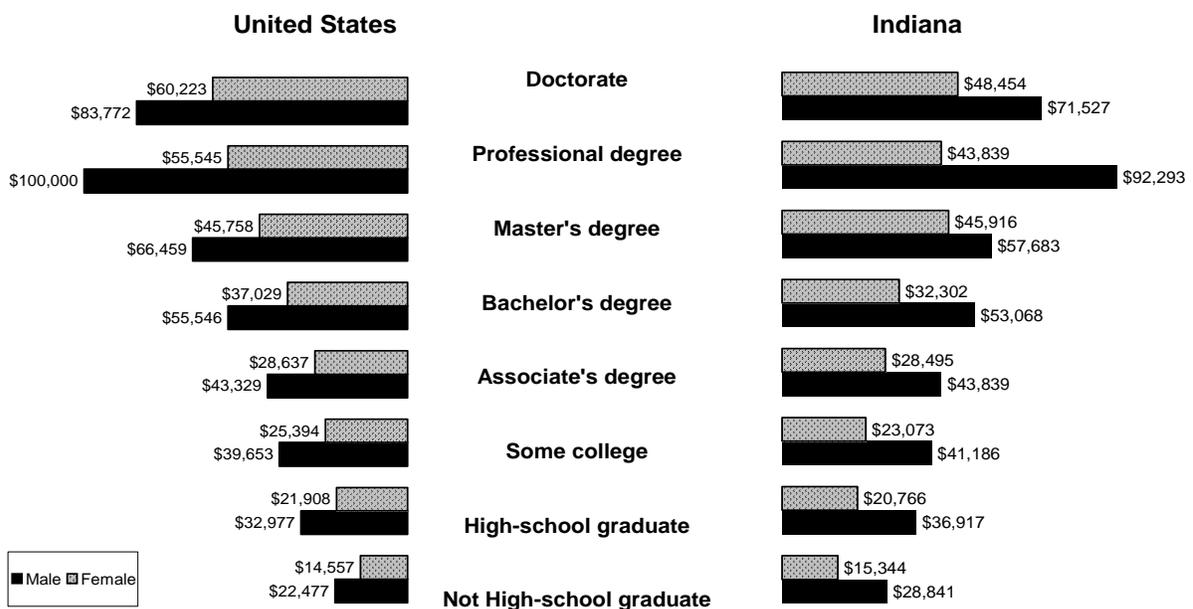
By using content related to an individual's own goals and experience, FCE promotes better retention, encourages lifelong learning, and supports the intergenerational transfer of knowledge. Furthermore, most adults do not have time to spend years in basic education programs learning skills that may seem, at best, distantly related to their economic goals. Given welfare time limits and restrictions on education and training, it is more important than ever that individuals master basic and job-specific skills as quickly and efficiently as possible.

Nontraditional Employment for Women: Nontraditional occupations (NTOs) are jobs that are often thought of as "men's jobs". According to the U.S. Department of Labor, NTOs include any occupation in which less than 25% of the workforce is female. For many women, nontraditional jobs (e.g., copy machine repair, construction, or computer-aided drafting) require relatively little post-secondary training, yet can provide wages at self-sufficiency levels.

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

Recognizing the significant benefits of nontraditional employment for low-income women and their families, many community-based women's organizations began to offer nontraditional training 20 years ago. Their efforts were assisted by affirmative action guidelines for employers and apprenticeship programs that opened the construction trades, in particular, to women.

Figure 4
Impacts of Education on Earnings by Gender in the United States and Indiana



Sources: United States - Bureau of Labor Statistics, Current Population Survey 2003; Indiana - Decennial Census 2000

Note: Males with professional degrees are top-coded as \$100,000 and over in the Current Population Survey data.

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

Microenterprise Training and Development:

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

Low-income women entrepreneurs, especially those living in rural or inner-city communities isolated from the economic mainstream, often lack the contacts and networks needed for business success. Peer networks (such as lending circles and program alumnae groups) can help women “learn to earn” from each other, build self-esteem, and organize around policy advocacy. Linkages between microentrepreneurs and more established women business owners provide program participants with role models, facilitate an ongoing transfer of skills, and expand networks. Microenterprise is also a local economic development strategy, since microbusinesses have the potential to grow into small businesses that respond to local demand, create jobs, and add to the local tax base.

Individual Development Accounts: For many low-income families, the barriers to self-sufficiency are accentuated by a near or total absence of savings. According to one report, the average family with a household income between \$10,000 and \$25,000 had net financial assets of \$1,000, while the average family with a household income of less than \$10,000 had net financial assets of \$10.⁶² For these families with no savings, the slightest setback—a car needing repairs, an unexpected hospital bill, a reduction in work hours—can trigger a major financial crisis. These families can be forced to take out small loans at exorbitant interest rates, like payday loans,

just to make it to the next paycheck, often resulting in spiraling debt.

In addition, too often, public policies work against the promotion of savings by actively penalizing families that manage to put some money aside. For example, in Indiana, a family with assets valued more than \$1,000 is ineligible for Indiana’s TANF program.⁶³

Nonetheless, some recent policy changes have begun to promote and encourage asset development for low-income workers. One major development has been the Individual Development Account (IDA). IDAs are managed by community-based organizations and are held at local financial institutions. In this program, a public or private entity provides a matching contribution towards regular savings made by a family. The match can be withdrawn if it is used for a specified objective, such as the down payment for a house, payment for higher education, or start-up costs for a small business. While less common than income supports, these “wealth supports” can be an important tool in helping families move towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As demonstrated in the previous section, even two parents working full-time must earn well above the federal minimum wage to meet their family’s basic needs. Raising the minimum wage, particularly in high cost areas, is essential because it raises the “floor” for wages, and therefore affects many workers’ earnings. Fourteen states and the District of Columbia have a minimum wage that is above the federal minimum wage, with the highest being Washington State at \$7.35 per hour, then Oregon at \$7.25 per hour.⁶⁴ In all, over 30% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage. Higher wages can also have a positive impact on both workers and their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.

Another approach to raising wages of workers is through use of Living Wage laws that mandate that city contractors and employers receiving public subsidies pay a “living wage”. These policies would impact private sector workers’ wages as well as public sector workers. Union representation of workers also leads to higher wages⁶⁵ as well as better benefits,⁶⁶ moving workers closer to the Self-Sufficiency Standard.

Reducing Gender- and Race-Based Wage Disparities: It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency. Women and/or people of color all too often face artificial barriers to employment not addressed by public policy or training/education strategies. For some, discrimination on the basis of gender and/or race is a key issue. At the same time, this does not necessarily mean that individuals or institutions are engaging in deliberate racism and sexism. Addressing the more subtle, yet substantial, barriers effectively requires all stakeholders—employers, unions, advocates, training providers and educators, welfare officials, and program participants—to partner in order to address the various difficulties, myths and misunderstandings that arise as more and more people seek to enter a workforce environment that is not always welcoming. Pay Equity laws raise the wages of women and people of color who are subject to race- and gender-based discrimination.⁶⁷

Sectoral Employment Intervention: A strategy that targets high-wage jobs, Sectoral Employment Intervention, determines the wage needed by a worker

to sustain her/his family (using the Self-Sufficiency Standard), identifies well-paying jobs in growth sectors that lack trained workers, and analyzes the job training and support services infrastructure necessary to move individuals into these jobs. Key components include engaging industry representatives and workforce development boards, establishing occupational information systems based on local and regional labor-market-specific data, targeting training for specific jobs, and developing sensible outcome standards.

Because this approach looks at labor market issues from both supply and demand perspectives, it helps communities strengthen their local economies while reinvesting in families and neighborhoods. Targeted training is necessary to help low-income clients' access high-demand, high-wage jobs. By responding to business' specific labor needs, a high-wage job targeting strategy improves a region's ability to attract and keep industries and to support a healthier business climate.

How the Self-Sufficiency Standard Can Be Used

At a time when many policy and program decisions are being made at the state and local levels, the Self-Sufficiency Standard provides an effective and valuable tool. To select a few examples, the Self-Sufficiency Standard can be used by: welfare recipients choosing the best route out of poverty for themselves and their families; underemployed or dislocated workers who are seeking new employment opportunities and careers; organizations weighing investment in various education and training opportunities; and state-level policymakers making critical policy choices on TANF implementation, tax policy, work supports, child care co-payments, and education and training programs.

Below is a partial list of how the Standard can be used, followed by specific illustrations of such uses. As the Center for Women's Welfare at the University of Washington develops a state Self-Sufficiency Standard for the first time, and as the Standard is updated for many states, new uses of and application for the Standard continue to emerge.

The Self-Sufficiency Standard as a Tool to Evaluate Policy

The Standard can be used as a tool to evaluate the impact of current and/or proposed policy changes. As shown in this report (see Tables 6 and 7), the Standard can evaluate the impact of various work support programs, as well as model the effects of other policy options such as changes in child care co-payment schedules or tax reforms.

- PathWaysPA (in Pennsylvania) commissioned the Center for Women's Welfare to use the Standard to analyze a proposal to raise child care co-payments and its impact on low-income working parents. The resulting report, *When Wages Aren't Enough*, was instrumental in preventing the proposed increase. (Available at <http://www.womensassoc.org/programs/whenwages.pdf>.)
- The Oklahoma Community Action Project of Tulsa County issued a report entitled, *Cost-Sharing in Medicaid: Fostering Responsibility or Hindering*

Access? that used the Standard to show why free health coverage is vital for low-income families and contributed to the withdrawal of a proposal to restrict Oklahoma Medicaid eligibility. (Available at <http://www.captc.org>.)

The Self-Sufficiency Standard as a Tool to Evaluate Economic Development Proposals

The Standard can be used to evaluate an economic development proposal. For instance, the Standard can determine if the wages paid by a new business seeking tax breaks and/or other government subsidies are at or above Self-Sufficiency Wages, and whether or not the proposed enterprise will require that workers rely on public supports. By revealing potential "double subsidies", a proposed economic development project can be evaluated as to its net effect on the local economy as well as on the well-being of the potential workers and their families. Conversely, the Standard can be used to ensure that an economic development proposal has a positive impact on the local economy by creating family sustaining wages. Nebraska, South Dakota, and West Virginia have all used the Standard to evaluate economic development proposals.

The Self-Sufficiency Standard as a Tool To Determine Eligibility and Target Job Training and Education Resources

The Self-Sufficiency Standard can be used to identify individuals in greatest need of career counseling, job training, and other support services. The Standard can also be used to target education and job training investments. For example, the Standard can help demonstrate the "pay off" for investing in various types of post-secondary education and training. Advanced education and training often provides better access to a wide range of jobs that pay Self-Sufficiency Wages. The Standard can help make the case for investments.

- The Connecticut Legislature enacted a state statute that identified "the underemployed worker" as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard, and

directed workforce investment boards across the state to recommend funding to assist such workers.

- The District of Columbia used the Self-Sufficiency Standard to format their Fiscal Year 2000 Workforce Investment Act. This statute requires the Workforce Investment Board to target job training dollars in “high growth” occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers.
- In California’s Santa Clara County, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability, geographical spread, and wages of nontraditional jobs, as well as the availability of training resources for such employment. The analysis led to the development of a curriculum and counselor training package that targets transportation jobs and provides funds to the community college system to explore how to strengthen preparation for transportation jobs.
- In Pennsylvania’s Delaware County, the Self-Sufficiency Standard was used to design and implement a sector employment intervention strategy that identifies, recruits, hires, trains, retains, and provides upward mobility to low-income residents.

The Self-Sufficiency Standard as a Counseling Tool in Employment and Training Programs

The Standard can be used as a counseling tool to help work and training program participants make informed choices regarding occupations and jobs. For example, the Standard has been used to develop the *Self-Sufficiency Standard Budget Worksheet*, a tool that counselors and clients can use to “test” the ability of various wages to meet a family’s self-sufficiency needs. The counselor can then determine the type of training and employment that will most likely lead a worker to self-sufficiency. Additionally, the Standard can help participants assess how microenterprises or Individual Development Accounts may, along with paid employment, provide a path to self-sufficiency.

- In South Dakota the organization Women Work! has used the Standard as a career counseling tool.
- The Houston READ Commission, the Women’s Center of Tarrant County, and Project Quest in San Antonio in Texas use the Standard with low-income individuals enrolled in job training programs.

The Self-Sufficiency Standard and Online Calculators

The Standard can be used to develop online self-sufficiency budget calculators. Online calculators have the potential to integrate a wide range of functions not usually brought together such as benefit eligibility screening, online applications, and determination of the income required for a family to meet their basic needs. Specifically, a calculator based on the Standard allows a variety of users (counselors as well as clients) to evaluate possible wages and compare information on available programs and work supports to individualized costs and needs.

Calculators exist in Pennsylvania, New York City, Illinois, and Washington State, and two additional calculators are being developed for California and Colorado.

- The Pennsylvania Self-Sufficiency Budget Worksheet can be found at <http://www.pathwayspa.org/worksheet/worksheet.htm>.
- The Self-Sufficiency Calculator for the City of New York can be accessed at <http://www.wceca.org/>.
- The Illinois Department of Employment Security hosts the Illinois Self-Sufficiency Calculator at <http://www.ides.state.il.us/calculator>.
- The Workforce Development Council of Seattle King County Self-Sufficiency Calculator also includes an evaluation tool for tracking client progress and permits data analysis for systemic program improvement (while preserving client confidentiality). The King County calculator can be accessed at <http://www.seakingwdc.org>.

The Self-Sufficiency Standard as a Benchmark for Evaluation and Program Improvement

The Standard can be used to evaluate outcomes for employment programs, from short-term job search and placement programs to those providing extensive education or job training. Measuring the true effectiveness of an employment program (i.e., yielding a Self-Sufficiency Wage) can help redirect resources to approaches that result in the best possible outcomes for participants.

- Sonoma County, California was the first county in the country to adopt the Standard as its formal measure of self-sufficiency and benchmark for measuring success of welfare-to-work programs.

- The Chicago Workforce Investment Board (under the Workforce Investment Act) adopted the Standard as its self-sufficiency benchmark. In addition, the Illinois Department of Human Services uses the Standard as a tool for setting goals in their local offices statewide.
- The San Francisco Workforce Investment Board uses the Self-Sufficiency Standard as eligibility criteria for job training thereby allowing low-wage workers to access training that can help them move up the wage scale.
- The Seattle-King County Workforce Development Council adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark.

The Self-Sufficiency Standard as a Guideline for Wage-Setting and Living Wage Campaigns

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards.

- At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard to develop specific salary guidelines by county.
- In Washington State, the Standard was used successfully in legislative hearings and meetings with the Governor to counter a proposal to eliminate the indexing of the minimum wage for specific groups of workers, such as farm workers.
- California, Illinois, New York, Nebraska, South Dakota, Tennessee, Virginia, and Washington State have all used the Standard to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.
- Vanderbilt University in Tennessee used the Standard to educate employees and administrators about the need to increase the take-home pay of service staff.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and geographically- and age-specific measure of income adequacy, it is being increasingly used in research. The Standard allows researchers to estimate how poverty differs from place to place and among different family types. In addition, it 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.

- In Pennsylvania, the Standard was used to create a report, *The Road to Self-Sufficiency*, which used individual vignettes to explore the impact of public subsidies on full- and part-time low-wage workers.
- Also in Pennsylvania, PathWaysPA teamed with the University of Washington to demonstrate how work supports impact family budgets as wages increase, resulting in the report, *Making Wages Work: The Impact of Work Supports on Wage Adequacy for Pennsylvania Families*.
- Washington and Massachusetts used the Self-Sufficiency Standard to examine the cost of health insurance. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see <http://www.ofm.wa.gov/accesshealth/research/33affordability.pdf> and http://www.weiu.org/Advocacy/HESS_11-11.pdf).
- The Standard has been used with data from the U.S. Census Bureau Current Population Survey to measure the number of families above and below the Self-Sufficiency Standard in California, as well as their characteristics (e.g., race/ethnicity, family type, education, employment). The report, *Overlooked and Undercounted: A New Perspective on the Struggle to Make Ends Meet in California*, is available from the National Economic Development and Law Center website at <http://www.nedlc.org/publications.htm>.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. Each year, the Self-Sufficiency Standard is presented in hundreds of workshops across the country. It is also being used in secondary education classrooms throughout the U.S. The Standard helps the general public understand what is involved in making the transition to self-sufficiency, while showing employers the importance of providing benefits, especially health care, that help families meet their needs. For both public and private service providers (e.g., child care providers, community organizations, education and training organizations), the Standard

How the Self-Sufficiency Standard Can and Has Been Integrated Into The Workforce Development System

Almost all of the applications and implementation of the Standard described in this section can and have been used in workforce development systems throughout the United States. Perhaps the most comprehensive use of the Self-Sufficiency Standard has been by the Seattle-King County Workforce Development Council. All workforce boards are required to adopt a measure of self-sufficiency, and Seattle-King County was one of the earliest to formally adopt the Self-Sufficiency Standard as their measure of self-sufficiency. (To date, about one-third of workforce boards have now adopted the Standard or a similar measure.) However, Seattle-King County went beyond this, and incorporated the Standard into all contracts with their service providers, paid for the development of an online calculator (described on page 32), and developed curriculum that uses the Standard and the calculator in counseling provided to the workforce system's clients regarding wages, benefits, training, and education as they strive to achieve self-sufficiency.

The online calculator serves a dual function, both as an easy-to-use counseling tool and benefit calculator as well as a tool to track client outcomes. Specifically, the calculator allows for quantifiable evaluation of program performance by providing a benchmark that is client-specific.

