The Self-Sufficiency Standard for Indiana, 2002

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Prepared for the Indiana Coalition on Housing and Homeless Issues

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In January 2000 the Indiana Coalition on Housing and Homeless Issues released the Self-Sufficiency Standard for Indiana. This update, The Self-Sufficiency Standard for Indiana, 2002 provides an updated format which will help ICHHI, its members and concerned Hoosiers identify programs that can help individuals and families move from welfare to work to self-sufficiency. ICHHI would like to thank Fifth-Third Bank for their financial support, without their support this document would not have been completed. In addition ICHHI would like to thank Dr. Pearce and her staff at University of Washington for providing the technical support for the report; Kathy Byers and Charlie Warren for reviewing the report; and ICHHI staff, Board and members for their continued support of our work to help families and individuals move from welfare to work to self-sufficiency.

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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 the question of 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 adequate income—and how does this amount vary among different family types and different places? To answer that question we have a new measure of income adequacy, the Self-Sufficiency Standard.

*The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet its basic needs—**without public or private assistance**.* Below we will explain the origin of the Standard; how it differs from the official poverty measure; 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. We conclude this report with a discussion of the various ways that the Standard can be used as a tool for policy analysis, counseling, performance evaluation, and research.

Measuring Income Adequacy: Problems with the Poverty Line

How much is enough for families to meet their needs on their own? Although we may have trouble coming up with an exact dollar figure, most of us know what adequacy looks like when we see it. As one participant in a training program put it when asked to define her progress towards economic self-sufficiency:

> I wouldn't say I'm economically self-sufficient yet. When it comes to a point where I don't have to worry about the health care needs of my family, when I don't have to worry about the light bill, when the light man isn't knocking on the door saying "your bill is due." Not that you have a lot of money, but you're not worried about how your kid is going to get that next pair of shoes …. Just the simple things, that may not be all that simple because we don't have them yet.[1]

Obviously, we cannot interview *every* person for his or her own assessment of income adequacy, as quoted above. Thus, there is a need for a standard that is consistent in the assumptions made and as objective as possible. Most often we 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 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 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 level who nonetheless lack sufficient resources to adequately meet their basic needs. As a result, many assistance programs use a multiple of the poverty level to measure need. For example, the Children's Health Insurance Program (CHIP) in Indiana is available for children in families earning up to 200% of the federal poverty level.

Not only government, but the general public also considers the poverty level to be too low. A number of studies have shown that the public would set a minimum income 25-50% above the federal poverty level, depending upon the family's composition and where the family lives.[3]

However, the official poverty measure has additional problems inherent in its structure. Simply raising the official poverty level, or using a multiple of the threshold cannot solve these problems.

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

There are two basic methodological problems with the federal poverty measure. The first is that the federal poverty 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. Since it was first developed and implemented in the early 1960's the official poverty measure has only been updated to reflect inflation, and has not and cannot incorporate new needs.

In addition, the implicit demographic model (the two-parent family with a stay-at-home wife) has also changed significantly since the measure's inception. According to a report from the Family & Social Services Administration, 62% of families in Indiana with young children in 2002 had both parents in the workforce.[4] Particularly for families in which all adults are working, there are new needs associated with employment, such as transportation, taxes, and if they have young children, child care.

The federal poverty measure is also the same whether one lives in Mississippi or Manhattan. That is, the official poverty measure does not vary by geographic location. Although there was some geographic variation in costs three decades ago, differences in the cost of living between areas have increased substantially since then, particularly in the area of housing. Indeed, housing in the most expensive areas of the country costs about five times as much as the same size units in the least expensive areas.[5]

Public programs have recognized the failure of the one-size-fits-all federal poverty measure to capture differences in need. Thus, instead of using the federal 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. The Food Stamp program also takes into account variations in housing and child care costs between different localities.

Finally, the federal poverty measure does not distinguish between those families in which the adults are employed, and those in which the adults are not employed. At the time that the federal poverty measure was first developed, there was probably not a large difference between families in these situations: for example, taxes were very low for low-income families with earned income, and transportation was inexpensive. Most important, because the federal poverty measure assumed that two-parent families with children had only one worker and that single parent families had no workers, no child care costs were incorporated. Today, for both one and two-parent families, child care costs are often a necessary expense and many families do not have unpaid child care available. Also, taxes today even for low-income families are substantial and transportation can be costly.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect new needs as well as incorporate geographically-based differences in costs, and would build in more responsiveness to changes over time.[6] Others have gone further, creating new measures of income adequacy, such as "Basic Needs Budgets" or Living Wages.[7]

The Self-Sufficiency Standard–And How It Differs from the Federal Poverty Measure

While drawing on the critiques and analyses of the federal poverty measure cited above, the

Self-Sufficiency Standard takes a somewhat different approach to measuring income adequacy. As one observer put it: *"Ask not where poverty ends, but where economic independence begins."*[8] That is, at what point does a family have sufficient income and resources (such as health benefits) to meet their needs adequately, without public or private assistance?

As a measure of income adequacy, the Self-Sufficiency Standard defines the amount of income required to meet basic needs (including paying taxes) in the regular "marketplace" without public or private/informal subsidies. By providing a measure that is customized to each family's circumstances, i.e., taking account of where they live and how old their children are, the Self-Sufficiency Standard makes it possible to determine if families' incomes are enough to meet their basic needs.

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

- The Standard does not try to combine, or average together, the very different circumstances of families in which adults work, compared to those in which they do not. Rather, *the Self-Sufficiency Standard assumes that all adults (whether married or single) work full-time,*[9] *and therefore, includes costs associated with employment*, specifically, transportation, taxes, and for families with young children, child care.

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

- *The Standard incorporates regional and local variations in costs*. This is particularly important for housing, although regional variation also occurs 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 metropolitan areas in a given state, costs vary and there are exceptions. For example, living costs in rural areas that have become desirable tourist or second-home destinations are often as high or higher than in a state's urban areas. Availability of housing in rural and urban areas can also increase costs.

- *The Standard includes the net effect of taxes and tax credits*. It provides for state sales taxes, as well as payroll (Social Security and Medicare) taxes, state and federal income taxes. Three federal credits available to workers and their families are "credited" against the income needed to meet basic needs: the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit. The state Earned Income Tax Credit is also credited against the income needed to meet basic needs.

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 housing but not health care. Self-Sufficiency Wages are family-sustaining wages.

- While the federal poverty measure is based on the cost of a single item, food, and assumes a fixed ratio between food and nonfood, *the Standard is based on the costs 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, or constrain housing to 30%.

As a result, the Self-Sufficiency Standard is set at a level that is, on the one hand, not luxurious or even comfortable, and on the other, not so low that it fails to adequately provide for a family. For example, the Standard includes income sufficient to meet minimum nutrition standards and to obtain housing that would be neither substandard nor overcrowded.

