

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

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

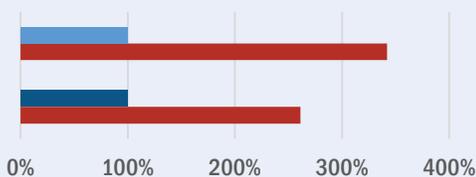
## THE SELF-SUFFICIENCY STANDARD DEFINED

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

## COMPARING SELF-SUFFICIENCY WAGES WITH MINIMUM WAGE AND POVERTY

The Self-Sufficiency Standard Wage for this county is **342%** of **Minimum Wage.**

The Self-Sufficiency Standard Wage for this county is **261%** of the **Federal Poverty Line.**



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

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

1 ADULT  
1 PRESCHOOLER  
1 SCHOOL-AGE



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

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

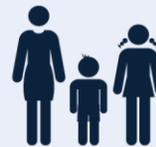
Compounding the problem, many minimum-wage-paying jobs do not offer full-time hours, requiring workers to balance multiple jobs and their schedules.

**137:00**

HOURS:MINUTES PER WEEK

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

1 ADULT  
1 PRESCHOOLER  
1 SCHOOL-AGE CHILD



**77:48**

HOURS:MINUTES PER WEEK

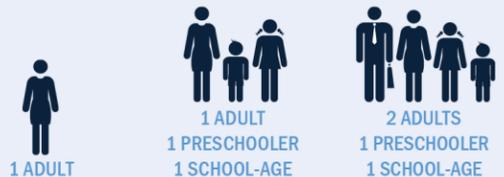
How much time two minimum-wage employees each must work in order to earn enough for **the two adults** to be self-sufficient if the family consists of

2 ADULTS  
1 PRESCHOOLER  
1 SCHOOL-AGE CHILD



## BASIC BUDGET NEEDS FOR THIS COUNTY

MONTHLY COSTS



	1 ADULT	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
Housing	\$709	\$913	\$913
Child Care	\$0	\$1,215	\$1,215
Food	\$251	\$575	\$790
Transportation	\$241	\$248	\$472
Health Care	\$178	\$488	\$548
Miscellaneous	\$138	\$344	\$394
Taxes	\$327	\$853	\$900
Earned Income Tax Credit (-)	\$0	(\$0)	(\$0)
Child Care Tax Credit (-)	\$0	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>			
Hourly (per adult)	\$10.48	\$24.83	\$14.10
Monthly	\$1,845	\$4,370	\$4,964
Annual	\$22,136	\$52,441	\$59,571

**FOR MORE** To download the full report and data for all 472 family types, visit [www.IndianaSelfSufficiencyStandard.org](http://www.IndianaSelfSufficiencyStandard.org)



Annual child care expenses in this county  
1 PRESCHOOLER + 1 SCHOOL-AGE CHILD

**\$14,580**