Some of the specific uses of the Self-Sufficiency Standard in the workforce system include:

- **As the official measure of self-sufficiency**, which demonstrates the commitment of the system to assist client's with achieving self-sufficiency.
- **As a benchmark for clients**, noting where they are in relation to their Standard when they enter and exit the system (as well as six months post-exit).
- **As a counseling tool**, helping clients to understand not only what minimum income (including resources/benefits) is required to meet their needs, but also that it is not their "fault" that they cannot budget their way to self-sufficiency, a very powerful message. It can be used with clients to evaluate various jobs, careers, and training/education options, in terms of their current or projected ability to provide a Self-Sufficiency Wage. This evaluation can provide guidance not only for individual clients, but also guide investment choices in various kinds of training, job development, and education development, in public institutions such as community colleges as well as private training/education entities.
- **As the basis for an online calculator**. While there are a range of web-based calculators which mainly provide information on benefit eligibility and amounts, basing the calculator on the Self-Sufficiency Standard allows the client as well as the system, to see what the goal is, and to develop comprehensive strategies to achieve that goal. Thus it is more than a budgeting tool, it is a planning tool that informs choices in the context of the individual's circumstances and available work supports and training/education and other options.

Altogether, use of the Self-Sufficiency Standard in the workforce system "changes the conversation", at both the client level and at the policy level. Instead of a counselor urging a client to get a "job, any job", the exchange puts both counselor and client on the same side of the table, working together to find the package of benefits, jobs, or the education and training that will help move that client towards self-sufficiency. Each of the tools and uses listed and discussed in detail in this section contributes to this transformation, not only of the workforce system, but of the lives of those who come to the system and seek self-sufficiency.

demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

- In Seattle, self-sufficiency information was distributed during the run of a play based on Barbara Ehrenreich's book about the struggles of American's low-wage workers, *Nickel and Dimed: On (Not) Getting By in America*. Additionally, a computer with a mock website allowed participants to enter their income and compare it to the Standard.
- MassFESS developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. The curriculum can be viewed at http://www.weiu.org/pdf_files/MassFESSCurriculum.pdf.
- In an initiative started at the University of Washington's School of Social Work, policymakers participated in the "Walk-A-Mile" in the shoes of welfare recipients by living on a Food Stamp budget for one month. The Standard was then used to further educate on all the implications of a minimal budget.

Conclusion

With the continuing debate on the reauthorization of the federal TANF welfare reform legislation, particularly the introduction of increased work requirements without increased resources for child care, job training, or education, the challenge continues to present itself: how to help low-income households become economically self-sufficient. The uncertain economy, the lack of available jobs paying self-sufficient wages, and time limits all add further to the problems faced by many parents seeking self-sufficiency. In addition, there are hundreds of thousands of families in Indiana who have never been on TANF but are stuck in low-wage jobs and are struggling to make ends meet.

The Self-Sufficiency Standard strives to inform this debate by documenting the cost of living that families must meet to live independently, without public or private assistance. The Self-Sufficiency Standard shows that, for most parents, earnings that are well above the official poverty level are nevertheless far below what is needed to meet their families' basic needs.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to

analyze policy, and to help individuals striving for self-sufficiency. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Standard.

In addition to Indiana, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York City, New York State, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming, Washington State, and the Washington, D.C. metropolitan area.

For further information about the Standard, how it is calculated, or the findings reported here, contact Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or Center for Women's Welfare staff at (206) 685-5264. To learn about how to have the Standard developed for your community or state, contact Kate Farrar at Wider Opportunities for Women at (202) 464-1596.

Endnotes

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- ² Proctor, B. & Dalaker, J. (2003). *Poverty in the United States: 2002*. (U.S. Census Bureau, Current Population Reports, Series P60-222, 5). Washington DC: U.S. Government Printing Office.
- ³ The federal poverty measure is calculated two ways. A detailed matrix of poverty *thresholds* is calculated each year by the Census Bureau (and is used to determine poverty numbers and rates) for the previous year. This measurement distinguishes between households by the number of adults and number of children. In addition, there are special thresholds for one and two adult households whose members are over 65 years old. Thus the threshold for a single adult and two children would be less than the threshold for two adults and one child, although both are families of three. The other form of the poverty measure is called the "federal poverty guidelines" or the "federal poverty level" (FPG/FPL). It is calculated by the U.S. Department of Health and Human Services each February for the current year, using the previous year's thresholds. It is primarily for use in federal and state programs, to determine eligibility and/or calculate benefits, such as for Food Stamps. It only varies by family size, regardless of composition, i.e., there is only one FPG/FPL for a family of three.
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- ⁶ U.S. Bureau of Labor Statistics. (2004, April). *Employment Characteristics of Families in 2003*. Retrieved January 10, 2005, from <http://www.bls.gov/news.release/pdf/famee.pdf>
- ⁷ Using the 2005 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place, Marin County, CA (part of the San Francisco metropolitan area) is \$1,539. This is nearly five times as much as the least expensive housing, found in Starr County, Texas, where a two-bedroom unit costs \$323 per month. U.S. Housing and Urban Development Department. (2005). *Fair Market Rents*. Retrieved October 6, 2004, from <http://www.huduser.org/datasets/FMR/FMR2005F/index.html>
- ⁸ One of the first to advocate building changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro, C. & Michael, R. Eds.(1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.
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- ¹⁰ New light on the cost of living (1998, September 25). *Boston Globe*.
- ¹¹ Although about 70% of employed women with children under 18 years of age worked full-time in 2003, working part-time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the new requirements under TANF, preclude this option. U.S. Department of Labor Statistics. (April, 2004). *Employment characteristics of families in 2003*. Retrieved January, 10, 2005, from <http://www.bls.gov/news.release/pdf/famee.pdf>
- ¹² Gowdy, E.A. & Pearlmutter, S.R. (1994). Economic Self-Sufficiency is a Road I'm On: The Results of Focus Group Research with Low-Income Women. In L. V. Davis (Ed.), *Building on women's strengths: A social work agenda for the twenty-first century* (p. 91). New York: The Haworth Press.
- ¹³ These 70 family types cover about 90% of households. The Self-Sufficiency Standard can also be calculated for a wider range of family types, including larger and multigenerational families.
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- ¹⁵ A metropolitan area is either a Metropolitan Statistical Area (MSA) (containing a population center of 50,000 or more) or a Primary Metropolitan Statistical Area (PMSA) (a population

core area of over one million). U.S. Office of Management and Budget (OMB). OMB Bulletin No. 05-02, February 22, 2005. Retrieved March 24, 2005, from <http://www.whitehouse.gov/omb/bulletins/fy05/b05-02.html>

¹⁶ FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on a survey of renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. U.S. Housing and Urban Development. *Fair Market Rents for the Section 8 Housing Assistance Payments Program*. Retrieved April 29, 2005, from <http://www.huduser.org/datasets/fmr/fmrover.doc>

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¹⁸ Because of the lack of availability of efficiencies (studio apartments) in some areas, and their very uneven quality, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

¹⁹ Indiana Family Social Services Administration. Bureau of Child Development. *Child Care and Development Fund Plan for Indiana FFY 2004-2005 - County Reports*. Retrieved May 9, 2005, from <http://www.in.gov/fssa/children/bcd/ccdfrates1.html> and <http://www.in.gov/fssa/carefinder/pdf/ccdfstateplanv7.pdf>

²⁰ Veum, J. R. & Gleason, P. M. (1991). Child care arrangements and costs. *Monthly Labor Review*, 114(10), 10-17. Note also that relative care (other than the parent), particularly for younger children and lower-income parents, accounts for a significant amount of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). Day care by relatives is usually, but not always, in the relative's home, and is usually, though not always, paid. Thus relative care more closely resembles (and may actually be) day care homes rather than day care centers. For children three years and older, the predominant child care arrangement is the child care center, accounting for 45% of the care (compared to 14% in family child care, and 17% in relative care). Capizzano, J., Adams, G. & Sonenstein, F. (2000). Child care arrangements for children under five: Variation across states. *New federalism: National survey of America's families*. (Series B, No. B-7). Washington, DC: The Urban Institute.

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²⁴ ACCRA *Cost of Living Index: Grocery Costs*. (2004, January). The ACCRA website is <http://www.acra.org/>. Food costs for Indiana are calculated for Evansville MSA, Fort Wayne MSA, Indianapolis MSA, Lafayette MSA, Muncie MSA, South Bend MSA, and Terre Haute MSA by averaging the ACCRA index for the respective areas for Q1-Q4, 2004. Note that although the ACCRA Cost of Living Index is generally intended for upper-middle income families, the ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socioeconomic status.

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²⁷ *Census Transportation Planning Package (CTPP) 2000: Profiles for Indiana*. Retrieved April 29, 2005, from <http://transportation.org/ctpp/home/in.htm>

²⁸ U.S. Bureau of Labor Statistics, Consumer Expenditure Survey. 2003. Retrieved June 7, 2005, from <http://data.bls.gov/>

²⁹ National Association of Insurance Commissioners (NAIC). (2004, September). *2001/2002 Auto insurance database report. Average premiums and expenditures 1998-2002*. NAIC Research Library.

³⁰ As in Indiana's 2002 Self-Sufficiency Standard, the 2005 Standard used insurance premiums from Allstate Insurance, one of the top carriers in Indiana. For 2005, counties have been grouped into the same 21 groups as in Indiana's 2002

Self-Sufficiency Standard. Allstate regional insurance ratios were determined for 2005 for each of the 21 groups and applied to each county in each group. Rates were obtained for a 23 year old single female and a married couple, ages 31 and 35. Allstate Insurance Company. Retrieved April 29, 2005, from <https://buy.allstate.com/auto/GetStarted.Asp?A=1&M=4&State=IN>

³¹ American Automobile Association. *Your Driving Costs*. Retrieved April 29, 2005, from <http://www.ouraaa.com/news/library/drivingcost/driving.html>

³² U.S. Department of Transportation. *National Household Travel Survey 2001*. Retrieved April 29, 2004, from <http://nhts.ornl.gov/2001/index.shtml>

³³ Kaiser Family Foundation. State Health Facts Online. *Indiana: Nonelderly with Employer Coverage. Rate of Nonelderly with Employer Coverage by Employment Status, State Data 2002-2003, U.S. 2003*. Retrieved July 5, 2005, from <http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=profile&area=Indiana&category>

³⁴ Kaiser Family Foundation. State Health Facts Online. *Health cost and budgets. Indiana: Average annual cost of employment-based health insurance - single coverage, 2002, and Indiana: Average annual cost of employment based health insurance - family coverage, 2002*. Retrieved July 5, 2005, from <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Indiana>

³⁵ Indiana Comprehensive Health Insurance Association. Retrieved May 16, 2005 from http://www.onlinehealthplan.com/content/html/acs/12/prembr_all_incl_11-04.pdf. Health insurance premiums were varied regionally (into 5 regions) by averaging coverage for two family types for two rate plans (\$500 and \$1,000 deductible). Family type 1: adult female 30-34 years old with male child and female child. Family type 2: adult male, adult female, both 30-34 years old with male child and female child.

³⁶ Citro & Michael, op. cit.

³⁷ Indiana Department of Revenue. Retrieved April 29, 2005, from <http://www.in.gov/dor/>

³⁸ Indiana Department of Revenue. *Food and beverage tax*. Retrieved May 25, 2005, from <http://www.in.gov/dor/foodtax.htm>

³⁹ Indiana Department of Revenue. *County tax*. Retrieved April 29, 2005, from <http://www.in.gov/dor/taxforms/pdfs/county-tax.pdf>. Also, the 2005 Indiana General Assembly recently passed a 1% sales tax on food and beverage for Hamilton, Johnson, Shelby, Hendricks, Hancock, and Boone Counties, in part, to pay for a new convention center and football stadium. This tax is not calculated in this report. *Legislative Report on Issues Impacting Indiana University Considered During the 114th Session of the Indiana*

General Assembly. (May, 2005). Retrieved August 5, 2005, from <http://www.gov.indiana.edu/state/2005wrapup.pdf>

⁴⁰ National Center for Children in Poverty, State Earned Income Tax Credit (EITC). Retrieved April 29, 2005 from http://www.nccp.org/state_detail_IN_policy_8.html

⁴¹ Indiana's 2005 minimum wage is \$5.15. Retrieved June 6, 2005, from <http://www.dol.gov/esa/minwage/america.htm>

⁴² HUD calculates the median family income using Core-Based Statistical Areas; their methodology yields a slightly different number from the Census median family income calculations. For HUD's methodology see <http://www.huduser.org/Datasets/IL/IL05Est/FY05-CBSA-medianscalculation-methodology.pdf>

⁴³ U.S. Housing and Urban Development. *Transmittal of Fiscal Year 2005 Income Limits for the Public Housing and Section 8 Programs*. Retrieved June 21, 2005, from <http://www.huduser.org/datasets/il/il05/HUD-sec8-notice.pdf>

⁴⁴ Of federal returns filed in 2001, only 137,685 taxpayers reported having received advanced EITC payments out of more than 16 million families with children receiving the EITC. Numbers cited by John Wancheck of the Center on Budget and Policy Priorities, based on data reported in the IRS Income Tax Section, *Monthly Operational Review of Earned Income Credit*.

⁴⁵ Some workers may be unaware of the advanced payment option, and others have employers who do 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. Romich, J. L. & Weisner, T. (2000). *How families view and use the EITC: The case for lump-sum delivery*. Paper delivered at Northwestern University, Joint Center for Poverty Research Conference.

⁴⁶ Indiana State Department of Health. Retrieved May 11, 2005, from <http://www.in.gov/isdh/programs/wic/wicone.htm>

⁴⁷ U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement. *2002 Annual Statistical Report*. (Tables 4, 10, 11 and 52). Retrieved May 2, 2005, from http://www.acf.hhs.gov/programs/cse/pubs/2003/reports/annual_statistical_report/tables.html

⁴⁸ U.S. Department of Housing and Urban Development, *Assisted Housing 1999*.

⁴⁹ Children's Defense Fund, *Section 8 Proposal in the President's FY 2005 Budget* (March 2005). Retrieved June 29, 2005, from http://www.childrensdefense.org/familyincome/housing/section_8_proposal.pdf. Also see Center on Budget and Policy Priorities. National Effects of Cuts in Housing

Voucher Assistance in 2005. Retrieved May 25, 2005, from <http://www.cbpp.org/states/2-18-05hous-totals-detail.pdf>

⁵⁰ Food Research and Action Center. (2004, October). *Food Stamp participation increases in July 2004 to nearly 24.4 million persons*. Current News and Analyses. Retrieved October 27, 2004, from http://www.frac.org/html/news/fsp/Latest_FSP.html

⁵¹ Food and Nutrition Service, U. S. Department of Agriculture. Retrieved February 9, 2005, from <http://www.fns.usda.gov/pd/fslatest.htm>

⁵² Zedlewski, Sheila R. & Brauner, Sarah (1999). *Are the steep declines in food stamp participation linked to falling welfare caseloads?* New Federalism: National Survey of America's Families. (Policy Brief #B-3). Retrieved September 29, 2004, from <http://www.urban.org/url.cfm?ID=310311>

⁵³ U. S. Department of Health and Human Services. Administration for Children and Families. Child Care Bureau. *Child care and development fund (CCDF) report to Congress – Fiscal year 2001*. Retrieved September 29, 2004, from <http://www.acf.hhs.gov/programs/ccb/policy1/congressreport/index.htm>

⁵⁴ Note, while the number of enrollees listed here reflects the 2003 fiscal year, the proportion of insured, eligible families is based on figures from 2001. National Center for Children in Poverty, Columbia University, Mailman School of Public Health. Retrieved May 2, 2005, from http://nccp.org/state_detail_IN_policy_13.html. Also see U. S. Department of Health and Human Services, Administration for Children and Families, Child Care Bureau. Retrieved February 9, 2005, from <http://www.acf.dhhs.gov/programs/ccb/research/01acf800/chldser1.htm>

⁵⁵ Center for Disease Control, National Center for Health Statistics. (2003, December). *Early Release of Selected Estimates Based on Data from the January-June 2003 National Health Interview Survey*. Retrieved March 23, 2004, from http://www.cdc.gov/nchs/data/nhis/earlyrelease/200312_01.pdf

⁵⁶ Families USA. (2002, December). *Children losing health coverage*. (Special Report, Publication No. 02-106). Retrieved September 9, 2004, from <http://www.familiesusa.org/site/DocServer/SCHIPreport.pdf?docID=161>

⁵⁷ Indiana Family and Social Services Administration, Hoosier Healthwise. Retrieved April 29, 2005, from http://www.state.in.us/fssa/hoosier_healthwise/index.html. Also see American Academy of Pediatrics, "Summary of Title XXI Programs in States". Retrieved April 29, 2005, from <http://www.aap.org/advocacy/XXISummary04.pdf>

⁵⁸ One hundred and four thousand children equals 6.4% Indiana's children under 19 years of age. U. S. Census Bureau. *Low Income Uninsured Children by State: 2001*,

2002, and 2003. Retrieved June 29, 2005, from <http://www.census.gov/hhes/hlthins/liuc03.html>

⁵⁹ Grall, T. (2003). *Custodial mothers and fathers and their child support: 2001* (U.S. Census Bureau, Current Population Reports, Series P60-225). Washington, DC: U.S. Government Printing Office. Retrieved April 26, 2005, from <http://www.census.gov/prod/2003pubs/p60-225.pdf>

⁶⁰ This amount is the average of those who participate in child support enforcement. Note that the average child support figure excludes families on assistance, as any child support collected on their behalf goes directly to the state. Also note that because the monthly child support average excludes those currently receiving TANF, it disproportionately represents those who have received cash assistance. The child support figures in this report were originally compiled in 2002, and have been inflated to more accurately reflect trends for the last calendar year. U. S. Department of Health and Human Services, Administration for Children and Families, Office of Child Support Enforcement. (2002). *Annual Statistical Report*. (Tables 4, 10, 11, and 52). Retrieved February 24, 2004, from http://www.acf.dhhs.gov/programs/cse/pubs/2003/reports/annual_statistical_report/tables.html

⁶¹ U.S. Census Bureau, "Educational Attainment in the United States: 2003". Table 9 in Current Population Report, P20-550. Retrieved April 4, 2005, from <http://www.census.gov/population/www/socdemo/education/cps2003.html>. Indiana data compiled from the Decennial Census 2000.