The Standard does not, however, allow for longer-term needs, such as retirement, college tuition, purchase of major items such as a car, or emergency expenses (except possibly under the "miscellaneous" cost category). 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 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 (family type and location). However, we emphasize that, as with any measure or threshold, the exact amount is essentially arbitrary, i.e., 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 having, or not having, adequate income. Rather, we urge users of the Standard to think in relative terms of "wage adequacy," that is, one should ask how close is a given wage to the Standard?

Thus, for example, if the Standard for a given family 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.

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

The use of income thresholds should not be taken to mean that economic self-sufficiency can be achieved with just wages alone, or even wages combined with benefits. True self-sufficiency involves not just a job with a certain wage and benefits, but rather income security for a family over time. Thus, the Self-Sufficiency Wage represents a larger goal toward which one is striving, and is a process that one is engaged in, not a one-time achievement. As one person put it, "Self-sufficiency is a road I'm on."[10]

Central to these efforts are access to education and training, access to 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 their own small businesses as their sole or an adjunct source of income. For many if not most, however, self-sufficiency is not achieved through stopgap measures or short-term solutions. Most individuals moving from welfare to work cannot achieve a Self-Sufficiency Wage in a single step, but require the needed assistance, guidance, transitional work supports and the time necessary to become self-sufficient.

The argument for education and training may not have the same urgency as do basic needs such as food and shelter; however, 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 is not meant to imply that public work supports are not appropriate. Indeed, given the large number of families who have not yet achieved wage adequacy, assistance in meeting the costs of such high-priced necessities as child care, health care, and housing is frequently the only viable means for these families to have the necessary resources to secure 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. Indeed, it is through interdependence between families and community institutions such as schools or religious institutions—as well as informal networks of friends, family, and neighbors—that many are able to meet their non-economic needs as well as economic necessities. Such support and help is essential to our well-being, psychologically as well as materially, and should be supported.

Nothing about the Self-Sufficiency Standard should be taken to mean that such efforts to help each other should be discouraged. Nor should the Standard be understood as endorsing an ideal of self-dependence in complete isolation—we are not advocating a "Lone Ranger" model for families. The Standard is a measure of income adequacy, not of family functioning. Likewise, community, societal, and governmental response to families struggling to achieve family sustaining wages should be encouraged as supportive of the goal of self-sufficiency.

How the Self-Sufficiency Standard is Calculated

The goal of making the Standard as standardized and accurate as possible, yet varied geographically and by age, requires meeting several different criteria. As much as possible, the figures used here:

- are collected or calculated using standardized or equivalent methodology,
- come from scholarly or credible sources such as the U.S. Bureau of the Census,
- are updated at least annually, and
- are age- and/or geographically specific (where appropriate).

Thus, costs that rarely have regional variation (such as food) are usually standardized, while costs such as housing and child care, which vary substantially, are calculated at the most geographically specific level available.

For each county in Indiana, the Self-Sufficiency Standard is calculated for 70 different family types—all one-adult and two-adult families, ranging 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. We have included the costs of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Indiana in the Appendix to this report. (The costs of each basic need and the Self-Sufficiency Wages for all 70 family types for all geographic areas are available from the Indiana Coalition on Housing and Homeless Issues).

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

Housing: The Standard uses the Fiscal Year 2003 Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development for every metropolitan housing market (PMSA or MSA) and non-metropolitan county (totaling over 400 housing market areas). Fair Market Rents (FMR's) are based on data from the decennial census, the annual American Housing Survey, and telephone surveys.[11] The 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 instances they are set at the cost of a given size unit at the 40th percentile level. (At the 40th percentile level, 40% of the housing in a given area would be less expensive than the FMR, while 60% would cost more than the FMR.)

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;[12] families with one or two children require two bedrooms, and families with three children, three bedrooms.

Child Care: The Standard uses the most accurate information available that is recent, geographically specific, and age- and setting- specific. In most states, this is the survey of child care costs originally mandated by the Family Support Act, which provides the cost of child care at the 75th percentile, by age of child and setting (family day care home, day care center, etc.).[13] For Indiana, the Standard uses the Fiscal Year 2001/2002 Market Rates from the Indiana Family & Social Services Administration, Division of Family and Children Services, Bureau of Child Development. Rates were provided at the 75th percentile.

Because it is more common for very young children to be in child care homes rather than centers,[14] the 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.

Food: Although the 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 Low-Cost Food Plan for food costs.[15]

While both of these USDA diets meet minimum nutritional standards, the Thrifty Food Plan was meant for emergency use only, while the Low-Cost Food Plan is based on more realistic assumptions about food preparation time and consumption patterns. Although the Low-Cost Food Plan amounts are about 25% higher than the Thrifty Food Plan, they are nevertheless conservative estimates of the level of food expenditures required to meet nutritional standards. The Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, average American families spend about 42% of their food budget on food eaten away from home.[16] Again, the choice to use this food budget reflects what it costs to adequately meet nutritional needs, not consumer behavior.

The food costs in the Standard are varied according to the number and age of children and the number and gender of adults. Since there is little regional variation in the cost of food overall, the Standard uses the national average throughout Indiana.

The Self-Sufficiency Standard is calculated using scholarly or credible sources from data that are collected at least annually, are age- and geographically- specific (where appropriate), and are collected or calculated using standardized or equivalent methodology.

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 population to get to work. 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.[17] In Indiana, there are no areas in which more than 7% of workers use public transportation to get to and from work. Therefore, it is assumed that adults require a car; if there are two adults in the family, we assume they need two cars. (It is unlikely that two adults with two jobs would be traveling to and from the same place of work at exactly the same time).

Private transportation costs are based on the costs of owning and operating an average car (or two cars, if there are two adults). The costs include the fixed costs of owning a car (including fire and theft insurance, property damage and liability, license, registration, taxes, repairs, and finance charges), as well as monthly variable costs (e.g., gas, oil, tires, and maintenance), but do not include the initial cost of purchasing a car.

To estimate fixed costs, we use the Consumer Expenditure Survey amounts for families in the second quintile (those whose incomes are between the 20th and 40th percentile) of income, by region. For auto insurance, we use the average cost of auto insurance for Indiana from a survey conducted by the National Association of Insurance Commissioners. To account for differences in auto insurance costs within the state, we created a ratio by obtaining basic automobile insurance rates for each county in Indiana from Allstate Insurance Company's website. For variable costs, we use the *AAA Your Driving Costs 2000* survey for per-mile costs. 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 using the statewide average from the National Personal Transportation Survey). 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: Health care costs in the Standard include both the employee's share of insurance premiums plus additional out-of-pocket expenses, such as co-payments, uncovered expenses (e.g., dental care and prescriptions), and insurance deductibles.

Although workers who do not have employer-provided health insurance often "do without" because of the high cost of health insurance, families cannot be truly self-sufficient without health care coverage. The Self-Sufficiency Standard assumes that the employer makes health insurance coverage available to employees.[18] In Indiana, employees pay an average of 16.8% of the premium for coverage for themselves only and 19.9% for family coverage. Nationally, the average employee pays 16.9% of the share of premium costs for a single adult and 23.8% for family coverage.[19] The costs of health insurance in the Standard are based on the average premiums paid by Indiana residents according to the Medical Expenditure Panel Survey, and adjusted for inflation using the Medical Consumer Price Index (Medical CPI).

Data for out-of-pocket health care costs (by age and region) were obtained from a December, 2001 report from the Medical Expenditure Panel Survey's Agency for Healthcare Research and Quality, and are also updated using the Medical CPI.

Miscellaneous: This expense category includes all other essentials such as clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, or savings. 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 usually use 15%.[20]

Taxes: Taxes include state sales tax, state and federal income taxes, and payroll taxes. Effective December 1, 2002, the sales tax in Indiana is 6%. Sales taxes are calculated only on "miscellaneous" items, as one does not ordinarily pay tax on rent, child care, and so forth. 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.

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, and exemptions.

Although the federal income tax rate is higher than the payroll tax rate—15% for most family types, for most of their income—federal exemptions and deductions are substantial. As a result, while the payroll tax is paid on every dollar earned, families do not pay federal income tax on the first $10,000 to $12,000 or more, thus lowering the effective federal tax rate to 7% to 10% 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, an expanded state EITC will be available in Indiana to further offset taxes owed by low-income families. Beginning in the 2003 tax year, the Indiana EITC refundable tax credit will be 6% of a family's federal EITC.

It is important to note that although by law a family can receive part of the federal EITC to which they are entitled on a monthly basis, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns.[21]

Child Care Tax Credit (CCTC): The CCTC is a federal 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): The CTC is a partially refundable federal tax credit that provides parents a deduction of up to $600 (for children less than 17 years old) from the federal income taxes they owe. A family that earns more than $10,000 in 2002 is able to receive a refund of 10% of their taxable earnings above $10,000 up to the maximum CTC benefit ($600 per child). This $10,000 threshold will be adjusted annually with inflation.

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 presents the cost of living for four different areas in Indiana: Marion, Orange, Lake, and Fulton Counties.

In Marion County (see Table 1), a single adult with no children needs to earn **$7.36** per hour to be able to meet this familiy's basic needs, as can be seen in column #1 of Table 1. An adult with a preschool age child (column #2) needs a two-bedroom housing unit and child care, in addition to other expenses. Therefore, meeting all of this family's basic needs

Table 1

The Self-Sufficiency Standard for Selected Family Types in Indianapolis, IN MSA, 2002*

Marion County

Monthly Expenses and Shares of Total Budgets

	One Adult		***One Adult, One Preschooler***		***One Adult, One Preschooler, One Schoolage***		***Two Adults, One Preschooler, One Schoolage***	
Monthly Costs	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***
Housing	*$489*	*38*	*$588*	*27*	*$588*	*22*	*$588*	*18*
Child Care	*$0*	*0*	*$501*	*23*	*$783*	*29*	*$783*	*24*
Food	*$178*	*14*	*$270*	*12*	*$403*	*15*	*$554*	*17*
Transportation	*$229*	*18*	*$234*	*11*	*$234*	*9*	*$450*	*14*
Health Care	*$82*	*6*	*$179*	*8*	*$193*	*7*	*$230*	*7*
Miscellaneous	*$98*	*8*	*$177*	*8*	*$220*	*8*	*$260*	*8*
*Taxes***	*$221*	*17*	*$382*	*17*	*$471*	*17*	*$553*	*17*
Earned Income Tax Credit (-)	*$0*	*0*	*-$23*	*-1*	*$0*	*0*	*$0*	*0*
Child Care Tax Credit (-)	*$0*	*0*	*-$42*	*-2*	*-$80*	*-3*	*-$80*	*-2*
Child Tax Credit (-)	*$0*	*0*	*-$50*	*-2*	*-$100*	*-4*	*-$100*	*-3*
Total Percent	*—*	*100*	*—*	*100*	*—*	*100*	*—*	*100*
Self-Sufficiency Wage - Hourly*	***$7.36***		***$12.59***		***$15.40***		***$9.20***	***per adult***
Monthly	***$1,296***		***$2,216***		***$2,711***		***$3,238***	
Annual	***$15,554***		***$26,588***		***$32,535***		***$38,850***	

* *The Standard is calculated by adding expenses and taxes and subtracting tax credits.*

** *Taxes include federal and state income taxes, payroll taxes and sales taxes.*

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

Note: Totals may not add exactly due to rounding.

requires an increase in wages of more than $5.00 per hour, as compared to the single adult: the parent must earn **$12.59** per hour. If the family has two children, a preschooler and a schoolage child, the parent must earn more than twice as much as the single person with no children; **$15.40** per hour to meet this family's needs. Finally, if there are two adults supporting a preschooler and a schoolage child, costs are increased slightly for additional food, health care, and miscellaneous costs, but the major costs of housing and child care stay the same. As a result, the amount *each* adult would need to earn is **$9.20** per hour.

In rural Orange County (see Table 2), costs are significantly lower than those in Marion County. A single adult's Self-Sufficiency Wage is **$5.91** per hour. A single parent with one preschooler must earn **$8.56** per hour to be self-sufficient. The single parent with two children would need to earn **$9.82** per hour to meet this family's needs. For a two-parent family in Orange County, each adult must earn **$6.61** per hour.

In Lake County (see Table 3), costs are higher than those in both Marion and Orange Counties. A single adult's Self-Sufficiency Wage is **$8.05** per hour. A

Table 2

The Self-Sufficiency Standard for Selected Family Types in Orange County, IN 2002*

Monthly Expenses and Shares of Total Budgets

	One Adult		***One Adult, One Preschooler***		***One Adult, One Preschooler, One Schoolage***		***Two Adults, One Preschooler, One Schoolage***	
Monthly Costs	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***
Housing	*$336*	*32*	*$432*	*29*	*$432*	*25*	*$432*	*19*
Child Care	*$0*	*0*	*$304*	*20*	*$423*	*24*	*$423*	*18*
Food	*$178*	*17*	*$270*	*18*	*$403*	*23*	*$554*	*24*
Transportation	*$210*	*20*	*$215*	*14*	*$215*	*12*	*$413*	*18*
Health Care	*$75*	*7*	*$161*	*11*	*$175*	*10*	*$212*	*9*
Miscellaneous	*$80*	*8*	*$138*	*9*	*$165*	*10*	*$203*	*9*
*Taxes***	*$161*	*15*	*$215*	*14*	*$245*	*14*	*$331*	*14*
Earned Income Tax Credit (-)	*$0*	*0*	*-$136*	*-9*	*-$199*	*-12*	*-$73*	*-3*
Child Care Tax Credit (-)	*$0*	*0*	*-$43*	*-3*	*-$40*	*-2*	*-$67*	*-3*
Child Tax Credit (-)	*$0*	*0*	*-$50*	*-3*	*-$90*	*-5*	*-$100*	*-4*
Total Percent	*—*	*100*	*—*	*100*	*—*	*100*	*—*	*100*
Self-Sufficiency Wage - Hourly*	***$5.91***		***$8.56***		***$9.82***		***$6.61***	***per adult***
Monthly	***$1,041***		***$1,507***		***$1,729***		***$2,328***	
Annual	***$12,487***		***$18,080***		***$20,742***		***$27,932***	