⁶² Montalto, C. P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances*. Report to the Consumer Federation of America. Retrieved February 9, 2005, from <http://www.consumerfed.org/backpage/savings.cfm>

⁶³ U.S. Department of Health and Human Services, Office of Family Assistance. Temporary Assistance for Needy Families (TANF): Sixth Annual Report to Congress. Specific Provisions of State Programs. Retrieved April 27, 2005 from <http://www.acf.hhs.gov/programs/ofa/annualreport6/chapter12/chap12.pdf>

⁶⁴ Those states are Alaska, California, Connecticut, Delaware, Hawaii, Illinois, Florida, Maine, Massachusetts, New York, Oregon, Rhode Island, Vermont, and Washington. In addition, the District of Columbia has a minimum wage higher than the federal minimum. U.S. Department of Labor. Employment Standards Administration, Wage and Hour Division. Retrieved January 26, 2005, from <http://www.dol.gov/esa/minwage/america.htm>

⁶⁵ On average, in 2003, a union employees' share of employer-sponsored health insurance was 12% of the medical care premium for single coverage and 19% for family

coverage, compared with a nonunion employee share of 19% and 31% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics. (2004, April). *National compensation survey: Employee benefits in private industry in the United States, March 2003*. (Summary 04-02). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ebs/sp/ebsm0001.pdf>

⁶⁶ In 2003, union workers averaged \$21.45 per hour, compared to \$16.96 for nonunion workers. U.S. Department of Labor,

Bureau of Labor Statistics (2004, August). *National compensation survey: Occupational wages in the United States, July 2003*. (Summary 04-03). Retrieved September 29, 2004, from <http://www.bls.gov/ncs/ocs/sp/ncbl0635.pdf>

⁶⁷ State Action.Org. State Issues. (n.d.) *Equal Pay*. Retrieved November 17, 2004, from <http://www.stateaction.org/issues/issue.cfm?issue=EqualPay.xml>

Data Sources

Data Type	Source	Assumptions
Child Care	Indiana Family Social Services Administration; Bureau of Child Development; Child Care and Development Fund Plan for FFY 2004-2005 - County Reports http://www.in.gov/fssa/children/bcd/ccdfrates1.html	Infant: Infants and Toddlers. Licensed Homes. Preschool: 3 - 5 years old. Licensed Centers. Schoolage: Before and After School Schoolage. Licensed Centers. Part-time.
Food	U.S. Department of Agriculture, Low-Cost Food Plan, June 2004. Retrieved from http://www.usda.gov/cnpp/FoodPlans/Updates/foodjun04.pdf ACCRA. Cost of Living Index. (2004; average of first, second, third and fourth quarters). Available at http://www.accra.org/	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Premiums: Kaiser Family Foundation. Average Annual Costs of Employment-Based Health Insurance--Single & Family Coverage, 2002. Retrieved from http://www.statehealthfacts.kff.org/ Out-of-Pocket Costs: Agency for Healthcare Research and Quality. <i>Household Component Analytical Tool (MEPSnet/HC)</i> . August 2003. Rockville, MD. Retrieved from http://www.meps.ahrq.gov/mepsnet/HC/MEPSnetHC.asp	In addition to health insurance premiums, health costs include regional out-of-pocket costs calculated for adults, infants, preschoolers, schoolage children, and teenagers. All data is updated with the Medical CPI.
Housing	Department of Housing and Urban Development. Fair Market Rents - Fiscal Year 2005. Retrieved from http://www.huduser.org National Low Income Housing Coalition (NLIHC), Median Gross Rent by County, 2000. Retrieved from http://www.nlihc.org/research/lalihd/renterreport.pdf	Fair Market Rents by county. Ratios for FMRs were created for the nine Metropolitan Statistical Areas and Primary Metropolitan Statistical Areas that contain more than one county (Cincinnati, OH-KY-IN MSA; Evansville-Henderson, IN-KY MSA; Fort Wayne MSA; Gary PMSA; Indianapolis MSA; Kokomo MSA; Lafayette MSA; Louisville, KY-IN MSA; Terre Haute MSA) using the NLIHC median gross rent of each county.
Taxes	Federal Income Tax: U.S. Department of Treasury - IRS 1040 Instructions. Retrieved from http://www.irs.gov/individuals/index.html State Income Tax: Indiana Department of Revenue. Retrieved from http://www.in.gov/dor/ Sales and Use Tax: Indiana Department of Revenue. Retrieved from http://www.in.gov/dor/	Six percent sales tax statewide. Five counties (Allen, Henry, Delaware, Madison, Marion) have a 1% food and beverage tax. State EITC is 6% of Federal EITC.
Transportation	Public Transportation Rates: Census Transportation Planning Package (CTPP) 2000. Retrieved from http://transportation.org/ctpp/home/	Private transportation was assumed for all counties.
Miscellaneous	Miscellaneous expenses are 10% of all other costs.	Includes all other essentials: clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone.

About the Author

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

About the Project

Wider Opportunities for Women (WOW) established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates and service providers to help move low-income, working families forward on the path to economic self-sufficiency. The Self-Sufficiency Standard was developed by Dr. Diana Pearce, who at that time was the Director of the Women and Poverty Project at WOW. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 35 states, New York City and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In nine years, the Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the Project, visit the website: <http://www.sixstrategies.org>.

List of Indiana Counties by Metro Area

<i>Bloomington, IN MSA</i>	<i>Shelby County</i>	<i>Gibson County</i>
<i>Monroe County</i>	<i>Kokomo, IN MSA</i>	<i>Grant County</i>
<i>Cincinnati, OH—KY—IN PMSA</i>	<i>Howard County</i>	<i>Greene County</i>
<i>Dearborn County</i>	<i>Tipton County</i>	<i>Henry County</i>
<i>Elkhart—Goshen, IN MSA</i>	<i>Lafayette, IN MSA</i>	<i>Jackson County</i>
<i>Elkhart County</i>	<i>Clinton County</i>	<i>Jasper County</i>
<i>Evansville—Henderson, IN—KY MSA</i>	<i>Tippecanoe County</i>	<i>Jay County</i>
<i>Posey County</i>	<i>Louisville, KY—IN MSA</i>	<i>Jefferson County</i>
<i>Vanderburgh County</i>	<i>Clark County</i>	<i>Jennings County</i>
<i>Warrick County</i>	<i>Floyd County</i>	<i>Knox County</i>
<i>Fort Wayne, IN MSA</i>	<i>Harrison County</i>	<i>Kosciusko County</i>
<i>Adams County</i>	<i>Scott County</i>	<i>LaGrange County</i>
<i>Allen County</i>	<i>Muncie, IN MSA</i>	<i>LaPorte County</i>
<i>DeKalb County</i>	<i>Delaware County</i>	<i>Lawrence County</i>
<i>Huntington County</i>	<i>Non metro</i>	<i>Marshall County</i>
<i>Wells County</i>	<i>Bartholomew County</i>	<i>Martin County</i>
<i>Whitley County</i>	<i>Benton County</i>	<i>Miami County</i>
<i>Gary, IN PMSA</i>	<i>Blackford County</i>	<i>Montgomery County</i>
<i>Lake County</i>	<i>Brown County</i>	<i>Newton County</i>
<i>Porter County</i>	<i>Carroll County</i>	<i>Noble County</i>
<i>Indianapolis, IN MSA</i>	<i>Cass County</i>	<i>Orange County</i>
<i>Boone County</i>	<i>Crawford County</i>	<i>Owen County</i>
<i>Hamilton County</i>	<i>Daviess County</i>	<i>Parke County</i>
<i>Hancock County</i>	<i>Decatur County</i>	<i>Perry County</i>
<i>Hendricks County</i>	<i>Dubois County</i>	<i>Pike County</i>
<i>Johnson County</i>	<i>Fayette County</i>	<i>Pulaski County</i>
<i>Madison County</i>	<i>Fountain County</i>	<i>Putnam County</i>
<i>Marion County</i>	<i>Franklin County</i>	<i>Randolph County</i>
<i>Morgan County</i>	<i>Fulton County</i>	<i>Ripley County</i>

List of Indiana Counties by Metro Area

(Continued)

Spencer County

Starke County

Steuben County

Sullivan County

Switzerland County

Union County

Wabash County

Warren County

Washington County

Wayne County

White County

Ohio County MSA

Ohio County

South Bend, IN MSA

St. Joseph County

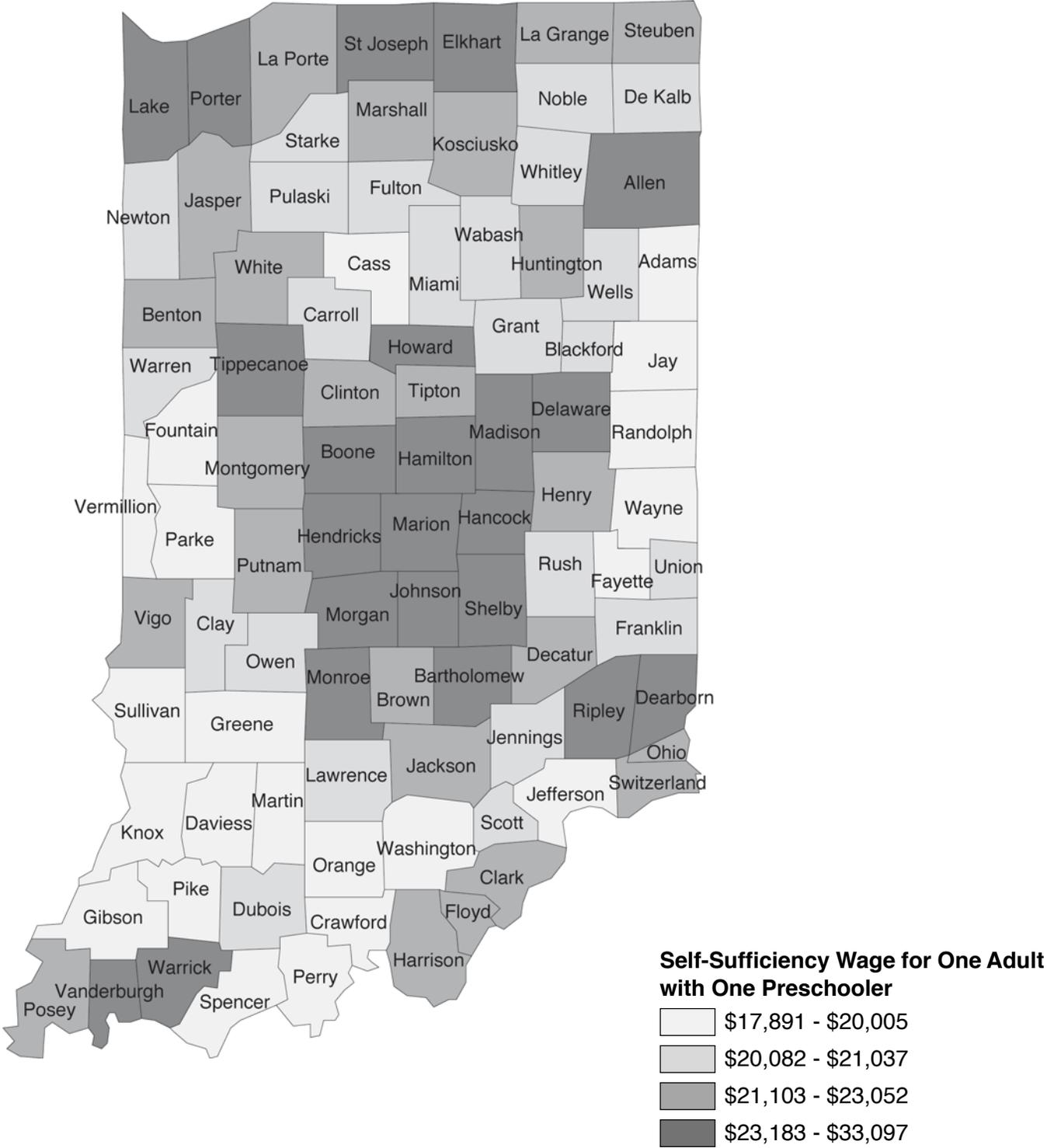
Terre Haute, IN MSA

Clay County

Vermillion County

Vigo County

Map of Indiana Counties by Level of Annual Self-Sufficiency Wage



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

Table 1
The Self-Sufficiency Standard for Adams County, IN, 2005
Fort Wayne MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	367	453	453	453	453	568	453	453
Child Care	0	343	391	733	265	998	733	655
Food	181	266	275	341	450	506	539	592
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	86	147	152	194	162	251	239	237
Taxes	186	228	249	308	204	469	413	406
Earned Income								
Tax Credit (-)	0	-166	-151	-190	-289	-6	-49	-56
Child Care Tax Credit (-)	0	-44	-53	-65	-20	-125	-89	-86
Child Tax Credit (-)	0	-83	-83	-167	-102	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.43	\$8.81	\$9.31	\$11.49	\$8.95	\$16.15	\$7.76 per adult	\$7.68 per adult
-Monthly	\$1,132	\$1,551	\$1,638	\$2,023	\$1,576	\$2,843	\$2,733 combined	\$2,704 combined
-Annual	\$13,588	\$18,608	\$19,658	\$24,270	\$18,909	\$34,112	\$32,798 combined	\$32,449 combined

Table 2
The Self-Sufficiency Standard for Allen County, IN, 2005
Fort Wayne MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	473	583	583	583	583	731	583	583
Child Care	0	401	482	883	352	1235	883	833
Food	181	266	275	341	450	506	539	592
Transportation	218	224	224	224	224	224	429	429
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	97	167	176	224	185	292	269	270
Taxes	224	298	337	417	266	647	518	523
Earned Income								
Tax Credit (-)	0	-112	-85	-83	-221	0	0	0
Child Care Tax Credit (-)	0	-75	-75	-127	-51	-105	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-148	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.36	\$10.60	\$11.52	\$14.20	\$10.70	\$19.90	\$9.07 per adult	\$9.12 per adult
-Monthly	\$1,296	\$1,865	\$2,028	\$2,500	\$1,883	\$3,502	\$3,192 combined	\$3,209 combined
-Annual	\$15,552	\$22,379	\$24,336	\$29,999	\$22,602	\$42,025	\$38,300 combined	\$38,502 combined

Table 3
The Self-Sufficiency Standard for Bartholomew County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	553	664	664	664	664	814	664	664
Child Care	0	434	516	950	369	1319	950	885
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	105	177	186	237	194	308	282	282
Taxes	255	346	396	505	295	715	577	575
Earned Income								
Tax Credit (-)	0	-79	-48	-13	-193	0	0	0
Child Care								
Tax Credit (-)	0	-75	-73	-125	-64	-100	-110	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.01	\$11.71	\$12.74	\$15.98	\$11.41	\$21.31	\$9.68 per adult	\$9.66 per adult
-Monthly	\$1,409	\$2,060	\$2,242	\$2,812	\$2,008	\$3,751	\$3,406 combined	\$3,400 combined
-Annual	\$16,907	\$24,725	\$26,909	\$33,746	\$24,098	\$45,011	\$40,873 combined	\$40,805 combined

Table 4
The Self-Sufficiency Standard for Benton County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	431	540	540	540	540	664	540	540
Child Care	0	336	412	749	230	979	749	642
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	93	156	164	206	169	259	251	246
Taxes	211	265	294	353	224	515	463	446
Earned Income								
Tax Credit (-)	0	-140	-118	-146	-269	0	-4	-21
Child Care								
Tax Credit (-)	0	-59	-72	-85	-29	-120	-110	-102
Child Tax Credit (-)	0	-83	-83	-167	-115	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.01	\$9.66	\$10.39	\$12.60	\$9.46	\$17.04	\$8.35 per adult	\$8.13 per adult
-Monthly	\$1,234	\$1,699	\$1,829	\$2,217	\$1,665	\$2,999	\$2,939 combined	\$2,862 combined
-Annual	\$14,812	\$20,392	\$21,942	\$26,605	\$19,984	\$35,990	\$35,268 combined	\$34,349 combined

Table 5
The Self-Sufficiency Standard for Blackford County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	423	507	507	507	507	645	507	507
Child Care	0	336	362	699	230	929	699	592
Food	182	268	276	343	453	509	543	595
Transportation	210	216	216	216	216	216	413	413
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	152	155	196	164	251	241	236
Taxes	207	250	262	313	212	480	426	408
Earned Income								
Tax Credit (-)	0	-152	-143	-182	-282	0	-41	-58
Child Care								
Tax Credit (-)	0	-52	-57	-68	-24	-125	-93	-85
Child Tax Credit (-)	0	-83	-83	-167	-107	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.89	\$9.26	\$9.56	\$11.67	\$9.13	\$16.31	\$7.88 per adult	\$7.66 per adult
-Monthly	\$1,213	\$1,630	\$1,683	\$2,054	\$1,606	\$2,871	\$2,773 combined	\$2,696 combined
-Annual	\$14,560	\$19,559	\$20,193	\$24,649	\$19,273	\$34,449	\$33,273 combined	\$32,351 combined

Table 6
The Self-Sufficiency Standard for Boone County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	525	626	626	626	626	809	626	626
Child Care	0	397	547	944	286	1230	944	833
Food	191	281	290	361	476	535	570	626
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	103	172	187	235	185	301	281	276
Taxes	246	316	402	491	265	688	569	550
Earned Income								
Tax Credit (-)	0	-98	-44	-25	-222	0	0	0
Child Care								
Tax Credit (-)	0	-75	-70	-125	-51	-100	-110	-110
Child Tax Credit (-)	0	-83	-83	-167	-147	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.83	\$11.07	\$12.88	\$15.69	\$10.67	\$20.75	\$9.60 per adult	\$9.40 per adult
-Monthly	\$1,379	\$1,948	\$2,266	\$2,761	\$1,878	\$3,653	\$3,379 combined	\$3,309 combined
-Annual	\$16,542	\$23,371	\$27,198	\$33,128	\$22,541	\$43,830	\$40,554 combined	\$39,706 combined