* *The Standard is calculated by adding expenses and taxes and subtracting tax credits.*

** *Taxes include federal and state income taxes, payroll taxes and sales taxes.*

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

Note: Totals may not add exactly due to rounding.

single parent with one preschooler needs to earn **$12.98** per hour to meet the basic needs of the family. While these costs are high, if a family has two children, one preschooler and one schoolage child, the parent will require the substantially higher wage of **$15.97** per hour to meet the family's needs. In the two-parent family, *each* adult would need to earn a Self-Sufficiency Wage of **$9.45** per hour in Lake County.

In Fulton County (see Table 4), the costs are lower than both Marion and Lake Counties, yet higher than Orange County. In Fulton County, a single adult with no children must earn **$6.01** per hour to be self-sufficient. A single parent with a preschooler must earn more than $2.50 more per hour to meet this family's needs, or **$8.53** per hour. Further, an adult with a preschooler and schoolage child must earn an additional $2.19 per hour, or **$10.72** per hour. Two adults with a preschooler and schoolage child must each earn **$7.18** per hour in Fulton County to meet their family's needs.

Together, child care and housing costs account for the majority of the budget for most Indiana families with children. The proportions spent on each cost vary somewhat from place to place. Among families with one adult and one child, child care costs in Indiana

Table 3

The Self-Sufficiency Standard for Selected Family Types in Gary, IN PMSA, 2002*

Lake County

Monthly Expenses and Shares of Total Budgets

	One Adult		***One Adult, One Preschooler***		***One Adult, One Preschooler, One Schoolage***		***Two Adults, One Preschooler, One Schoolage***	
Monthly Costs	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***
Housing	*$579*	*41*	*$721*	*32*	*$721*	*26*	*$721*	*22*
Child Care	*$0*	*0*	*$412*	*18*	*$727*	*26*	*$727*	*22*
Food	*$178*	*13*	*$270*	*12*	*$403*	*14*	*$554*	*17*
Transportation	*$223*	*16*	*$229*	*10*	*$229*	*8*	*$440*	*13*
Health Care	*$84*	*6*	*$186*	*8*	*$201*	*7*	*$237*	*7*
Miscellaneous	*$106*	*8*	*$182*	*8*	*$228*	*8*	*$268*	*8*
*Taxes***	*$246*	*17*	*$387*	*17*	*$483*	*17*	*$559*	*17*
Earned Income Tax Credit (-)	*$0*	*0*	*-$12*	*-1*	*$0*	*0*	*$0*	*0*
Child Care Tax Credit (-)	*$0*	*0*	*-$42*	*-2*	*-$80*	*-3*	*-$80*	*-2*
Child Tax Credit (-)	*$0*	*0*	*-$50*	*-2*	*-$100*	*-4*	*-$100*	*-3*
Total Percent	*—*	*100*	*—*	*100*	*—*	*100*	*—*	*100*
Self-Sufficiency Wage - Hourly*	***$8.05***		***$12.98***		***$15.97***		***$9.45***	***per adult***
Monthly	***$1,417***		***$2,284***		***$2,811***		***$3,326***	
Annual	***$17,003***		***$27,413***		***$33,733***		***$39,911***	

* *The Standard is calculated by adding expenses and taxes and subtracting tax credits.*

** *Taxes include federal and state income taxes, payroll taxes and sales taxes.*

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

Note: Totals may not add exactly due to rounding.

average about 18% to 23% of family budgets, while housing costs range from 27% to 32%.

For families with two children, child care costs make up a larger part of the family budget. Depending on the location, child care costs range from 24% to 29% of the family budget for one adult families with two children and 18% to 24% of the family budget for two adult families with two children. In one parent families with two children, housing costs account for 22% to 26%. For two parent families with two children, housing ranges from 17% to 22% of the family budget.

The monthly cost of child care for two children, a preschooler (full-time) and a schoolage child (part-time), ranges from **$423** in Orange County to **$783** in Marion County. The differential in housing costs is almost as large, with the rent for a two-bedroom housing unit varying from a low of **$432** per month in both Fulton and Orange Counties to a high of **$721** per month in Lake County.

In Figure 1, we have shown the proportion of income spent on each basic need for a single parent family with one preschooler and one schoolage child in Fort Wayne, IN MSA, Allen County. Housing and child

Table 4

The Self-Sufficiency Standard for Selected Family Types in Fulton County, IN 2002*

Monthly Expenses and Shares of Total Budgets

	One Adult		***One Adult, One Preschooler***		***One Adult, One Preschooler, One Schoolage***		***Two Adults, One Preschooler, One Schoolage***	
Monthly Costs	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***	***Costs***	***% of total***
Housing	*$346*	*33*	*$432*	*29*	*$432*	*23*	*$432*	*17*
Child Care	*$0*	*0*	*$294*	*20*	*$532*	*28*	*$532*	*21*
Food	*$178*	*17*	*$270*	*18*	*$403*	*21*	*$554*	*22*
Transportation	*$210*	*20*	*$215*	*14*	*$215*	*11*	*$413*	*16*
Health Care	*$78*	*7*	*$167*	*11*	*$182*	*10*	*$218*	*9*
Miscellaneous	*$81*	*8*	*$138*	*9*	*$176*	*9*	*$215*	*9*
*Taxes***	*$164*	*16*	*$214*	*14*	*$269*	*14*	*$375*	*15*
Earned Income Tax Credit (-)	*$0*	*0*	*-$137*	*-9*	*-$166*	*-9*	*-$31*	*-1*
Child Care Tax Credit (-)	*$0*	*0*	*-$43*	*-3*	*-$56*	*-3*	*-$80*	*-3*
Child Tax Credit (-)	*$0*	*0*	*-$50*	*-3*	*-$100*	*-5*	*-$100*	*-4*
Total Percent	*—*	*100*	*—*	*100*	*—*	*100*	*—*	*100*
Self-Sufficiency Wage - Hourly*	***$6.01***		***$8.53***		***$10.72***		***$7.18***	***per adult***
Monthly	***$1,057***		***$1,501***		***$1,887***		***$2,528***	
Annual	***$12,684***		***$18,009***		***$22,640***		***$30,340***	

* *The Standard is calculated by adding expenses and taxes and subtracting tax credits.*

** *Taxes include federal and state income taxes, payroll taxes and sales taxes.*

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

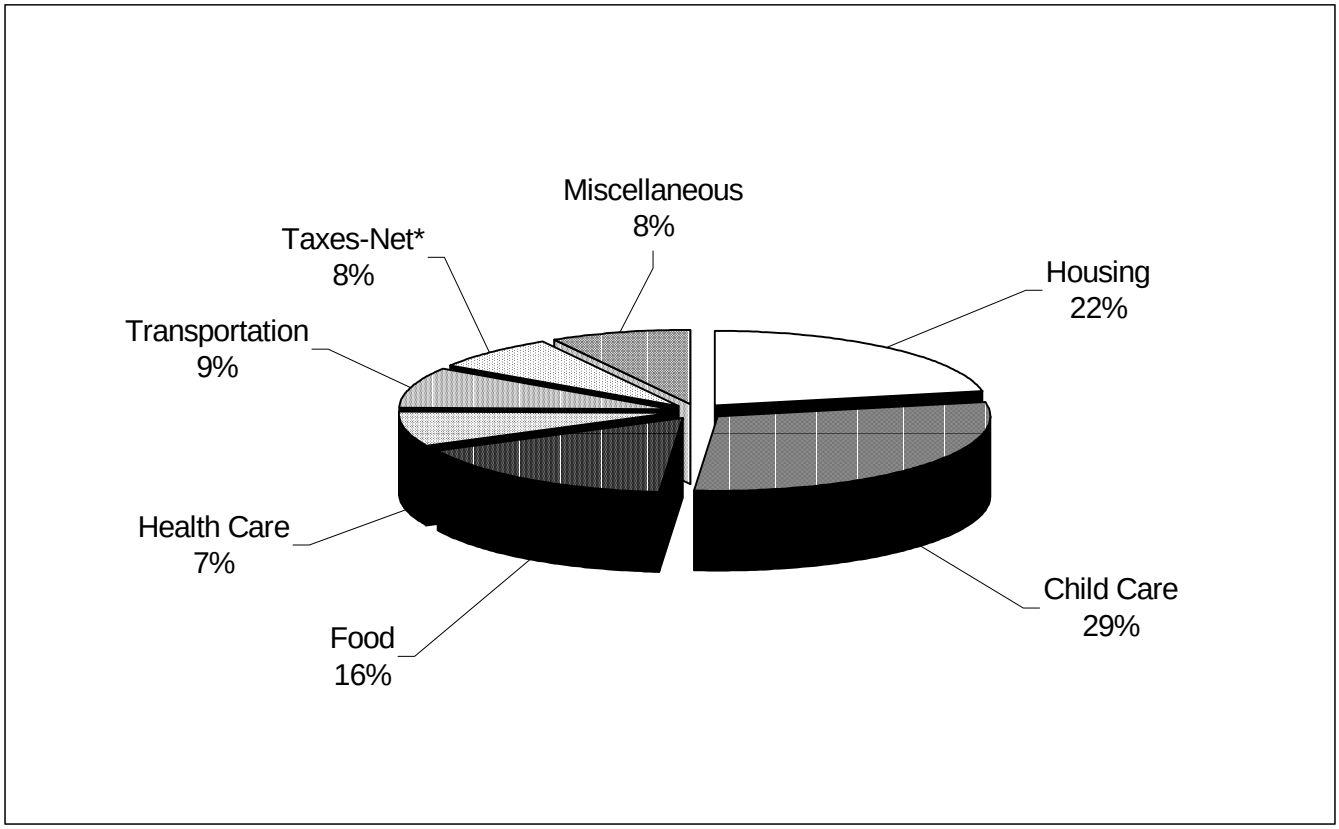
Note: Totals may not add exactly due to rounding.

Figure 1

Percentage of Income Needed to Meet Basic Needs, 2002

Based on the Self-Sufficiency Standard for a Family with One Parent, One Preschooler and One Schoolage Child in Fort Wayne, IN MSA

Allen County



**Note: 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 8%.*

care are by far the greatest expenses for working families with children. Families with two children generally spend about half their incomes on these two expenses alone. In Fort Wayne-Allen County, these expenses comprise 51% of this family's budget.

The next largest expenses for this Indiana family are food and transportation, accounting for 16% and 9% of the total costs respectively. Although taxes account for 8% of this family's budget, the tax burden is actually 17%, but is reduced by tax credits—the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit—to just 8%. Health care is a relatively small share at 7%, but this calculation assumes that the employer both provides health insurance and pays a portion of the premium. (As stated earlier, many people do not have access to affordable, employer-sponsored health care.)

Comparing the Standard to Other Benchmarks of Income

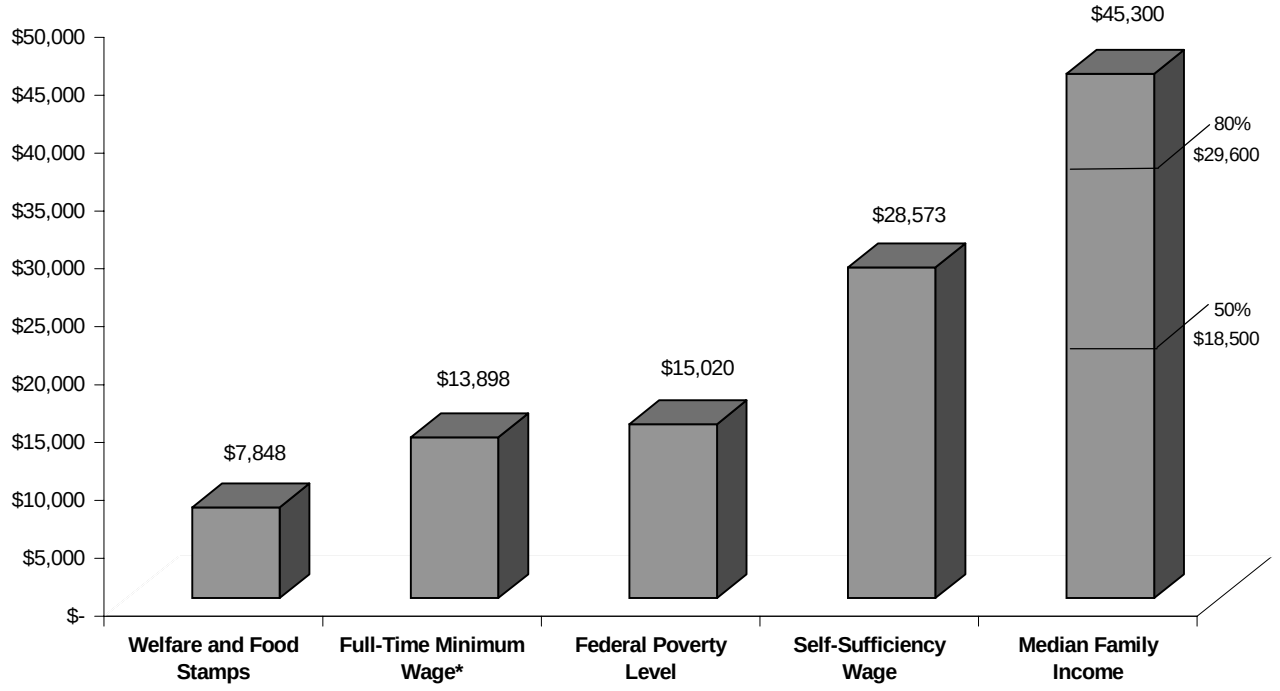
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In Figure 2 below, we have compared the Standard to four other benchmarks: the welfare grant package, the federal minimum wage, the federal poverty level, and the median family income. This set of benchmarks is not meant to show *how* a family would move from welfare or poverty to self-sufficiency. Rather, the concept of self-sufficiency assumes a gradual progression, one that takes place over time. (Please see the sections on Closing the Gap and Modeling the Impact between Incomes and the Self-Sufficiency Standard for a more detailed discussion of how Indiana families can achieve Self-Sufficiency Wages.)