Table 7
The Self-Sufficiency Standard for Brown County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	521	621	621	621	621	780	621	621
Child Care	0	386	362	749	230	979	749	592
Food	182	268	276	343	453	509	543	595
Transportation	217	223	223	223	223	223	427	427
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	102	169	167	213	176	271	258	249
Taxes	247	308	303	380	245	563	482	458
Earned Income								
Tax Credit (-)	0	-107	-112	-119	-246	0	0	-9
Child Care								
Tax Credit (-)	0	-78	-76	-103	-40	-115	-120	-107
Child Tax Credit (-)	0	-83	-83	-167	-131	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.78	\$10.77	\$10.62	\$13.28	\$10.04	\$18.04	\$8.63 per adult	\$8.27 per adult
-Monthly	\$1,369	\$1,895	\$1,870	\$2,338	\$1,767	\$3,175	\$3,038 combined	\$2,913 combined
-Annual	\$16,426	\$22,741	\$22,435	\$28,055	\$21,208	\$38,097	\$36,451 combined	\$34,953 combined

Table 8
The Self-Sufficiency Standard for Carroll County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	408	535	535	535	535	704	535	535
Child Care	0	326	326	651	230	881	651	556
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	91	154	155	195	168	254	240	237
Taxes	201	256	259	307	220	484	418	405
Earned Income								
Tax Credit (-)	0	-145	-143	-186	-271	0	-44	-57
Child Care								
Tax Credit (-)	0	-56	-57	-67	-29	-125	-92	-86
Child Tax Credit (-)	0	-83	-83	-167	-114	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.81	\$9.49	\$9.56	\$11.57	\$9.41	\$16.47	\$7.84 per adult	\$7.67 per adult
-Monthly	\$1,199	\$1,671	\$1,683	\$2,036	\$1,656	\$2,899	\$2,759 combined	\$2,701 combined
-Annual	\$14,389	\$20,052	\$20,193	\$24,434	\$19,875	\$34,793	\$33,107 combined	\$32,410 combined

Table 9
The Self-Sufficiency Standard for Cass County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	386	507	507	507	507	646	507	507
Child Care	0	326	339	664	148	812	664	486
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	89	152	154	194	157	241	239	227
Taxes	200	253	261	314	191	427	424	374
Earned Income								
Tax Credit (-)	0	-151	-146	-189	-304	-45	-46	-92
Child Care								
Tax Credit (-)	0	-52	-55	-65	-14	-113	-91	-70
Child Tax Credit (-)	0	-83	-83	-167	-92	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.67	\$9.29	\$9.47	\$11.51	\$8.57	\$15.17	\$7.80 <i>per adult</i>	\$7.23 <i>per adult</i>
-Monthly	\$1,173	\$1,635	\$1,667	\$2,025	\$1,509	\$2,669	\$2,747 <i>combined</i>	\$2,544 <i>combined</i>
-Annual	\$14,082	\$19,617	\$20,005	\$24,301	\$18,108	\$32,029	\$32,962 <i>combined</i>	\$30,523 <i>combined</i>

Table 10
The Self-Sufficiency Standard for Clark County, IN, 2005
Louisville, KY-IN MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	482	572	572	572	572	816	572	572
Child Care	0	401	393	794	273	1068	794	666
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	98	166	166	213	176	284	258	252
Taxes	233	302	301	384	248	624	485	468
Earned Income								
Tax Credit (-)	0	-114	-115	-118	-246	0	0	0
Child Care								
Tax Credit (-)	0	-74	-74	-103	-40	-110	-120	-112
Child Tax Credit (-)	0	-83	-83	-167	-131	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.46	\$10.53	\$10.52	\$13.32	\$10.05	\$19.23	\$8.64 <i>per adult</i>	\$8.40 <i>per adult</i>
-Monthly	\$1,312	\$1,853	\$1,852	\$2,344	\$1,769	\$3,384	\$3,040 <i>combined</i>	\$2,957 <i>combined</i>
-Annual	\$15,745	\$22,240	\$22,218	\$28,124	\$21,230	\$40,605	\$36,477 <i>combined</i>	\$35,488 <i>combined</i>

Table 11
The Self-Sufficiency Standard for Clay County, IN, 2005
Terre Haute MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	386	500	500	500	500	621	500	500
Child Care	0	326	362	688	230	918	688	592
Food	181	267	276	342	452	508	542	594
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	88	150	155	195	164	248	240	236
Taxes	195	244	260	309	211	459	420	407
Earned Income								
Tax Credit (-)	0	-156	-144	-187	-284	-16	-45	-58
Child Care								
Tax Credit (-)	0	-49	-56	-66	-23	-125	-91	-85
Child Tax Credit (-)	0	-83	-83	-167	-106	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.62	\$9.13	\$9.53	\$11.55	\$9.10	\$15.91	\$7.82 per adult	\$7.66 per adult
-Monthly	\$1,166	\$1,607	\$1,677	\$2,032	\$1,601	\$2,800	\$2,754 combined	\$2,696 combined
-Annual	\$13,992	\$19,290	\$20,128	\$24,385	\$19,216	\$33,600	\$33,049 combined	\$32,349 combined

Table 12
The Self-Sufficiency Standard for Clinton County, IN, 2005
Lafayette MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	478	590	590	590	590	756	590	590
Child Care	0	393	382	775	265	1039	775	647
Food	174	256	265	328	434	487	520	570
Transportation	211	217	217	217	217	217	414	414
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	97	165	165	211	175	272	255	248
Taxes	226	298	297	375	244	574	476	459
Earned Income								
Tax Credit (-)	0	-116	-117	-125	-250	0	0	-11
Child Care								
Tax Credit (-)	0	-73	-72	-98	-38	-115	-116	-106
Child Tax Credit (-)	0	-83	-83	-167	-128	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.32	\$10.47	\$10.43	\$13.12	\$9.94	\$18.21	\$8.52 per adult	\$8.25 per adult
-Monthly	\$1,289	\$1,842	\$1,836	\$2,310	\$1,750	\$3,204	\$2,999 combined	\$2,905 combined
-Annual	\$15,464	\$22,106	\$22,038	\$27,715	\$21,003	\$38,449	\$35,986 combined	\$34,855 combined

Table 13
The Self-Sufficiency Standard for Crawford County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	399	491	491	491	491	604	491	491
Child Care	0	334	343	677	161	838	677	503
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	90	150	152	193	156	239	238	226
Taxes	196	239	245	299	182	402	405	359
Earned Income								
Tax Credit (-)	0	-157	-153	-195	-308	-57	-54	-97
Child Care								
Tax Credit (-)	0	-49	-52	-63	-12	-105	-87	-68
Child Tax Credit (-)	0	-83	-83	-165	-89	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.71	\$9.10	\$9.25	\$11.35	\$8.47	\$14.86	\$7.71 per adult	\$7.16 per adult
-Monthly	\$1,181	\$1,602	\$1,628	\$1,997	\$1,490	\$2,615	\$2,713 combined	\$2,519 combined
-Annual	\$14,169	\$19,226	\$19,530	\$23,967	\$17,878	\$31,377	\$32,550 combined	\$30,223 combined

Table 14
The Self-Sufficiency Standard for Daviess County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	367	439	439	439	439	571	439	439
Child Care	0	354	362	716	230	946	716	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	86	147	149	192	158	246	236	230
Taxes	191	233	240	304	187	451	411	386
Earned Income								
Tax Credit (-)	0	-164	-160	-197	-303	-25	-56	-80
Child Care								
Tax Credit (-)	0	-44	-47	-62	-14	-125	-86	-75
Child Tax Credit (-)	0	-83	-83	-164	-93	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.48	\$8.85	\$9.00	\$11.30	\$8.60	\$15.67	\$7.68 per adult	\$7.38 per adult
-Monthly	\$1,140	\$1,557	\$1,583	\$1,988	\$1,513	\$2,758	\$2,703 combined	\$2,596 combined
-Annual	\$13,686	\$18,684	\$19,002	\$23,857	\$18,160	\$33,099	\$32,434 combined	\$31,154 combined

Table 15
The Self-Sufficiency Standard for Dearborn County, IN, 2005
Cincinnati, OH-KY-IN MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	464	609	609	609	609	843	609	609
Child Care	0	473	456	929	282	1211	929	738
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	96	176	175	230	181	300	275	262
Taxes	212	330	325	447	247	669	532	476
Earned Income								
Tax Credit (-)	0	-85	-88	-54	-236	0	0	0
Child Care								
Tax Credit (-)	0	-75	-75	-130	-44	-100	-110	-120
Child Tax Credit (-)	0	-83	-83	-167	-138	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.22	\$11.52	\$11.41	\$14.95	\$10.32	\$20.59	\$9.32 per adult	\$8.73 per adult
-Monthly	\$1,270	\$2,028	\$2,009	\$2,631	\$1,816	\$3,624	\$3,282 combined	\$3,073 combined
-Annual	\$15,242	\$24,336	\$24,103	\$31,567	\$21,789	\$43,484	\$39,386 combined	\$36,878 combined

Table 16
The Self-Sufficiency Standard for Decatur County, IN 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	478	574	574	574	574	744	574	574
Child Care	0	326	347	673	174	846	673	521
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	97	158	161	201	166	254	246	237
Taxes	228	272	282	333	213	489	445	409
Earned Income								
Tax Credit (-)	0	-136	-128	-165	-279	0	-22	-56
Child Care								
Tax Credit (-)	0	-61	-66	-76	-25	-125	-101	-86
Child Tax Credit (-)	0	-83	-83	-167	-109	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.39	\$9.80	\$10.06	\$12.12	\$9.22	\$16.49	\$8.11 per adult	\$7.68 per adult
-Monthly	\$1,300	\$1,725	\$1,771	\$2,133	\$1,622	\$2,902	\$2,856 combined	\$2,702 combined
-Annual	\$15,601	\$20,696	\$21,248	\$25,595	\$19,466	\$34,825	\$34,270 combined	\$32,422 combined

Table 17
The Self-Sufficiency Standard for Dekalb County, IN, 2005
Fort Wayne MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	449	553	553	553	553	694	553	553
Child Care	0	343	347	690	239	929	690	586
Food	181	266	275	341	450	506	539	592
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	94	157	158	200	170	256	245	241
Taxes	217	271	276	333	229	505	445	428
Earned Income								
Tax Credit (-)	0	-137	-134	-167	-265	0	-24	-40
Child Care								
Tax Credit (-)	0	-61	-62	-75	-31	-120	-101	-93
Child Tax Credit (-)	0	-83	-83	-167	-118	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.13	\$9.76	\$9.87	\$12.08	\$9.56	\$16.79	\$8.09 per adult	\$7.88 per adult
-Monthly	\$1,255	\$1,718	\$1,737	\$2,126	\$1,682	\$2,956	\$2,847 combined	\$2,774 combined
-Annual	\$15,065	\$20,620	\$20,842	\$25,506	\$20,190	\$35,467	\$34,166 combined	\$33,288 combined

Table 18
The Self-Sufficiency Standard for Delaware County, IN, 2005
Muncie MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	484	585	585	585	585	788	585	585
Child Care	0	401	532	933	434	1367	933	966
Food	177	260	269	333	440	495	528	579
Transportation	208	214	214	214	214	214	409	409
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	97	166	179	227	192	309	271	280
Taxes	221	291	355	434	283	715	524	564
Earned Income								
Tax Credit (-)	0	-116	-72	-69	-202	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-135	-60	-100	-115	-110
Child Tax Credit (-)	0	-83	-83	-167	-161	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.33	\$10.46	\$11.94	\$14.55	\$11.19	\$21.37	\$9.15 per adult	\$9.56 per adult
-Monthly	\$1,290	\$1,841	\$2,101	\$2,560	\$1,969	\$3,761	\$3,220 combined	\$3,366 combined
-Annual	\$15,484	\$22,090	\$25,210	\$30,723	\$23,623	\$45,130	\$38,635 combined	\$40,397 combined

Table 19
The Self-Sufficiency Standard for Dubois County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	397	509	509	509	509	695	509	509
Child Care	0	336	378	714	252	966	714	629
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	89	152	157	198	167	261	243	241
Taxes	195	247	264	318	216	511	427	418
Earned Income								
Tax Credit (-)	0	-151	-139	-175	-275	0	-33	-42
Child Care								
Tax Credit (-)	0	-52	-60	-71	-27	-120	-96	-92
Child Tax Credit (-)	0	-83	-83	-167	-112	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.69	\$9.28	\$9.72	\$11.85	\$9.32	\$17.08	\$7.97 per adult	\$7.86 per adult
-Monthly	\$1,178	\$1,634	\$1,710	\$2,086	\$1,640	\$3,007	\$2,806 combined	\$2,766 combined
-Annual	\$14,135	\$19,606	\$20,523	\$25,029	\$19,679	\$36,082	\$33,670 combined	\$33,197 combined

Table 20
The Self-Sufficiency Standard for Elkhart County, IN, 2005
Elkhart-Goshen MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	507	627	627	627	627	788	627	627
Child Care	0	358	404	762	299	1061	762	703
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	100	166	171	215	183	279	260	260
Taxes	244	305	326	394	269	611	495	496
Earned Income								
Tax Credit (-)	0	-113	-97	-112	-224	0	0	0
Child Care								
Tax Credit (-)	0	-75	-75	-108	-50	-110	-120	-120
Child Tax Credit (-)	0	-83	-83	-167	-146	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.65	\$10.57	\$11.11	\$13.47	\$10.61	\$18.88	\$8.70 per adult	\$8.72 per adult
-Monthly	\$1,346	\$1,861	\$1,956	\$2,371	\$1,868	\$3,323	\$3,064 combined	\$3,068 combined
-Annual	\$16,155	\$22,329	\$23,466	\$28,450	\$22,414	\$39,872	\$36,766 combined	\$36,818 combined

Table 21
The Self-Sufficiency Standard for Fayette County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	418	519	519	519	519	687	519	519
Child Care	0	336	334	671	334	1005	671	668
Food	182	268	276	343	453	509	543	595
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	91	153	153	195	176	263	239	245
Taxes	206	256	258	311	247	535	423	446
Earned Income								
Tax Credit (-)	0	-148	-147	-187	-247	0	-45	-23
Child Care								
Tax Credit (-)	0	-54	-55	-66	-39	-120	-91	-101
Child Tax Credit (-)	0	-83	-83	-167	-130	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.87	\$9.39	\$9.44	\$11.55	\$10.03	\$17.40	\$7.82 per adult	\$8.11 per adult
-Monthly	\$1,209	\$1,653	\$1,661	\$2,033	\$1,766	\$3,062	\$2,753 combined	\$2,853 combined
-Annual	\$14,513	\$19,831	\$19,931	\$24,397	\$21,188	\$36,743	\$33,032 combined	\$34,239 combined

Table 22
The Self-Sufficiency Standard for Floyd County, IN, 2005
Louisville, KY-IN MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	488	579	579	579	579	826	579	579
Child Care	0	412	380	792	308	1100	792	688
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	99	168	165	214	180	288	259	254
Taxes	231	302	293	381	255	636	480	468
Earned Income								
Tax Credit (-)	0	-111	-117	-118	-235	0	0	0
Child Care								
Tax Credit (-)	0	-76	-72	-104	-45	-105	-120	-114
Child Tax Credit (-)	0	-83	-83	-167	-139	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.48	\$10.65	\$10.43	\$13.32	\$10.35	\$19.58	\$8.63 per adult	\$8.48 per adult
-Monthly	\$1,317	\$1,875	\$1,835	\$2,345	\$1,821	\$3,446	\$3,039 combined	\$2,986 combined
-Annual	\$15,803	\$22,497	\$22,025	\$28,140	\$21,849	\$41,356	\$36,469 combined	\$35,829 combined

Table 23
The Self-Sufficiency Standard for Fountain County, IN, 2005

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	416	471	471	471	471	630	471	471
Child Care	0	386	362	749	230	979	749	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	92	154	152	199	162	256	244	234
Taxes	203	254	248	320	202	494	430	393
Earned Income								
Tax Credit (-)	0	-146	-151	-174	-291	0	-31	-67
Child Care								
Tax Credit (-)	0	-55	-53	-72	-20	-120	-97	-81
Child Tax Credit (-)	0	-83	-83	-167	-101	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.87	\$9.46	\$9.31	\$11.90	\$8.92	\$16.71	\$8.00	\$7.54
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,210	\$1,665	\$1,639	\$2,094	\$1,570	\$2,941	\$2,814	\$2,653
							<i>combined</i>	<i>combined</i>
-Annual	\$14,517	\$19,980	\$19,671	\$25,125	\$18,838	\$35,288	\$33,772	\$31,836
							<i>combined</i>	<i>combined</i>

Table 24
The Self-Sufficiency Standard for Franklin County, IN, 2005

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	426	538	538	538	538	670	538	538
Child Care	0	360	362	723	230	953	723	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	157	158	202	168	257	247	240
Taxes	208	270	274	338	221	503	449	422
Earned Income								
Tax Credit (-)	0	-137	-134	-160	-272	0	-17	-43
Child Care								
Tax Credit (-)	0	-61	-62	-78	-28	-120	-104	-92
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.95	\$9.78	\$9.87	\$12.25	\$9.39	\$16.80	\$8.18	\$7.84
							<i>per adult</i>	<i>per adult</i>
-Monthly	\$1,223	\$1,722	\$1,737	\$2,156	\$1,652	\$2,957	\$2,878	\$2,761
							<i>combined</i>	<i>combined</i>
-Annual	\$14,673	\$20,662	\$20,844	\$25,869	\$19,825	\$35,483	\$34,534	\$33,137
							<i>combined</i>	<i>combined</i>