For purposes of comparison, we use the Standard for a three-person family consisting of one adult, one infant, and one schoolage child living in Muncie, Indiana MSA, Delaware County. (The other benchmarks presented are also for three-person families, where relevant; however none are as specific as the Standard

Figure 2

The Self-Sufficiency Standard Compared to Other Benchmarks, 2002

Based on the Self-Sufficiency Standard for a Family with One Parent, One Infant and One Schoolage Child in Muncie, IN MSA Delaware County



** Note: Full-time minimum wage is the year 2002 federal minimum wage of $5.15 per hour, and includes the net effect of the addition of the Earned Income Tax Credit and the subtraction of taxes.*

in terms of age and number of children, and/or geographic location.) The Standard for this family type in Muncie is **$28,573**.

The Welfare (Temporary Assistance to Needy Families or TANF) Grant and Food Stamps: Including the cash value of Food Stamps as well as the TANF cash grant, the total assistance package is **$654** per month in Muncie or **$7,848** per year, assuming no wage or other income. This amount is slightly more than one-quarter **(28%)** of the Self-Sufficiency Standard for a three-person family in Muncie and just 52% of the Federal Poverty Level.

Minimum Wage: A full-time worker at the federal minimum wage of **$5.15** per hour earns about **$893** per month or **$10,712** per year. Subtracting taxes—payroll (Social Security), and federal and state income taxes—and adding tax credits—the Child Care, Child, and Earned Income Tax Credits—this worker would have a cash income of **$1,158** per month, or **$13,898** per year. This amount is more than the earnings alone because the federal EITC benefit for which this adult qualifies is the maximum and a small child tax credit is also received. Together these are more than the taxes owed. (At this income level, this worker only has to pay sales, payroll and state income taxes—the income is below the threshold for paying federal income taxes. Nevertheless, because the parent does not pay federal income taxes, this adult does not receive the Child Care Tax Credit.)

Even with the help of the federal EITC and CTC, a full-time job with the minimum wage provides about one-half (**49%**) of the amount needed to be self-sufficient. If we assume that this adult pays taxes, but does not receive the EITC or the CTC payments on a monthly basis—as is true of most workers—this adult will only receive **$9,893** during the year, which is just over one-third of the Self-Sufficiency Standard (**35%**).

Federal Poverty Level: Not surprisingly, the Standard is quite a bit higher than the federal poverty level for a family of three. A family consisting of one adult and two children would be considered "poor," according to federal guidelines, if this family had a monthly income of **$1,252** (**$15,020** annually) or less— regardless of where they live, or the age of their children. Thus, the federal poverty level for a three person family is a little more than one-half (**53%**) of the Self Sufficiency Wage actually needed.

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 Muncie is **$45,300**. The Self-Sufficiency Standard for a single-parent family with one preschooler and one schoolage child is less than two-thirds (**63%)** of the median family income for Muncie, IN (Delaware County).

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 below 80% of the median area income are considered "Low Income." (Almost all assistance is limited to the "Very Low Income" category, and even then only about one-fourth of eligible families receive housing assistance.) At 63% of the median family income, the Self-Sufficiency Standard for this Muncie family falls between 50% and 80% of area median income. That the Self-Sufficiency Standard is below the HUD 80% of area median income standard but above the 50% of area median income suggests that the Self-Sufficiency Standard for Indiana families is neither too high nor too low.

Comparing the Standard for Indianapolis to Other U.S. Cities

The Self-Sufficiency Standard has now been completed for 30 states and cities. Because the same methodology is used in each state, the cost of meeting basic needs for a given family type in different states can be directly compared. Since the Standards for the various places were completed in different years, the Self-Sufficiency Wages have been updated to the year 2002. Although costs increase at different rates over time, for our purposes here it is acceptable to use the overall Consumer Price Index (CPI) to make the Standards comparable.

As can be seen in Table 5, we have chosen to compare the Standard for Indianapolis, Indiana to ten medium-sized American cities: Atlanta, Baltimore, Billings, Denver, Kansas City, Las Vegas, Louisville, Milwaukee, Oklahoma City, and Phoenix.

For a single adult, costs in Indianapolis require a Self-Sufficiency Wage of $7.36 per hour, which is slightly higher than Billings and Kansas City but lower than the other eight cities listed. The Self-Sufficiency Wage for the one-child family in Indianapolis, which is $12.59, is higher than the wages for the same family type in Billings and lower than the other nine cities. For the single adult with two children, the Self-Sufficiency Wage in Indianapolis is $15.40, which is again, higher than in Billings and lower than the other cities. In a two-parent family with a preschooler and schoolage child, each adult must earn $9.20 for the family to be self-sufficient. These wages are lower than all other cities in this comparison.

In conclusion, while Indianapolis is usually a less expensive area to live than the other cities in this comparison, self-sufficiency still requires substantial resources, particularly for families with children, trying to meet their basic needs.

Table 5
The Self-Sufficiency Standard for Indianapolis Compared to Other U.S. Cities, 2002*

City	Single Adult	City	Single Adult, Preschooler	City	Single Adult, Preschooler, Schoolage	City	Two Adults, Preschooler, Schoolage**
Billings, MT	$7.26	Billings, MT	$12.44	Billings, MT	$15.02	**Indianapolis, IN**	**$9.20**
Kansas City, MO	$7.29	**Indianapolis, IN**	**$12.59**	**Indianapolis, IN**	**$15.40**	Atlanta, GA***	$9.22
Indianapolis, IN	**$7.36**	Kansas City, MO	$12.69	Las Vegas, NV	$15.99	Billings, MT	$9.38
Milwaukee, WI	$7.50	Oklahoma City, OK	$13.72	Kansas City, MO	$16.01	Kansas City, MO	$9.47
Oklahoma City, OK	$7.66	Las Vegas, NV	$13.96	Atlanta, GA***	$16.79	Las Vegas, NV	$9.61
Denver, CO	$8.16	Atlanta, GA***	$14.41	Oklahoma City, OK	$16.98	Oklahoma City, OK	$10.18
Louisville, KY	$8.21	Louisville, KY	$14.51	Louisville, KY	$17.55	Louisville, KY	$10.45
Las Vegas, NV	$8.80	Baltimore, MD	$14.84	Baltimore, MD	$17.85	Baltimore, MD	$10.84
Phoenix, AZ	$8.85	Denver, CO	$15.07	Phoenix, AZ	$18.33	Phoenix, AZ	$10.92
Atlanta, GA***	$9.24	Phoenix, AZ	$15.33	Denver, CO	$19.29	Denver, CO	$10.94
Baltimore, MD	$9.36	Milwaukee, WI	$16.71	Milwaukee, WI	$21.71	Milwaukee, WI	$12.11

*All wages are updated to 2002 using the Consumer Price Index
**Wages shown are per adult
***Wage calculated assuming family uses public transportation

The Self-Sufficiency Wage Over Time

How much have the levels of Self-Sufficiency Wages changed in the last few years? Because this is the second Self-Sufficiency Report done in Indiana, we can answer this question in some detail. The first report calculating the Self-Sufficiency Standard was done in 1998.

As can be seen in Table 6 below, costs have risen in Indiana from the time of the first report. There is, however, significant variance in the rate of change for costs between different counties in the state and between different family types. Changes range from +7% to +23% between 1998 and 2002. The largest increases are for single adults in Lake and Delaware Counties, followed by the One Adult with Preschooler families in Delaware, Orange and Lake Counties.

Costs have gone up for all family types in all places, but by different amounts in different places, defying easy generalizations. Housing costs in all counties have increased, but at different rates, ranging from 8% in Orange County to 33% in Delaware County. Although child care costs increased for each family type in each county, the percentage of that increase varied from 3% for a one adult with a preschooler in Lake County to 38% for the same aged child in Orange County. Private transportation had the largest percentage increase in all counties, ranging from 38% to 59%. Not surprisingly, the proportion of the Self-Sufficiency Wage going towards transportation also increased since the 1998 report.

Table 6
The Indiana Self-Sufficiency Standard for Four Family Types in Five Counties, by Year, 1998 and 2002

	1 Adult	One Adult, One Preschooler	One Adult, One Infant, One Preschooler	Two Adults, One Infant, One Preschooler
	annual	annual	annual	annual
Lake County				
-1998	$14,208	$23,400	$31,572	$36,804
-2002	$17,004	$27,408	$34,656	$40,872
Change, 1998-2002	***+20%***	***+17%***	***+10%***	***+11%***
Orange County				
-1998	$11,196	$15,384	$20,736	$27,204
-2002	$12,492	$18,084	$22,236	$29,760
Change, 1998-2002	***+12%***	***+18%***	***+7%***	***+9%***
Marion County				
-1998	$13,620	$23,244	$31,764	$36,996
-2002	$15,552	$26,592	$35,040	$41,400
Change, 1998-2002	***+14%***	***+14%***	***+10%***	***+12%***
Kosciusko County				
-1998	$12,168	$18,048	$24,888	$31,344
-2002	$13,428	$20,256	$28,092	$35,244
Change, 1998-2002	***+10%***	***+12%***	***+13%***	***+12%***
Delaware County				
-1998	$12,096	$20,112	$27,300	$33,384
-2002	$14,832	$23,976	$30,972	$37,224
Change, 1998-2002	***+23%***	***+19%***	***+13%***	***+12%***

NOTE: Total annual wages for 2002 were adjusted to reflect annual wages in County Tables--difference was result of different use of decimals in table calculations.

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

The Impact of Supports on Reducing Costs and Meeting Basic Needs

There are a number of ways to reduce the amount of income required to meet family needs, thus helping low-income families in reaching self-sufficiency. Below we discuss health care coverage, child support and work supports as a way to assist families in reaching self-sufficiency. We then model the effects of these resources on families' wages in Tables 7 and 8.

Health Care Coverage: Affordable health care coverage is essential to families working toward self-sufficiency. The Standard assumes that a Self-Sufficiency Wage includes employer-provided (and partially financed) health insurance. When families have affordable health care coverage, health care expenses are a relatively small cost item in their budgets (less than 10% for most family types). However, it should be noted again that many families cannot afford the health care coverage available through their employers. Some employers do not offer health care benefits at all. When health care benefits are not available or are not affordable, parents have to make difficult choices in order to try to meet their families' 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 in Medicaid and the state-supported Children's Health Insurance Program (CHIP) many families now have the option of covering their children's health care needs when their employer does not offer health insurance. Families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to one year.[22] After that, and for families not transitioning off welfare, children can be covered under CHIP, depending upon each child's age, family income and household size.[23] The impact of health care assistance on a family's wages, in addition to child support and other work supports, is modeled in the following tables.

Child Support: While not an option for all families, whenever possible child support from absent, non-custodial parents should be sought. Higher unemployment rates and lower wages among some groups may result in lesser amounts of child support. As a result, many low-income non-custodial parents are unable to pay child support. Nevertheless, whatever the amount, child support reduces the amount required for a family to meet its needs, while providing the support of both parents to meet children's needs.

Other Work Supports: In addition to assistance with health care coverage, there are other work supports that further help families meet their basic needs. While the Self-Sufficiency Standard gives the amount of income that families need to meet their basic needs, without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports or aid such as cash assistance (TANF), housing (including Section 8 vouchers and public housing), child care, health care (Medicaid or CHIP), and/or transportation subsidies all aid families as they struggle to become economically self-sufficient. At the crucial point in their lives of entering employment, such work supports can help families achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or using inadequate child care. This stability can help parents maintain employment, which is a necessary condition for improving wages. It should be noted, however, that work supports are limited. They are not available to all families whose incomes are insufficient to meet their needs, and often work support benefits are low. Many families do not have income adequate to meet their needs, yet their incomes are too high to meet income eligibility guidelines for work supports that would help them reach self-sufficiency, as will be demonstrated in the following tables.

Modeling the Impact of Supports: Tables 7 and 8

In Tables 7 and 8, we examine the effects of adding work supports for a single parent family with two children—an infant and a preschooler—living in

Marion County. These tables illustrate the impact of work supports in different combinations. The basis for these numbers can be found in the section entitled "How the Standard is Calculated," starting on page 5.

Public policies can have a substantial impact on the ability of families to meet their needs—aiding them with temporary work supports until they are able to earn self-sufficiency wages.