Table 25
The Self-Sufficiency Standard for Fulton County, IN, 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	437	507	507	507	507	716	507	507
Child Care	0	312	347	660	230	890	660	577
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	94	150	154	193	165	256	238	236
Taxes	215	247	263	306	217	504	420	411
Earned Income								
Tax Credit (-)	0	-155	-144	-192	-279	0	-49	-57
Child Care								
Tax Credit (-)	0	-50	-57	-64	-25	-120	-89	-86
Child Tax Credit (-)	0	-83	-83	-167	-109	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.07	\$9.15	\$9.53	\$11.42	\$9.21	\$16.74	\$7.77 per adult	\$7.66 per adult
-Monthly	\$1,244	\$1,611	\$1,678	\$2,010	\$1,621	\$2,946	\$2,733 combined	\$2,697 combined
-Annual	\$14,925	\$19,334	\$20,133	\$24,122	\$19,457	\$35,355	\$32,801 combined	\$32,368 combined

Table 26
The Self-Sufficiency Standard for Gibson County, IN, 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	413	494	494	494	494	632	494	494
Child Care	0	315	352	666	304	970	666	655
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	91	149	154	193	171	255	238	243
Taxes	194	227	243	297	221	473	391	410
Earned Income								
Tax Credit (-)	0	-161	-149	-196	-263	0	-58	-39
Child Care								
Tax Credit (-)	0	-47	-54	-62	-32	-125	-85	-94
Child Tax Credit (-)	0	-83	-83	-165	-119	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.80	\$8.97	\$9.36	\$11.33	\$9.61	\$16.52	\$7.66 per adult	\$7.90 per adult
-Monthly	\$1,198	\$1,579	\$1,648	\$1,995	\$1,692	\$2,907	\$2,695 combined	\$2,781 combined
-Annual	\$14,372	\$18,943	\$19,772	\$23,935	\$20,305	\$34,885	\$32,344 combined	\$33,367 combined

Table 27
The Self-Sufficiency Standard for Grant County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	433	523	523	523	523	660	523	523
Child Care	0	358	375	733	273	1007	733	649
Food	182	268	276	343	453	509	543	595
Transportation	216	221	221	221	221	221	424	424
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	93	157	159	203	171	262	248	245
Taxes	212	267	276	339	232	525	453	442
Earned Income								
Tax Credit (-)	0	-139	-132	-158	-261	0	-14	-24
Child Care								
Tax Credit (-)	0	-60	-63	-79	-33	-120	-105	-101
Child Tax Credit (-)	0	-83	-83	-167	-121	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.04	\$9.70	\$9.93	\$12.29	\$9.67	\$17.26	\$8.21 per adult	\$8.09 per adult
-Monthly	\$1,238	\$1,708	\$1,747	\$2,163	\$1,702	\$3,037	\$2,890 combined	\$2,848 combined
-Annual	\$14,860	\$20,496	\$20,965	\$25,956	\$20,430	\$36,443	\$34,680 combined	\$34,170 combined

Table 28
The Self-Sufficiency Standard for Greene County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult +	2 Adults +	2 Adults +
						infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	319	410	410	410	410	595	410	410
Child Care	0	310	397	707	265	972	707	662
Food	182	268	276	343	453	509	543	595
Transportation	217	223	223	223	223	223	427	427
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	82	140	149	188	159	251	233	235
Taxes	171	206	236	299	191	470	388	394
Earned Income								
Tax Credit (-)	0	-183	-159	-207	-300	-3	-71	-65
Child Care								
Tax Credit (-)	0	-33	-48	-57	-15	-125	-79	-82
Child Tax Credit (-)	0	-83	-83	-157	-94	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.09	\$8.22	\$9.03	\$11.05	\$8.67	\$16.24	\$7.49 per adult	\$7.56 per adult
-Monthly	\$1,071	\$1,446	\$1,590	\$1,945	\$1,525	\$2,858	\$2,635 combined	\$2,662 combined
-Annual	\$12,852	\$17,353	\$19,076	\$23,344	\$18,305	\$34,297	\$31,624 combined	\$31,947 combined

Table 29
The Self-Sufficiency Standard for Hamilton County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	683	815	815	815	815	1052	815	815
Child Care	0	553	636	1189	326	1515	1189	961
Food	191	281	290	361	476	535	570	626
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	119	206	215	278	208	354	324	308
Taxes	312	498	537	688	356	908	754	685
Earned Income								
Tax Credit (-)	0	0	0	0	-135	0	0	0
Child Care								
Tax Credit (-)	0	-65	-63	-105	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$9.19	\$14.87	\$15.67	\$19.77	\$12.88	\$25.30	\$11.51 <i>per adult</i>	\$10.80 <i>per adult</i>
-Monthly	\$1,618	\$2,618	\$2,758	\$3,479	\$2,267	\$4,453	\$4,051 <i>combined</i>	\$3,802 <i>combined</i>
-Annual	\$19,416	\$31,411	\$33,097	\$41,754	\$27,210	\$53,430	\$48,608 <i>combined</i>	\$45,628 <i>combined</i>

Table 30
The Self-Sufficiency Standard for Hancock County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	550	656	656	656	656	847	656	656
Child Care	0	490	488	979	321	1300	979	809
Food	191	281	290	361	476	535	570	626
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	105	184	185	242	191	312	287	277
Taxes	259	387	390	532	284	739	604	558
Earned Income								
Tax Credit (-)	0	-56	-54	0	-202	0	0	0
Child Care								
Tax Credit (-)	0	-73	-73	-125	-59	-100	-105	-110
Child Tax Credit (-)	0	-83	-83	-167	-160	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.06	\$12.49	\$12.56	\$16.46	\$11.17	\$21.72	\$9.92 <i>per adult</i>	\$9.44 <i>per adult</i>
-Monthly	\$1,419	\$2,199	\$2,210	\$2,897	\$1,966	\$3,823	\$3,490 <i>combined</i>	\$3,324 <i>combined</i>
-Annual	\$17,031	\$26,389	\$26,525	\$34,769	\$23,588	\$45,872	\$41,883 <i>combined</i>	\$39,883 <i>combined</i>

Table 31
The Self-Sufficiency Standard for Harrison County, IN, 2005
Louisville MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	448	532	532	532	532	759	532	532
Child Care	0	397	397	794	265	1059	794	662
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	94	161	161	209	171	276	254	246
Taxes	211	277	279	360	222	580	461	439
Earned Income								
Tax Credit (-)	0	-129	-127	-136	-265	0	0	-21
Child Care								
Tax Credit (-)	0	-65	-66	-91	-31	-110	-113	-102
Child Tax Credit (-)	0	-83	-83	-167	-118	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.10	\$10.03	\$10.09	\$12.85	\$9.57	\$18.51	\$8.44 per adult	\$8.12 per adult
-Monthly	\$1,250	\$1,765	\$1,777	\$2,261	\$1,684	\$3,259	\$2,970 combined	\$2,860 combined
-Annual	\$15,005	\$21,178	\$21,318	\$27,134	\$20,208	\$39,102	\$35,643 combined	\$34,315 combined

Table 32
The Self-Sufficiency Standard for Hendricks County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult +						
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	620	740	740	740	740	956	740	740
Child Care	0	490	490	981	317	1298	981	807
Food	191	281	290	361	476	535	570	626
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	112	192	193	250	199	323	296	285
Taxes	292	439	443	576	322	792	649	601
Earned Income								
Tax Credit (-)	0	-26	-23	0	-172	0	0	0
Child Care								
Tax Credit (-)	0	-70	-70	-120	-73	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.69	\$13.50	\$13.59	\$17.28	\$11.95	\$22.68	\$10.33 per adult	\$9.83 per adult
-Monthly	\$1,530	\$2,376	\$2,392	\$3,041	\$2,102	\$3,992	\$3,635 combined	\$3,461 combined
-Annual	\$18,354	\$28,514	\$28,703	\$36,494	\$25,229	\$47,903	\$43,622 combined	\$41,538 combined

Table 33
The Self-Sufficiency Standard for Henry County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	450	539	539	539	539	693	539	539
Child Care	0	349	397	746	265	1011	746	662
Food	182	268	276	343	453	509	543	595
Transportation	210	216	216	216	216	216	413	413
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	94	156	162	204	171	264	249	246
Taxes	211	260	280	340	223	527	450	438
Earned Income								
Tax Credit (-)	0	-141	-126	-153	-264	0	-12	-22
Child Care								
Tax Credit (-)	0	-58	-67	-81	-32	-120	-106	-102
Child Tax Credit (-)	0	-83	-83	-167	-119	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.09	\$9.63	\$10.12	\$12.41	\$9.59	\$17.42	\$8.24 per adult	\$8.12 per adult
-Monthly	\$1,247	\$1,695	\$1,781	\$2,185	\$1,688	\$3,067	\$2,900 combined	\$2,858 combined
-Annual	\$14,967	\$20,337	\$21,376	\$26,216	\$20,257	\$36,799	\$34,796 combined	\$34,293 combined

Table 34
The Self-Sufficiency Standard for Howard County, IN, 2005
Kokomo MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	467	592	592	592	592	755	592	592
Child Care	0	469	473	942	460	1402	942	933
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	97	175	176	230	197	311	275	280
Taxes	218	327	334	455	303	724	543	565
Earned Income								
Tax Credit (-)	0	-90	-86	-52	-183	0	0	0
Child Care								
Tax Credit (-)	0	-75	-75	-130	-68	-100	-110	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.28	\$11.36	\$11.49	\$14.99	\$11.66	\$21.56	\$9.35 per adult	\$9.58 per adult
-Monthly	\$1,281	\$1,999	\$2,022	\$2,639	\$2,052	\$3,794	\$3,292 combined	\$3,372 combined
-Annual	\$15,371	\$23,990	\$24,269	\$31,666	\$24,619	\$45,529	\$39,503 combined	\$40,460 combined

Table 35
The Self-Sufficiency Standard for Huntington County, IN, 2005
Fort Wayne MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	456	562	562	562	562	705	562	562
Child Care	0	326	456	781	265	1046	781	720
Food	181	266	275	341	450	506	539	592
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	95	156	170	210	173	269	254	254
Taxes	217	265	313	379	233	556	471	471
Earned Income								
Tax Credit (-)	0	-140	-104	-128	-257	0	0	0
Child Care								
Tax Credit (-)	0	-59	-78	-96	-35	-115	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-124	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.16	\$9.65	\$10.88	\$13.05	\$9.78	\$17.90	\$8.49 per adult	\$8.49 per adult
-Monthly	\$1,261	\$1,699	\$1,916	\$2,297	\$1,721	\$3,150	\$2,988 combined	\$2,988 combined
-Annual	\$15,127	\$20,386	\$22,989	\$27,560	\$20,655	\$37,806	\$35,855 combined	\$35,859 combined

Table 36
The Self-Sufficiency Standard for Jackson County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	462	562	562	562	562	722	562	562
Child Care	0	367	397	764	265	1029	764	662
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	96	161	164	209	174	270	253	249
Taxes	222	283	295	369	236	562	471	462
Earned Income								
Tax Credit (-)	0	-128	-118	-134	-255	0	0	-7
Child Care								
Tax Credit (-)	0	-66	-72	-92	-36	-115	-114	-108
Child Tax Credit (-)	0	-83	-83	-167	-125	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.25	\$10.07	\$10.39	\$12.90	\$9.83	\$17.96	\$8.46 per adult	\$8.31 per adult
-Monthly	\$1,277	\$1,772	\$1,829	\$2,271	\$1,729	\$3,162	\$2,979 combined	\$2,925 combined
-Annual	\$15,320	\$21,264	\$21,953	\$27,248	\$20,754	\$37,942	\$35,752 combined	\$35,094 combined

Table 37
The Self-Sufficiency Standard for Jasper County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	471	585	585	585	585	763	585	585
Child Care	0	408	369	777	265	1042	777	634
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	97	168	164	213	177	276	258	249
Taxes	221	300	289	372	238	575	472	452
Earned Income								
Tax Credit (-)	0	-111	-119	-122	-247	0	0	-9
Child Care								
Tax Credit (-)	0	-76	-71	-100	-39	-115	-118	-107
Child Tax Credit (-)	0	-83	-83	-167	-130	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.32	\$10.64	\$10.36	\$13.20	\$10.02	\$18.42	\$8.58 <i>per adult</i>	\$8.27 <i>per adult</i>
-Monthly	\$1,287	\$1,873	\$1,824	\$2,324	\$1,763	\$3,241	\$3,021 <i>combined</i>	\$2,913 <i>combined</i>
-Annual	\$15,449	\$22,474	\$21,884	\$27,889	\$21,161	\$38,898	\$36,251 <i>combined</i>	\$34,952 <i>combined</i>

Table 38
The Self-Sufficiency Standard for Jay County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	370	465	465	465	465	630	465	465
Child Care	0	304	362	666	230	896	666	592
Food	182	268	276	343	453	509	543	595
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	86	144	151	189	160	247	234	232
Taxes	189	222	246	304	197	450	396	391
Earned Income								
Tax Credit (-)	0	-172	-154	-203	-296	-23	-68	-73
Child Care								
Tax Credit (-)	0	-40	-51	-59	-18	-125	-81	-79
Child Tax Credit (-)	0	-83	-83	-160	-98	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.47	\$8.60	\$9.19	\$11.14	\$8.79	\$15.72	\$7.53 <i>per adult</i>	\$7.47 <i>per adult</i>
-Monthly	\$1,139	\$1,513	\$1,618	\$1,960	\$1,547	\$2,767	\$2,649 <i>combined</i>	\$2,628 <i>combined</i>
-Annual	\$13,672	\$18,161	\$19,416	\$23,519	\$18,570	\$33,209	\$31,787 <i>combined</i>	\$31,533 <i>combined</i>

Table 39
The Self-Sufficiency Standard for Jefferson County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	393	518	518	518	518	620	518	518
Child Care	0	371	304	675	174	848	675	477
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	89	157	151	195	160	241	240	227
Taxes	183	247	227	293	180	393	391	338
Earned Income								
Tax Credit (-)	0	-143	-158	-190	-299	-53	-51	-102
Child Care								
Tax Credit (-)	0	-57	-48	-65	-16	-109	-89	-65
Child Tax Credit (-)	0	-83	-83	-167	-95	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.60	\$9.58	\$9.05	\$11.47	\$8.69	\$14.98	\$7.75 per adult	\$7.09 per adult
-Monthly	\$1,161	\$1,686	\$1,593	\$2,020	\$1,530	\$2,636	\$2,727 combined	\$2,496 combined
-Annual	\$13,930	\$20,232	\$19,120	\$24,235	\$18,359	\$31,631	\$32,729 combined	\$29,953 combined

Table 40
The Self-Sufficiency Standard for Jennings County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	420	549	549	549	549	665	549	549
Child Care	0	369	334	703	282	985	703	616
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	159	157	201	174	259	246	244
Taxes	206	277	268	334	235	514	445	436
Earned Income								
Tax Credit (-)	0	-131	-139	-163	-254	0	-20	-30
Child Care								
Tax Credit (-)	0	-64	-60	-77	-36	-120	-102	-98
Child Tax Credit (-)	0	-83	-83	-167	-126	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.90	\$9.96	\$9.72	\$12.17	\$9.85	\$17.04	\$8.13 per adult	\$8.01 per adult
-Monthly	\$1,214	\$1,753	\$1,710	\$2,141	\$1,734	\$2,999	\$2,863 combined	\$2,821 combined
-Annual	\$14,570	\$21,034	\$20,519	\$25,693	\$20,806	\$35,986	\$34,362 combined	\$33,847 combined

Table 41
The Self-Sufficiency Standard for Johnson County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	577	688	688	688	688	889	688	688
Child Care	0	506	584	1089	495	1584	1089	1078
Food	191	281	290	361	476	535	570	626
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	108	189	197	256	212	345	301	307
Taxes	268	409	457	590	381	869	660	682
Earned Income								
Tax Credit (-)	0	-40	-10	0	-114	0	0	0
Child Care Tax Credit (-)	0	-70	-68	-115	-70	-100	-100	-100
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.28	\$13.02	\$14.01	\$17.74	\$13.42	\$24.49	\$10.53 <i>per adult</i>	\$10.76 <i>per adult</i>
-Monthly	\$1,457	\$2,292	\$2,466	\$3,123	\$2,361	\$4,310	\$3,708 <i>combined</i>	\$3,788 <i>combined</i>
-Annual	\$17,489	\$27,503	\$29,596	\$37,473	\$28,333	\$51,724	\$44,492 <i>combined</i>	\$45,460 <i>combined</i>

Table 42
The Self-Sufficiency Standard for Knox County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	369	466	466	466	466	577	466	466
Child Care	0	306	343	649	265	914	649	608
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	87	145	149	188	164	244	232	234
Taxes	184	217	234	295	203	421	381	388
Earned Income								
Tax Credit (-)	0	-171	-160	-209	-285	-40	-75	-68
Child Care Tax Credit (-)	0	-40	-47	-57	-22	-117	-78	-81
Child Tax Credit (-)	0	-83	-83	-156	-105	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.46	\$8.61	\$9.01	\$11.00	\$9.06	\$15.30	\$7.44 <i>per adult</i>	\$7.53 <i>per adult</i>
-Monthly	\$1,136	\$1,515	\$1,586	\$1,936	\$1,594	\$2,693	\$2,617 <i>combined</i>	\$2,651 <i>combined</i>
-Annual	\$13,634	\$18,186	\$19,026	\$23,237	\$19,131	\$32,315	\$31,407 <i>combined</i>	\$31,818 <i>combined</i>

Table 43
The Self-Sufficiency Standard for Kosciusko County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	437	574	574	574	574	730	574	574
Child Care	0	419	397	816	265	1081	816	662
Food	182	268	276	343	453	509	543	595
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	93	167	165	215	175	275	259	250
Taxes	207	296	291	379	237	574	477	454
Earned Income								
Tax Credit (-)	0	-114	-117	-115	-252	0	0	-7
Child Care								
Tax Credit (-)	0	-75	-72	-105	-37	-115	-120	-108
Child Tax Credit (-)	0	-83	-83	-167	-127	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.99	\$10.56	\$10.43	\$13.38	\$9.89	\$18.39	\$8.65 <i>per adult</i>	\$8.31 <i>per adult</i>
-Monthly	\$1,231	\$1,858	\$1,836	\$2,355	\$1,741	\$3,237	\$3,044 <i>combined</i>	\$2,923 <i>combined</i>
-Annual	\$14,772	\$22,293	\$22,035	\$28,254	\$20,889	\$38,846	\$36,528 <i>combined</i>	\$35,082 <i>combined</i>

Table 44
The Self-Sufficiency Standard for LaGrange County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	456	547	547	547	547	659	547	547
Child Care	0	343	397	740	265	1005	740	662
Food	182	268	276	343	453	509	543	595
Transportation	226	231	231	231	231	231	444	444
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	96	158	164	206	173	262	252	250
Taxes	224	273	293	355	234	527	467	464
Earned Income								
Tax Credit (-)	0	-136	-119	-145	-256	0	0	-4
Child Care								
Tax Credit (-)	0	-62	-71	-85	-35	-120	-112	-109
Child Tax Credit (-)	0	-83	-83	-167	-124	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.29	\$9.82	\$10.36	\$12.62	\$9.79	\$17.26	\$8.40 <i>per adult</i>	\$8.34 <i>per adult</i>
-Monthly	\$1,284	\$1,728	\$1,823	\$2,222	\$1,724	\$3,039	\$2,958 <i>combined</i>	\$2,935 <i>combined</i>
-Annual	\$15,406	\$20,730	\$21,873	\$26,664	\$20,684	\$36,462	\$35,501 <i>combined</i>	\$35,218 <i>combined</i>

Table 45
The Self-Sufficiency Standard for Lake County, IN, 2005
Gary PMSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	566	692	692	692	692	828	692	692
Child Care	0	477	506	983	430	1413	983	935
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	112	218	217	226	265	245	274	283
Miscellaneous	107	187	191	246	206	321	291	292
Taxes	246	372	391	515	320	728	575	580
Earned Income								
Tax Credit (-)	0	-51	-39	0	-151	0	0	0
Child Care Tax Credit (-)	0	-73	-70	-120	-73	-100	-105	-105
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.11	\$12.65	\$13.07	\$16.69	\$12.47	\$22.23	\$9.96 <i>per adult</i>	\$10.02 <i>per adult</i>
-Monthly	\$1,427	\$2,227	\$2,300	\$2,938	\$2,195	\$3,913	\$3,506 <i>combined</i>	\$3,526 <i>combined</i>
-Annual	\$17,120	\$26,721	\$27,604	\$35,257	\$26,340	\$46,952	\$42,068 <i>combined</i>	\$42,313 <i>combined</i>

Table 46
The Self-Sufficiency Standard for LaPorte County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	456	579	579	579	579	769	579	579
Child Care	0	467	404	870	174	1044	870	577
Food	182	268	276	343	453	509	543	595
Transportation	221	226	226	226	226	226	434	434
Health Care	106	205	204	213	252	232	261	270
Miscellaneous	97	174	169	223	168	278	269	246
Taxes	219	328	302	414	211	585	516	434
Earned Income								
Tax Credit (-)	0	-90	-108	-85	-273	0	0	-25
Child Care Tax Credit (-)	0	-75	-78	-126	-28	-110	-115	-100
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.27	\$11.36	\$10.75	\$14.16	\$9.38	\$18.66	\$9.06 <i>per adult</i>	\$8.08 <i>per adult</i>
-Monthly	\$1,280	\$1,999	\$1,892	\$2,492	\$1,650	\$3,283	\$3,190 <i>combined</i>	\$2,843 <i>combined</i>
-Annual	\$15,363	\$23,994	\$22,703	\$29,908	\$19,805	\$39,400	\$38,283 <i>combined</i>	\$34,119 <i>combined</i>

Table 47
The Self-Sufficiency Standard for Lawrence County, IN, 2005

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	424	553	553	553	553	661	553	553
Child Care	0	358	339	697	152	848	697	490
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	159	158	201	161	245	246	231
Taxes	204	270	266	328	192	434	437	381
Earned Income								
Tax Credit (-)	0	-134	-137	-165	-294	-32	-23	-78
Child Care Tax Credit (-)	0	-62	-61	-76	-19	-123	-101	-76
Child Tax Credit (-)	0	-83	-83	-167	-99	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.91	\$9.87	\$9.76	\$12.10	\$8.84	\$15.51	\$8.10 <i>per adult</i>	\$7.40 <i>per adult</i>
-Monthly	\$1,216	\$1,737	\$1,718	\$2,130	\$1,557	\$2,729	\$2,851 <i>combined</i>	\$2,605 <i>combined</i>
-Annual	\$14,595	\$20,843	\$20,616	\$25,565	\$18,679	\$32,751	\$34,207 <i>combined</i>	\$31,259 <i>combined</i>

Table 48
The Self-Sufficiency Standard for Madison County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Housing	472	563	563	563	563	727	563	563
Child Care	0	425	438	864	321	1185	864	760
Food	191	281	290	361	476	535	570	626
Transportation	221	227	227	227	227	227	435	435
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	99	169	171	222	183	290	268	264
Taxes	231	308	317	413	258	643	522	505
Earned Income								
Tax Credit (-)	0	-106	-99	-88	-227	0	0	0
Child Care Tax Credit (-)	0	-78	-75	-123	-48	-105	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-143	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.48	\$10.81	\$11.05	\$14.06	\$10.53	\$19.74	\$9.07 <i>per adult</i>	\$8.90 <i>per adult</i>
-Monthly	\$1,317	\$1,903	\$1,945	\$2,475	\$1,852	\$3,474	\$3,193 <i>combined</i>	\$3,132 <i>combined</i>
-Annual	\$15,804	\$22,839	\$23,345	\$29,704	\$22,229	\$41,690	\$38,314 <i>combined</i>	\$37,583 <i>combined</i>

Table 49
The Self-Sufficiency Standard for Marion County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	546	652	652	652	652	842	652	652
Child Care	0	510	608	1118	304	1421	1118	911
Food	191	281	290	361	476	535	570	626
Transportation	233	239	239	239	239	239	458	458
Health Care	108	209	208	218	257	236	265	274
Miscellaneous	108	189	200	259	193	327	306	292
Taxes	261	402	459	590	282	782	667	607
Earned Income								
Tax Credit (-)	0	-41	-5	0	-199	0	0	0
Child Care Tax Credit (-)	0	-70	-68	-115	-61	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-162	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.22	\$13.00	\$14.20	\$17.91	\$11.24	\$22.91	\$10.71 <i>per adult</i>	\$10.08 <i>per adult</i>
-Monthly	\$1,447	\$2,288	\$2,499	\$3,153	\$1,979	\$4,032	\$3,770 <i>combined</i>	\$3,548 <i>combined</i>
-Annual	\$17,365	\$27,451	\$29,993	\$37,835	\$23,742	\$48,383	\$45,237 <i>combined</i>	\$42,580 <i>combined</i>

Table 50
The Self-Sufficiency Standard for Marshall County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	451	560	560	560	560	738	560	560
Child Care	0	373	397	770	265	1035	770	662
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	95	161	164	209	173	272	254	249
Taxes	216	283	292	368	233	568	469	458
Earned Income								
Tax Credit (-)	0	-127	-119	-133	-256	0	0	-9
Child Care Tax Credit (-)	0	-66	-71	-93	-35	-115	-114	-107
Child Tax Credit (-)	0	-83	-83	-167	-124	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.14	\$10.09	\$10.36	\$12.92	\$9.80	\$18.13	\$8.46 <i>per adult</i>	\$8.28 <i>per adult</i>
-Monthly	\$1,257	\$1,775	\$1,823	\$2,274	\$1,724	\$3,191	\$2,980 <i>combined</i>	\$2,915 <i>combined</i>
-Annual	\$15,082	\$21,304	\$21,872	\$27,286	\$20,687	\$38,293	\$35,756 <i>combined</i>	\$34,975 <i>combined</i>

Table 51
The Self-Sufficiency Standard for Martin County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	359	457	457	457	457	546	457	457
Child Care	0	339	362	701	230	931	701	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	86	147	150	192	160	242	237	232
Taxes	183	228	240	298	192	419	402	383
Earned Income								
Tax Credit (-)	0	-165	-156	-198	-298	-44	-58	-76
Child Care Tax Credit (-)	0	-44	-49	-61	-17	-114	-85	-77
Child Tax Credit (-)	0	-83	-83	-163	-96	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.39	\$8.83	\$9.12	\$11.28	\$8.73	\$15.20	\$7.66 <i>per adult</i>	\$7.43 <i>per adult</i>
-Monthly	\$1,124	\$1,555	\$1,605	\$1,985	\$1,537	\$2,674	\$2,695 <i>combined</i>	\$2,615 <i>combined</i>
-Annual	\$13,488	\$18,657	\$19,258	\$23,823	\$18,446	\$32,093	\$32,344 <i>combined</i>	\$31,382 <i>combined</i>

Table 52
The Self-Sufficiency Standard for Miami County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	376	493	493	493	493	718	493	493
Child Care	0	336	397	733	265	998	733	662
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	88	151	158	199	167	267	244	243
Taxes	190	244	269	317	214	540	432	428
Earned Income								
Tax Credit (-)	0	-154	-135	-173	-274	0	-29	-33
Child Care Tax Credit (-)	0	-51	-62	-73	-27	-115	-98	-97
Child Tax Credit (-)	0	-83	-83	-167	-112	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.55	\$9.21	\$9.82	\$11.92	\$9.33	\$17.67	\$8.03 <i>per adult</i>	\$7.98 <i>per adult</i>
-Monthly	\$1,153	\$1,621	\$1,728	\$2,098	\$1,643	\$3,110	\$2,825 <i>combined</i>	\$2,808 <i>combined</i>
-Annual	\$13,834	\$19,452	\$20,737	\$25,182	\$19,711	\$37,324	\$33,905 <i>combined</i>	\$33,699 <i>combined</i>

Table 53
The Self-Sufficiency Standard for Monroe County, IN, 2005
Bloomington MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage	
Housing	520	634	634	634	634	901	634	634	
Child Care	0	445	521	966	356	1322	966	877	
Food	182	268	276	343	453	509	543	595	
Transportation	215	220	220	220	220	220	422	422	
Health Care	100	189	188	197	236	215	245	253	
Miscellaneous	102	176	184	236	190	317	281	278	
Taxes	241	335	382	496	276	752	571	559	
Earned Income									
Tax Credit (-)	0	-86	-57	-20	-207	0	0	0	
Child Care Tax Credit (-)	0	-75	-73	-125	-57	-100	-110	-110	
Child Tax Credit (-)	0	-83	-83	-167	-157	-250	-167	-167	
Self-Sufficiency Wage									
-Hourly	\$7.72	\$11.49	\$12.45	\$15.79	\$11.04	\$22.08	\$9.61 <i>per adult</i>	\$9.49 <i>per adult</i>	
-Monthly	\$1,359	\$2,023	\$2,192	\$2,780	\$1,943	\$3,886	\$3,384 <i>combined</i>	\$3,342 <i>combined</i>	
-Annual	\$16,307	\$24,271	\$26,301	\$33,357	\$23,319	\$46,634	\$40,603 <i>combined</i>	\$40,101 <i>combined</i>	

Table 54
The Self-Sufficiency Standard for Montgomery County, IN, 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage	
Housing	429	546	546	546	546	743	546	546	
Child Care	0	349	382	731	130	861	731	512	
Food	182	268	276	343	453	509	543	595	
Transportation	211	217	217	217	217	217	414	414	
Health Care	100	189	188	197	236	215	245	253	
Miscellaneous	92	157	161	203	158	255	248	232	
Taxes	204	263	278	337	182	484	447	384	
Earned Income									
Tax Credit (-)	0	-139	-129	-156	-303	0	-15	-75	
Child Care Tax Credit (-)	0	-59	-66	-80	-14	-125	-105	-78	
Child Tax Credit (-)	0	-83	-83	-167	-92	-250	-167	-167	
Self-Sufficiency Wage									
-Hourly	\$6.92	\$9.70	\$10.05	\$12.34	\$8.59	\$16.53	\$8.20 <i>per adult</i>	\$7.44 <i>per adult</i>	
-Monthly	\$1,218	\$1,707	\$1,769	\$2,172	\$1,512	\$2,909	\$2,888 <i>combined</i>	\$2,618 <i>combined</i>	
-Annual	\$14,618	\$20,479	\$21,232	\$26,059	\$18,145	\$34,912	\$34,657 <i>combined</i>	\$31,410 <i>combined</i>	

Table 55
The Self-Sufficiency Standard for Morgan County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +	
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage	
Housing	511	610	610	610	610	610	788	610	610
Child Care	0	412	425	838	260	1098	838	686	
Food	191	281	290	361	476	535	570	626	
Transportation	217	223	223	223	223	223	427	427	
Health Care	103	196	195	204	243	223	252	261	
Miscellaneous	102	172	174	224	181	287	270	261	
Taxes	246	322	333	426	254	632	528	490	
Earned Income									
Tax Credit (-)	0	-96	-89	-81	-233	0	0	0	
Child Care Tax Credit (-)	0	-75	-75	-128	-46	-105	-115	-120	
Child Tax Credit (-)	0	-83	-83	-167	-140	-250	-167	-167	
Self-Sufficiency Wage									
-Hourly	\$7.79	\$11.15	\$11.39	\$14.26	\$10.40	\$19.49	\$9.13	\$8.73	
							<i>per adult</i>	<i>per adult</i>	
-Monthly	\$1,371	\$1,963	\$2,004	\$2,509	\$1,830	\$3,430	\$3,214	\$3,073	
							<i>combined</i>	<i>combined</i>	
-Annual	\$16,457	\$23,556	\$24,053	\$30,107	\$21,956	\$41,161	\$38,565	\$36,881	
							<i>combined</i>	<i>combined</i>	

Table 56
The Self-Sufficiency Standard for Newton County, IN 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +	
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage	
Housing	429	517	517	517	517	517	682	517	517
Child Care	0	365	391	755	369	1124	755	760	
Food	182	268	276	343	453	509	543	595	
Transportation	214	219	219	219	219	219	420	420	
Health Care	103	196	195	204	243	223	252	261	
Miscellaneous	93	156	160	204	180	276	249	255	
Taxes	206	262	274	339	248	578	450	465	
Earned Income									
Tax Credit (-)	0	-140	-131	-154	-237	0	-12	0	
Child Care Tax Credit (-)	0	-59	-64	-81	-44	-110	-106	-115	
Child Tax Credit (-)	0	-83	-83	-167	-137	-250	-167	-167	
Self-Sufficiency Wage									
-Hourly	\$6.97	\$9.66	\$9.96	\$12.39	\$10.29	\$18.47	\$8.24	\$8.50	
							<i>per adult</i>	<i>per adult</i>	
-Monthly	\$1,226	\$1,700	\$1,753	\$2,180	\$1,812	\$3,251	\$2,900	\$2,991	
							<i>combined</i>	<i>combined</i>	
-Annual	\$14,712	\$20,406	\$21,037	\$26,158	\$21,741	\$39,006	\$34,802	\$35,895	
							<i>combined</i>	<i>combined</i>	

Table 57
The Self-Sufficiency Standard for Noble County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	486	584	584	584	584	698	584	584
Child Care	0	339	310	649	217	866	649	527
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	98	160	158	199	171	251	244	238
Taxes	233	281	274	323	227	478	441	417
Earned Income								
Tax Credit (-)	0	-130	-135	-171	-263	-3	-27	-50
Child Care								
Tax Credit (-)	0	-65	-62	-73	-32	-125	-99	-89
Child Tax Credit (-)	0	-83	-83	-167	-119	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.46	\$10.01	\$9.82	\$11.95	\$9.61	\$16.24	\$8.04 <i>per adult</i>	\$7.75 <i>per adult</i>
-Monthly	\$1,312	\$1,761	\$1,728	\$2,103	\$1,692	\$2,859	\$2,832 <i>combined</i>	\$2,729 <i>combined</i>
-Annual	\$15,745	\$21,133	\$20,741	\$25,239	\$20,305	\$34,305	\$33,982 <i>combined</i>	\$32,752 <i>combined</i>

Table 58
The Self-Sufficiency Standard for Ohio County, IN, 2005
Ohio County MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	439	575	575	575	575	722	575	575
Child Care	0	339	391	729	260	990	729	651
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	94	159	165	206	174	266	251	250
Taxes	209	271	290	350	233	534	456	453
Earned Income								
Tax Credit (-)	0	-133	-118	-145	-253	0	-3	-9
Child Care								
Tax Credit (-)	0	-63	-72	-85	-37	-115	-110	-107
Child Tax Credit (-)	0	-83	-83	-167	-126	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.03	\$9.89	\$10.41	\$12.64	\$9.86	\$17.56	\$8.36 <i>per adult</i>	\$8.28 <i>per adult</i>
-Monthly	\$1,238	\$1,741	\$1,832	\$2,224	\$1,736	\$3,091	\$2,941 <i>combined</i>	\$2,916 <i>combined</i>
-Annual	\$14,850	\$20,889	\$21,983	\$26,685	\$20,831	\$37,090	\$35,292 <i>combined</i>	\$34,993 <i>combined</i>

Table 59
The Self-Sufficiency Standard for Orange County, IN, 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	350	461	461	461	461	580	461	461
Child Care	0	260	326	586	109	694	586	434
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	85	140	147	181	148	222	226	217
Taxes	184	208	231	264	157	361	362	328
Earned Income								
Tax Credit (-)	0	-183	-165	-232	-334	-107	-99	-133
Child Care								
Tax Credit (-)	0	-33	-44	-46	-1	-76	-67	-52
Child Tax Credit (-)	0	-83	-83	-141	-72	-225	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.33	\$8.22	\$8.85	\$10.42	\$7.83	\$13.60	\$7.13 per adult	\$6.70 per adult
-Monthly	\$1,115	\$1,447	\$1,557	\$1,833	\$1,377	\$2,394	\$2,511 combined	\$2,359 combined
-Annual	\$13,375	\$17,360	\$18,681	\$22,000	\$16,530	\$28,727	\$30,131 combined	\$28,304 combined

Table 60
The Self-Sufficiency Standard for Owen County, IN, 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	424	508	508	508	508	643	508	508
Child Care	0	352	362	714	230	944	714	592
Food	182	268	276	343	453	509	543	595
Transportation	217	223	223	223	223	223	427	427
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	154	156	198	165	253	244	238
Taxes	208	257	264	318	210	487	436	412
Earned Income								
Tax Credit (-)	0	-146	-141	-175	-281	0	-30	-53
Child Care								
Tax Credit (-)	0	-55	-58	-72	-24	-125	-98	-88
Child Tax Credit (-)	0	-83	-83	-167	-107	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.95	\$9.46	\$9.62	\$11.86	\$9.16	\$16.48	\$8.02 per adult	\$7.72 per adult
-Monthly	\$1,224	\$1,665	\$1,694	\$2,088	\$1,612	\$2,900	\$2,821 combined	\$2,719 combined
-Annual	\$14,683	\$19,981	\$20,327	\$25,057	\$19,340	\$34,797	\$33,857 combined	\$32,629 combined

Table 61
The Self-Sufficiency Standard for Parke County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	408	488	488	488	488	615	488	488
Child Care	0	315	362	677	230	907	677	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	90	148	153	193	163	247	237	235
Taxes	204	238	258	305	205	454	415	406
Earned Income								
Tax Credit (-)	0	-162	-147	-195	-288	-23	-52	-61
Child Care Tax Credit (-)	0	-46	-55	-63	-21	-125	-88	-84
Child Tax Credit (-)	0	-83	-83	-166	-103	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.81	\$8.94	\$9.44	\$11.36	\$8.99	\$15.73	\$7.73 per adult	\$7.61 per adult
-Monthly	\$1,199	\$1,574	\$1,661	\$2,000	\$1,583	\$2,769	\$2,720 combined	\$2,680 combined
-Annual	\$14,387	\$18,884	\$19,929	\$23,999	\$18,996	\$33,230	\$32,638 combined	\$32,160 combined

Table 62
The Self-Sufficiency Standard for Perry County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	370	486	486	486	486	631	486	486
Child Care	0	358	304	662	174	835	662	477
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	87	152	147	191	157	241	236	223
Taxes	187	246	228	297	181	414	398	347
Earned Income								
Tax Credit (-)	0	-152	-164	-200	-307	-48	-62	-109
Child Care Tax Credit (-)	0	-52	-44	-60	-13	-112	-84	-62
Child Tax Credit (-)	0	-83	-83	-162	-90	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.48	\$9.27	\$8.85	\$11.21	\$8.51	\$15.10	\$7.61 per adult	\$7.01 per adult
-Monthly	\$1,140	\$1,632	\$1,557	\$1,973	\$1,497	\$2,657	\$2,678 combined	\$2,466 combined
-Annual	\$13,676	\$19,581	\$18,690	\$23,680	\$17,968	\$31,881	\$32,138 combined	\$29,594 combined

Table 63
The Self-Sufficiency Standard for Pike County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	378	492	492	492	492	635	492	492
Child Care	0	332	362	694	230	924	694	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	87	150	154	195	163	250	240	235
Taxes	181	229	242	291	193	445	395	380
Earned Income								
Tax Credit (-)	0	-159	-149	-193	-289	-14	-52	-67
Child Care Tax Credit (-)	0	-48	-54	-64	-20	-125	-88	-81
Child Tax Credit (-)	0	-83	-83	-167	-102	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.49	\$9.03	\$9.36	\$11.42	\$8.95	\$15.97	\$7.74 <i>per adult</i>	\$7.54 <i>per adult</i>
-Monthly	\$1,143	\$1,589	\$1,648	\$2,009	\$1,576	\$2,811	\$2,724 <i>combined</i>	\$2,655 <i>combined</i>
-Annual	\$13,714	\$19,071	\$19,778	\$24,109	\$18,909	\$33,727	\$32,687 <i>combined</i>	\$31,866 <i>combined</i>

Table 64
The Self-Sufficiency Standard for Porter County, IN, 2005
Gary MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	651	795	795	795	795	951	795	795
Child Care	0	523	473	996	386	1382	996	859
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	112	218	217	226	265	245	274	283
Miscellaneous	116	202	198	258	212	331	303	295
Taxes	284	458	436	572	360	776	633	601
Earned Income								
Tax Credit (-)	0	0	-13	0	-120	0	0	0
Child Care Tax Credit (-)	0	-68	-68	-115	-70	-100	-100	-105
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$8.85	\$14.39	\$13.93	\$17.77	\$13.26	\$23.09	\$10.50 <i>per adult</i>	\$10.16 <i>per adult</i>
-Monthly	\$1,558	\$2,532	\$2,451	\$3,127	\$2,334	\$4,063	\$3,696 <i>combined</i>	\$3,577 <i>combined</i>
-Annual	\$18,693	\$30,388	\$29,411	\$37,528	\$28,007	\$48,756	\$44,358 <i>combined</i>	\$42,920 <i>combined</i>

Table 65
The Self-Sufficiency Standard for Posey County, IN, 2005
Evansville-Henderson MSA

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage	
Housing	409	511	511	511	511	642	511	511	
Child Care	0	356	449	805	273	1078	805	723	
Food	198	291	301	373	493	554	590	648	
Transportation	215	220	220	220	220	220	422	422	
Health Care	106	205	204	213	252	232	261	270	
Miscellaneous	93	158	168	212	175	273	259	257	
Taxes	192	250	283	358	219	529	445	441	
Earned Income									
Tax Credit (-)	0	-139	-112	-127	-255	0	0	0	
Child Care Tax Credit (-)	0	-60	-75	-97	-36	-115	-117	-115	
Child Tax Credit (-)	0	-83	-83	-167	-125	-250	-167	-167	
Self-Sufficiency Wage									
-Hourly	\$6.89	\$9.72	\$10.60	\$13.08	\$9.82	\$17.97	\$8.55 <i>per adult</i>	\$8.49 <i>per adult</i>	
-Monthly	\$1,213	\$1,710	\$1,865	\$2,302	\$1,728	\$3,164	\$3,010 <i>combined</i>	\$2,990 <i>combined</i>	
-Annual	\$14,556	\$20,518	\$22,381	\$27,619	\$20,739	\$37,962	\$36,116 <i>combined</i>	\$35,876 <i>combined</i>	

Table 66
The Self-Sufficiency Standard for Pulaski County, IN, 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage	
Housing	427	514	514	514	514	682	514	514	
Child Care	0	319	362	681	230	911	681	592	
Food	182	268	276	343	453	509	543	595	
Transportation	215	220	220	220	220	220	422	422	
Health Care	103	196	195	204	243	223	252	261	
Miscellaneous	93	152	157	196	166	255	241	238	
Taxes	216	258	277	320	219	508	441	430	
Earned Income									
Tax Credit (-)	0	-150	-137	-180	-277	0	-35	-46	
Child Care Tax Credit (-)	0	-53	-61	-69	-26	-120	-95	-91	
Child Tax Credit (-)	0	-83	-83	-167	-110	-250	-167	-167	
Self-Sufficiency Wage									
-Hourly	\$7.02	\$9.32	\$9.78	\$11.72	\$9.28	\$16.69	\$7.94 <i>per adult</i>	\$7.81 <i>per adult</i>	
-Monthly	\$1,235	\$1,640	\$1,721	\$2,063	\$1,632	\$2,938	\$2,797 <i>combined</i>	\$2,749 <i>combined</i>	
-Annual	\$14,825	\$19,679	\$20,647	\$24,756	\$19,590	\$35,260	\$33,558 <i>combined</i>	\$32,989 <i>combined</i>	

Table 67
The Self-Sufficiency Standard for Putnam County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	476	573	573	573	573	685	573	573
Child Care	0	365	391	755	265	1020	755	655
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	97	161	165	209	175	265	254	250
Taxes	227	285	295	368	237	537	469	461
Earned Income								
Tax Credit (-)	0	-126	-118	-134	-252	0	0	-6
Child Care Tax Credit (-)	0	-67	-72	-93	-37	-120	-114	-109
Child Tax Credit (-)	0	-83	-83	-167	-127	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.37	\$10.14	\$10.42	\$12.91	\$9.90	\$17.51	\$8.46 <i>per adult</i>	\$8.32 <i>per adult</i>
-Monthly	\$1,296	\$1,784	\$1,834	\$2,272	\$1,743	\$3,082	\$2,980 <i>combined</i>	\$2,928 <i>combined</i>
-Annual	\$15,556	\$21,405	\$22,010	\$27,263	\$20,913	\$36,985	\$35,755 <i>combined</i>	\$35,140 <i>combined</i>

Table 68
The Self-Sufficiency Standard for Randolph County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	389	467	467	467	467	666	467	467
Child Care	0	295	358	653	174	827	653	532
Food	182	268	276	343	453	509	543	595
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	88	144	151	188	155	243	232	226
Taxes	199	223	250	302	181	439	399	372
Earned Income								
Tax Credit (-)	0	-173	-154	-207	-312	-36	-71	-94
Child Care Tax Credit (-)	0	-39	-51	-58	-10	-120	-80	-69
Child Tax Credit (-)	0	-83	-83	-158	-87	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.65	\$8.56	\$9.20	\$11.06	\$8.38	\$15.41	\$7.49 <i>per adult</i>	\$7.19 <i>per adult</i>
-Monthly	\$1,170	\$1,507	\$1,619	\$1,946	\$1,474	\$2,712	\$2,638 <i>combined</i>	\$2,532 <i>combined</i>
-Annual	\$14,038	\$18,088	\$19,429	\$23,351	\$17,692	\$32,545	\$31,657 <i>combined</i>	\$30,381 <i>combined</i>

Table 69
The Self-Sufficiency Standard for Ripley County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	472	569	569	569	569	685	569	569
Child Care	0	367	525	892	221	1113	892	746
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	97	161	178	222	170	274	267	259
Taxes	226	285	356	423	224	581	522	485
Earned Income								
Tax Credit (-)	0	-126	-76	-85	-266	0	0	0
Child Care								
Tax Credit (-)	0	-67	-75	-125	-31	-115	-115	-120
Child Tax Credit (-)	0	-83	-83	-167	-117	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.34	\$10.13	\$11.80	\$14.14	\$9.54	\$18.37	\$9.03 <i>per adult</i>	\$8.64 <i>per adult</i>
-Monthly	\$1,291	\$1,782	\$2,078	\$2,489	\$1,679	\$3,233	\$3,178 <i>combined</i>	\$3,043 <i>combined</i>
-Annual	\$15,496	\$21,388	\$24,931	\$29,870	\$20,143	\$38,798	\$38,131 <i>combined</i>	\$36,513 <i>combined</i>

Table 70
The Self-Sufficiency Standard for Rush County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	446	536	536	536	536	642	536	536
Child Care	0	326	362	688	230	918	688	592
Food	182	268	276	343	453	509	543	595
Transportation	212	218	218	218	218	218	417	417
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	94	154	159	199	168	251	244	240
Taxes	215	259	275	320	218	475	436	422
Earned Income								
Tax Credit (-)	0	-145	-133	-173	-272	-3	-30	-43
Child Care								
Tax Credit (-)	0	-56	-63	-72	-28	-125	-98	-92
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.11	\$9.50	\$9.89	\$11.90	\$9.39	\$16.24	\$8.01 <i>per adult</i>	\$7.85 <i>per adult</i>
-Monthly	\$1,252	\$1,671	\$1,741	\$2,095	\$1,652	\$2,857	\$2,819 <i>combined</i>	\$2,762 <i>combined</i>
-Annual	\$15,020	\$20,057	\$20,896	\$25,139	\$19,823	\$34,290	\$33,834 <i>combined</i>	\$33,139 <i>combined</i>

Table 71
The Self-Sufficiency Standard for Scott County, IN, 2005
Louisville KY-IN MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	437	518	518	518	518	739	518	518
Child Care	0	408	343	751	343	1094	751	686
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	93	160	155	203	177	278	248	247
Taxes	210	279	258	339	242	592	452	448
Earned Income								
Tax Credit (-)	0	-129	-145	-157	-245	0	-14	-16
Child Care Tax Credit (-)	0	-65	-56	-80	-40	-110	-105	-104
Child Tax Credit (-)	0	-83	-83	-167	-132	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.03	\$10.02	\$9.51	\$12.32	\$10.07	\$18.68	\$8.22 per adult	\$8.19 per adult
-Monthly	\$1,237	\$1,764	\$1,673	\$2,168	\$1,773	\$3,288	\$2,892 combined	\$2,883 combined
-Annual	\$14,841	\$21,169	\$20,082	\$26,016	\$21,273	\$39,453	\$34,707 combined	\$34,593 combined

Table 72
The Self-Sufficiency Standard for Shelby County, IN, 2005
Indianapolis MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	509	607	607	607	607	784	607	607
Child Care	0	432	425	857	425	1282	857	851
Food	191	281	290	361	476	535	570	626
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	101	173	173	224	197	304	270	276
Taxes	244	329	330	432	310	709	532	559
Earned Income								
Tax Credit (-)	0	-92	-92	-77	-182	0	0	0
Child Care Tax Credit (-)	0	-75	-75	-131	-69	-100	-115	-110
Child Tax Credit (-)	0	-83	-83	-167	-167	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.72	\$11.27	\$11.29	\$14.36	\$11.69	\$21.04	\$9.15 per adult	\$9.42 per adult
-Monthly	\$1,358	\$1,984	\$1,987	\$2,527	\$2,057	\$3,703	\$3,220 combined	\$3,315 combined
-Annual	\$16,297	\$23,805	\$23,839	\$30,323	\$24,688	\$44,442	\$38,645 combined	\$39,779 combined

Table 73
The Self-Sufficiency Standard for Spencer County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	378	492	492	492	492	635	492	492
Child Care	0	345	345	690	143	833	690	488
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	87	151	152	194	154	241	239	225
Taxes	186	240	243	297	171	409	405	348
Earned Income								
Tax Credit (-)	0	-154	-152	-192	-315	-49	-50	-104
Child Care								
Tax Credit (-)	0	-50	-52	-64	-9	-111	-89	-65
Child Tax Credit (-)	0	-83	-83	-167	-85	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.52	\$9.19	\$9.25	\$11.42	\$8.30	\$15.08	\$7.75 per adult	\$7.07 per adult
-Monthly	\$1,148	\$1,617	\$1,629	\$2,011	\$1,461	\$2,654	\$2,730 combined	\$2,489 combined
-Annual	\$13,779	\$19,404	\$19,544	\$24,127	\$17,529	\$31,847	\$32,757 combined	\$29,866 combined

Table 74
The Self-Sufficiency Standard for St. Joseph County, IN, 2005
South Bend MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	508	621	621	621	621	803	621	621
Child Care	0	412	506	918	282	1200	918	788
Food	171	251	260	322	425	478	510	559
Transportation	211	217	217	217	217	217	414	414
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	99	169	179	227	178	291	271	264
Taxes	226	300	350	433	240	637	519	490
Earned Income								
Tax Credit (-)	0	-108	-74	-68	-243	0	0	0
Child Care								
Tax Credit (-)	0	-78	-73	-135	-41	-105	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-133	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.47	\$10.74	\$11.87	\$14.58	\$10.12	\$19.81	\$9.14 per adult	\$8.83 per adult
-Monthly	\$1,315	\$1,890	\$2,089	\$2,566	\$1,782	\$3,486	\$3,216 combined	\$3,107 combined
-Annual	\$15,781	\$22,675	\$25,071	\$30,787	\$21,380	\$41,836	\$38,596 combined	\$37,289 combined

Table 75
The Self-Sufficiency Standard for Starke County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	451	516	516	516	516	682	516	516
Child Care	0	315	362	677	230	907	677	592
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	95	151	156	195	165	253	240	238
Taxes	212	241	261	301	207	479	414	405
Earned Income								
Tax Credit (-)	0	-156	-141	-188	-281	0	-45	-54
Child Care Tax Credit (-)	0	-50	-58	-66	-24	-125	-91	-87
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.12	\$9.14	\$9.63	\$11.52	\$9.17	\$16.42	\$7.82 per adult	\$7.70 per adult
-Monthly	\$1,253	\$1,609	\$1,696	\$2,028	\$1,614	\$2,890	\$2,752 combined	\$2,712 combined
-Annual	\$15,037	\$19,309	\$20,349	\$24,334	\$19,370	\$34,678	\$33,018 combined	\$32,544 combined

Table 76
The Self-Sufficiency Standard for Steuben County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	470	618	618	618	618	745	618	618
Child Care	0	354	397	751	265	1016	751	662
Food	182	268	276	343	453	509	543	595
Transportation	214	219	219	219	219	219	420	420
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	97	165	170	213	179	270	258	255
Taxes	224	295	314	380	250	563	480	472
Earned Income								
Tax Credit (-)	0	-118	-103	-120	-239	0	0	0
Child Care Tax Credit (-)	0	-72	-75	-102	-43	-115	-119	-115
Child Tax Credit (-)	0	-83	-83	-167	-136	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.31	\$10.42	\$10.91	\$13.25	\$10.24	\$18.03	\$8.60 per adult	\$8.50 per adult
-Monthly	\$1,286	\$1,834	\$1,921	\$2,332	\$1,802	\$3,173	\$3,028 combined	\$2,994 combined
-Annual	\$15,432	\$22,007	\$23,052	\$27,981	\$21,622	\$38,072	\$36,336 combined	\$35,923 combined

Table 77
The Self-Sufficiency Standard for Sullivan County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	345	454	454	454	454	543	454	454
Child Care	0	326	304	629	304	933	629	608
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	84	146	144	184	167	242	229	233
Taxes	166	206	202	267	198	391	346	360
Earned Income								
Tax Credit (-)	0	-172	-176	-222	-280	-51	-93	-78
Child Care								
Tax Credit (-)	0	-40	-38	-50	-25	-110	-70	-76
Child Tax Credit (-)	0	-83	-83	-147	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.20	\$8.59	\$8.47	\$10.66	\$9.20	\$15.02	\$7.21 <i>per adult</i>	\$7.40 <i>per adult</i>
-Monthly	\$1,091	\$1,513	\$1,491	\$1,875	\$1,619	\$2,644	\$2,538 <i>combined</i>	\$2,605 <i>combined</i>
-Annual	\$13,095	\$18,151	\$17,891	\$22,504	\$19,427	\$31,723	\$30,458 <i>combined</i>	\$31,256 <i>combined</i>

Table 78
The Self-Sufficiency Standard for Switzerland County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	422	555	555	555	555	695	555	555
Child Care	0	334	362	697	230	927	697	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	157	160	201	169	257	246	242
Taxes	203	262	275	329	218	495	438	421
Earned Income								
Tax Credit (-)	0	-140	-130	-165	-269	0	-23	-39
Child Care								
Tax Credit (-)	0	-59	-65	-76	-30	-120	-101	-94
Child Tax Credit (-)	0	-83	-83	-167	-116	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.89	\$9.67	\$9.99	\$12.13	\$9.47	\$16.75	\$8.11 <i>per adult</i>	\$7.90 <i>per adult</i>
-Monthly	\$1,213	\$1,703	\$1,759	\$2,134	\$1,668	\$2,948	\$2,854 <i>combined</i>	\$2,782 <i>combined</i>
-Annual	\$14,561	\$20,431	\$21,103	\$25,611	\$20,011	\$35,371	\$34,247 <i>combined</i>	\$33,383 <i>combined</i>

Table 79
The Self-Sufficiency Standard for Tippecanoe County, IN, 2005
Lafayette MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	546	673	673	673	673	863	673	673
Child Care	0	412	499	911	330	1241	911	829
Food	174	256	265	328	434	487	520	570
Transportation	211	217	217	217	217	217	414	414
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	103	175	185	233	190	303	277	275
Taxes	248	335	387	478	275	696	555	545
Earned Income								
Tax Credit (-)	0	-86	-54	-35	-208	0	0	0
Child Care Tax Credit (-)	0	-75	-73	-130	-57	-100	-110	-110
Child Tax Credit (-)	0	-83	-83	-167	-157	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.87	\$11.48	\$12.56	\$15.41	\$11.02	\$20.91	\$9.45 <i>per adult</i>	\$9.35 <i>per adult</i>
-Monthly	\$1,385	\$2,020	\$2,210	\$2,713	\$1,939	\$3,680	\$3,325 <i>combined</i>	\$3,290 <i>combined</i>
-Annual	\$16,620	\$24,239	\$26,517	\$32,550	\$23,272	\$44,159	\$39,904 <i>combined</i>	\$39,480 <i>combined</i>

Table 80
The Self-Sufficiency Standard for Tipton County, IN, 2005
Kokomo MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	448	569	569	569	569	726	569	569
Child Care	0	347	391	738	130	868	738	521
Food	182	268	276	343	453	509	543	595
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	94	160	165	207	161	254	252	236
Taxes	216	279	295	360	194	491	465	407
Earned Income								
Tax Credit (-)	0	-131	-118	-141	-294	0	0	-59
Child Care Tax Credit (-)	0	-64	-72	-88	-18	-125	-111	-85
Child Tax Credit (-)	0	-83	-83	-167	-99	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.12	\$9.98	\$10.42	\$12.74	\$8.84	\$16.55	\$8.39 <i>per adult</i>	\$7.65 <i>per adult</i>
-Monthly	\$1,253	\$1,756	\$1,834	\$2,242	\$1,556	\$2,912	\$2,954 <i>combined</i>	\$2,692 <i>combined</i>
-Annual	\$15,041	\$21,075	\$22,008	\$26,904	\$18,669	\$34,945	\$35,447 <i>combined</i>	\$32,303 <i>combined</i>

Table 81
The Self-Sufficiency Standard for Union County, IN, 2005

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	426	538	538	538	538	670	538	538
Child Care	0	326	362	688	230	918	688	592
Food	182	268	276	343	453	509	543	595
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	154	158	198	167	253	243	240
Taxes	211	261	278	323	220	493	441	428
Earned Income								
Tax Credit (-)	0	-146	-134	-174	-273	0	-30	-43
Child Care								
Tax Credit (-)	0	-56	-63	-72	-28	-125	-98	-92
Child Tax Credit (-)	0	-83	-83	-167	-113	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.95	\$9.48	\$9.88	\$11.89	\$9.36	\$16.48	\$8.01 <i>per adult</i>	\$7.84 <i>per adult</i>
-Monthly	\$1,223	\$1,668	\$1,738	\$2,092	\$1,648	\$2,901	\$2,819 <i>combined</i>	\$2,761 <i>combined</i>
-Annual	\$14,672	\$20,016	\$20,857	\$25,104	\$19,779	\$34,809	\$33,829 <i>combined</i>	\$33,131 <i>combined</i>

Table 82
The Self-Sufficiency Standard for Vanderburgh County, IN, 2005
Evansville-Henderson IN-KY

Monthly Costs	Adult	Adult +		Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	448	559	559	559	559	702	559	559
Child Care	0	358	464	822	273	1096	822	738
Food	198	291	301	373	493	554	590	648
Transportation	233	239	239	239	239	239	459	459
Health Care	108	209	208	218	257	236	265	274
Miscellaneous	99	166	177	221	182	283	270	268
Taxes	229	292	344	410	253	607	522	514
Earned Income								
Tax Credit (-)	0	-116	-80	-91	-231	0	0	0
Child Care								
Tax Credit (-)	0	-73	-75	-121	-47	-110	-115	-115
Child Tax Credit (-)	0	-83	-83	-167	-141	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.47	\$10.47	\$11.66	\$13.99	\$10.44	\$19.07	\$9.11 <i>per adult</i>	\$9.03 <i>per adult</i>
-Monthly	\$1,314	\$1,842	\$2,053	\$2,463	\$1,837	\$3,356	\$3,206 <i>combined</i>	\$3,178 <i>combined</i>
-Annual	\$15,772	\$22,102	\$24,635	\$29,551	\$22,047	\$40,274	\$38,472 <i>combined</i>	\$38,134 <i>combined</i>

Table 83
The Self-Sufficiency Standard for Vermillion County, IN, 2005
Terre Haute MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	349	452	452	452	452	561	452	452
Child Care	0	326	362	688	230	918	688	592
Food	181	267	276	342	452	508	542	594
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	84	145	150	190	159	242	235	231
Taxes	168	207	222	280	179	395	369	356
Earned Income								
Tax Credit (-)	0	-172	-161	-206	-302	-50	-72	-84
Child Care Tax Credit (-)	0	-40	-47	-58	-15	-110	-79	-73
Child Tax Credit (-)	0	-83	-83	-158	-93	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.23	\$8.58	\$8.97	\$11.07	\$8.62	\$15.05	\$7.48 <i>per adult</i>	\$7.32 <i>per adult</i>
-Monthly	\$1,097	\$1,510	\$1,579	\$1,948	\$1,518	\$2,649	\$2,634 <i>combined</i>	\$2,577 <i>combined</i>
-Annual	\$13,166	\$18,118	\$18,949	\$23,372	\$18,214	\$31,788	\$31,606 <i>combined</i>	\$30,918 <i>combined</i>

Table 84
The Self-Sufficiency Standard for Vigo County, IN, 2005
Terre Haute MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	410	532	532	532	532	660	532	532
Child Care	0	369	382	751	260	1011	751	642
Food	181	267	276	342	452	508	542	594
Transportation	217	222	222	222	222	222	426	426
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	91	158	160	204	170	262	249	245
Taxes	204	272	279	340	225	524	460	440
Earned Income								
Tax Credit (-)	0	-136	-130	-153	-265	0	-7	-25
Child Care Tax Credit (-)	0	-62	-65	-82	-31	-120	-108	-100
Child Tax Credit (-)	0	-83	-83	-167	-118	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.84	\$9.82	\$10.00	\$12.43	\$9.56	\$17.23	\$8.30 <i>per adult</i>	\$8.07 <i>per adult</i>
-Monthly	\$1,203	\$1,728	\$1,760	\$2,188	\$1,683	\$3,033	\$2,922 <i>combined</i>	\$2,841 <i>combined</i>
-Annual	\$14,437	\$20,736	\$21,123	\$26,257	\$20,200	\$36,391	\$35,063 <i>combined</i>	\$34,087 <i>combined</i>

Table 85
The Self-Sufficiency Standard for Wabash County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	359	472	472	472	472	645	472	472
Child Care	0	304	397	701	265	966	701	662
Food	182	268	276	343	453	509	543	595
Transportation	210	216	216	216	216	216	413	413
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	85	146	156	194	165	256	238	240
Taxes	189	230	268	307	214	507	422	431
Earned Income								
Tax Credit (-)	0	-168	-141	-191	-280	0	-49	-40
Child Care Tax Credit (-)	0	-43	-59	-64	-24	-120	-89	-93
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.41	\$8.74	\$9.65	\$11.45	\$9.18	\$16.77	\$7.77 per adult	\$7.88 per adult
-Monthly	\$1,129	\$1,538	\$1,698	\$2,015	\$1,615	\$2,951	\$2,736 combined	\$2,774 combined
-Annual	\$13,547	\$18,452	\$20,373	\$24,174	\$19,382	\$35,414	\$32,829 combined	\$33,288 combined

Table 86
The Self-Sufficiency Standard for Warren County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	431	540	540	540	540	664	540	540
Child Care	0	347	362	710	230	940	710	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	93	157	159	202	169	256	247	241
Taxes	211	269	277	330	220	498	447	426
Earned Income								
Tax Credit (-)	0	-138	-131	-163	-270	0	-19	-40
Child Care Tax Credit (-)	0	-60	-64	-77	-29	-120	-103	-94
Child Tax Credit (-)	0	-83	-83	-167	-115	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.01	\$9.75	\$9.95	\$12.17	\$9.44	\$16.70	\$8.16 per adult	\$7.89 per adult
-Monthly	\$1,234	\$1,716	\$1,752	\$2,142	\$1,661	\$2,939	\$2,872 combined	\$2,777 combined
-Annual	\$14,808	\$20,592	\$21,021	\$25,709	\$19,929	\$35,269	\$34,460 combined	\$33,328 combined

Table 87
The Self-Sufficiency Standard for Warrick County, IN, 2005
Evansville-Henderson, IN-KY MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	467	583	583	583	583	733	583	583
Child Care	0	347	408	755	217	972	755	625
Food	198	291	301	373	493	554	590	648
Transportation	215	220	220	220	220	220	422	422
Health Care	106	205	204	213	252	232	261	270
Miscellaneous	99	165	172	214	177	271	261	255
Taxes	220	280	304	367	229	540	468	450
Earned Income								
Tax Credit (-)	0	-120	-101	-119	-249	0	0	0
Child Care Tax Credit (-)	0	-70	-75	-103	-38	-115	-120	-113
Child Tax Credit (-)	0	-83	-83	-167	-129	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.41	\$10.32	\$10.98	\$13.28	\$9.97	\$17.93	\$8.67 per adult	\$8.44 per adult
-Monthly	\$1,304	\$1,817	\$1,932	\$2,338	\$1,754	\$3,156	\$3,054 combined	\$2,972 combined
-Annual	\$15,653	\$21,801	\$23,183	\$28,054	\$21,052	\$37,876	\$36,642 combined	\$35,660 combined

Table 88
The Self-Sufficiency Standard for Washington County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	399	469	469	469	469	577	469	469
Child Care	0	345	343	688	260	948	688	603
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	90	149	150	192	164	247	237	234
Taxes	203	244	246	306	211	460	416	406
Earned Income								
Tax Credit (-)	0	-158	-157	-196	-284	-20	-55	-64
Child Care Tax Credit (-)	0	-48	-49	-62	-23	-125	-87	-83
Child Tax Credit (-)	0	-83	-83	-164	-106	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.75	\$9.06	\$9.10	\$11.32	\$9.10	\$15.80	\$7.70 per adult	\$7.59 per adult
-Monthly	\$1,188	\$1,594	\$1,602	\$1,992	\$1,601	\$2,781	\$2,710 combined	\$2,670 combined
-Annual	\$14,254	\$19,127	\$19,228	\$23,903	\$19,213	\$33,377	\$32,520 combined	\$32,042 combined

Table 89
The Self-Sufficiency Standard for Wayne County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	416	521	521	521	521	707	521	521
Child Care	0	380	312	692	195	888	692	508
Food	182	268	276	343	453	509	543	595
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	91	157	152	197	162	254	242	229
Taxes	208	275	253	318	203	496	436	387
Earned Income								
Tax Credit (-)	0	-136	-152	-179	-289	0	-35	-82
Child Care								
Tax Credit (-)	0	-61	-52	-70	-21	-125	-96	-74
Child Tax Credit (-)	0	-83	-83	-167	-102	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.87	\$9.81	\$9.27	\$11.77	\$8.96	\$16.54	\$7.95 per adult	\$7.35 per adult
-Monthly	\$1,208	\$1,727	\$1,632	\$2,071	\$1,577	\$2,911	\$2,798 combined	\$2,587 combined
-Annual	\$14,501	\$20,722	\$19,588	\$24,849	\$18,922	\$34,931	\$33,572 combined	\$31,039 combined

Table 90
The Self-Sufficiency Standard for Wells County, IN, 2005
Fort Wayne MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	preschooler schoolage
Housing	428	528	528	528	528	662	528	528
Child Care	0	362	362	725	230	955	725	592
Food	181	266	275	341	450	506	539	592
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	156	157	201	166	256	245	238
Taxes	211	270	272	331	216	504	448	420
Earned Income								
Tax Credit (-)	0	-139	-137	-165	-277	0	-22	-49
Child Care								
Tax Credit (-)	0	-59	-61	-76	-26	-120	-102	-89
Child Tax Credit (-)	0	-83	-83	-167	-110	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.95	\$9.70	\$9.76	\$12.11	\$9.26	\$16.73	\$8.12 per adult	\$7.77 per adult
-Monthly	\$1,223	\$1,707	\$1,718	\$2,132	\$1,630	\$2,945	\$2,857 combined	\$2,735 combined
-Annual	\$14,682	\$20,478	\$20,619	\$25,585	\$19,561	\$35,342	\$34,281 combined	\$32,824 combined

Table 91
The Self-Sufficiency Standard for White County, IN, 2005

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	517	574	574	574	574	686	574	574
Child Care	0	347	362	710	230	940	710	592
Food	182	268	276	343	453	509	543	595
Transportation	215	220	220	220	220	220	422	422
Health Care	103	196	195	204	243	223	252	261
Miscellaneous	102	161	163	205	172	258	250	244
Taxes	245	281	289	343	229	507	461	439
Earned Income								
Tax Credit (-)	0	-128	-123	-150	-260	0	-5	-27
Child Care Tax Credit (-)	0	-66	-69	-83	-34	-120	-109	-99
Child Tax Credit (-)	0	-83	-83	-167	-122	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$7.75	\$10.05	\$10.25	\$12.50	\$9.69	\$16.89	\$8.32 <i>per adult</i>	\$8.05 <i>per adult</i>
-Monthly	\$1,363	\$1,770	\$1,805	\$2,200	\$1,706	\$2,973	\$2,930 <i>combined</i>	\$2,835 <i>combined</i>
-Annual	\$16,358	\$21,235	\$21,655	\$26,404	\$20,475	\$35,671	\$35,163 <i>combined</i>	\$34,019 <i>combined</i>

Table 92
The Self-Sufficiency Standard for Whitley County, IN, 2005
Fort Wayne MSA

Monthly Costs	Adult	Adult +	Adult +	Adult +	Adult +	Adult +	2 Adults +	2 Adults +
		infant	preschooler	infant preschooler	schoolage teenager	infant preschooler schoolage	infant preschooler	infant preschooler schoolage
Housing	424	522	522	522	522	655	522	522
Child Care	0	347	388	736	230	966	736	618
Food	181	266	275	341	450	506	539	592
Transportation	212	218	218	218	218	218	417	417
Health Care	100	189	188	197	236	215	245	253
Miscellaneous	92	154	159	201	166	256	246	240
Taxes	205	257	275	327	210	498	443	421
Earned Income								
Tax Credit (-)	0	-146	-133	-165	-280	0	-22	-43
Child Care Tax Credit (-)	0	-56	-63	-76	-25	-120	-101	-92
Child Tax Credit (-)	0	-83	-83	-167	-108	-250	-167	-167
Self-Sufficiency Wage								
-Hourly	\$6.89	\$9.48	\$9.91	\$12.13	\$9.20	\$16.72	\$8.12 <i>per adult</i>	\$7.85 <i>per adult</i>
-Monthly	\$1,213	\$1,668	\$1,745	\$2,134	\$1,619	\$2,943	\$2,857 <i>combined</i>	\$2,762 <i>combined</i>
-Annual	\$14,558	\$20,022	\$20,940	\$25,613	\$19,428	\$35,315	\$34,279 <i>combined</i>	\$33,139 <i>combined</i>

The Self-Sufficiency Standard for Indiana: Where Economic Independence Begins

by Diana Pearce

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