Treatment of Tax Credits: Although we include the federal Earned Income Tax Credit and/or the Child Tax Credit (when the family qualifies) in the calculation of the Self-Sufficiency Standard, in this model we want to show only income that is in fact likely to be available to families each month to meet their needs. As previously discussed, the great majority (approximately 99%) of families receive the EITC as a lump sum payment the following year when they file their tax returns. While this money is frequently used, according to research, to meet important family needs such as a security deposit for housing, to buy a car, to settle debts, to pay tuition, or to start a savings account, it is not available to meet daily or monthly needs.[24] Moreover, because of fluctuating hours and wages over the year, many workers find it difficult to gauge how much EITC they will be receiving when they file their taxes at the beginning of the next year.

Instead, we show the federal EITC, state EITC and the refundable CTC that this family receives as annual amounts. Each is the amount they would receive when filing their taxes the following year, if they worked at this wage for the entire year. (See the shaded lines at the bottom of Tables 7 and 8.) Note that because these amounts are not received monthly, they are not included in the calculation of the wages shown.

Similarly, the Child Tax Credit is split. The part that is a credit against federal taxes, if any, is shown as received monthly, as is the CCTC. The refundable portion, however, is only received as a lump sum payment, as is the EITC, so it is also shown at the bottom of the table as an annual amount.

Table 7-The Impact of Work Supports in the Indianapolis, IN MSA, Marion County with Child Care Voucher Eligibility Guidelines used Prior to October 2002

The Self-Sufficiency Standard (Column #1): As seen in the first column of Table 7, the Standard provides the full amount of each of the family's expenses, including taxes, without any work or other supports to reduce these costs (except tax credits where applicable). With monthly child care expenses at $978 and monthly housing costs at $588 per month, the Self-Sufficiency Wage for this family is **$16.59** per hour in Marion County

Private Support:

Child Support (Column #2): In the second column of Table 7, the private "subsidy" of child support is added. The amount of $312 shown is the average child support payment per family per month in the United States (for families receiving support).[25] Unlike additional earned income, child support is not reduced by taxes, and therefore it has a stronger impact on helping families meet their needs.

Not only does child support reduce the amount that must be earned, but it changes taxes as well. Taxes decrease by more than $150, from $527 in column #1—when all income is earned—to $367 when some income is received as child support. Note that altogether these changes reduce the amount this single parent must earn to meet their family's needs from $16.59 to **$14.17** per hour.

Public Work Supports:

[Child Care] (Column #3): In the third column, we attempt to show the effect of child care vouchers available to low-income families. Unfortunately, even using the eligibility guidelines in effect prior to October 2002, this family's income is too high to qualify for this work support. Child care costs remain at $978 and the Self-Sufficiency Wage is unchanged at **$16.59** per hour. In Table 7, we use the child care eligibility guidelines that were used in Indiana prior to October 2002. In Table 8, we will use the current income eligibility to illustrate the impact of the change on families needing assistance.

Child Care, Food Stamps, and Medicaid (Column #4): In the fourth column, we show the combined effect of child care vouchers, Food Stamps, and Medicaid, which is the usual "package" available to parents making the transition from welfare to employment. The family is eligible for child care vouchers (based on the eligibility used prior to October 2002), Food Stamps and Medicaid. Medicaid reduces health care costs to zero and Food Stamps reduces food expenses from $351 to $287. Most significantly, qualifying for child care vouchers reduces this familiy's child care costs from $978 to $87 a month. This reduces the wage needed to meet this family's needs to **$9.12** per hour, over $7 less an hour than the Self-Sufficiency Wage.

[Child Care], [Food Stamps] and [CHIP] (Column #5): After one year, the parent making the transition from welfare to work loses Medicaid coverage for the whole family, and although CHIP is available to children in low-income families, the family is not eligible for this assistance and health care expenses increase back to $188 a month. The income required to meet their needs is too high to qualify for Food Stamps or child care vouchers. As you can see from the fifth column in Table 7, the wage necessary to meet basic needs jumps back up to **$16.59** per hour.

Housing, Child Care, Food Stamps and CHIP (Column #6): In the sixth column of this table we show the effects of housing, child care vouchers, Food

Table 7

Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage

of a Single Parent with One Infant and One Preschooler -- Old Child Care Eligibility

Indianapolis, IN MSA, Marion County -- 2002

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
Monthly Costs:	**Self-Sufficiency Standard**	**Child Support**	**[Child Care]***	**Child Care, Food Stamps & Medicaid**	**[Child Care], [Food Stamps] & [CHIP]**	**Housing, Child Care, Food Stamps & CHIP**	**Housing, Child Care, Food Stamps, CHIP & Tax Relief****
Housing	$588	$588	$588	$588	$588	**$475**	**$455**
Child Care	$978	$978	$978	**$87**	$978	**$86**	**$65**
Food	$351	$351	$351	**$287**	$351	**$304**	**$285**
Transportation	$234	$234	$234	$234	$234	$234	$234
Health Care	$188	$188	$188	**$0**	$188	**$98**	**$98**
Miscellaneous	$234	$234	$234	$234	$234	$234	$234
Taxes	$527	$367	$527	$203	$527	$204	**$147**
Earned Income Tax Credit	$0	#	#	#	#	#	#
Child Care Tax Credit (-)	-$80	-$80	-$80	-$22	-$80	-$22	-$16
Child Tax Credit (-)	-$100	-$54	-$100	-$6	-$100	-$7	-$1
Child Support		**-$312**					
Self-Sufficiency Wage:							
Hourly	**$16.59**	**$14.17**	**$16.59**	**$9.12**	**$16.59**	**$9.13**	**$8.52**
Monthly	**$2,920**	**$2,494**	**$2,920**	**$1,605**	**$2,920**	**$1,606**	**$1,500**
Annual	**$35,037**	**$29,926**	**$35,037**	**$19,255**	**$35,038**	**$19,277**	**$18,004**
Total Federal EITC (annual)		**$459**	**$0**	**$2,707**	**$0**	**$2,702**	**$2,970**
Total State EITC		**$28**	**$0**	**$162**	**$0**	**$162**	**$178**
Total Federal CTC (annual) (refundable)		**$556**	**$0**	**$850**	**$0**	**$848**	**$785**

**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.*

***The Tax Relief is shown by increasing the state income tax deductions to the federal level.*

 # In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

Stamps, and CHIP. For families who qualify, and who are able to get it, housing assistance typically reduces cost of housing so that families pay only 30% of their income for housing and utilities, which in this instance reduces housing costs from $588 to $475. Child care vouchers reduce child care costs to $86 per month and Food Stamps reduce food costs to $304 a month. This family also qualifies for CHIP which reduces health care costs from $188 to $98 per month. With the addition of housing assistance, the family now qualifies for all of the work supports not available to them in the fifth column of Table 7 and dramatically reduces the wage needed to meet basic needs to **$9.13** per hour.

Housing, Child Care, Food Stamps, CHIP and Tax Relief (Column #7): In the seventh column, we modeled a concept of tax relief that lowers taxes for low income families by raising the state deductions and exemptions to the level of the federal exemptions and deductions. When the tax relief described is added, it decreases the costs associated with the work supports modeled in the sixth column, therefore decreasing the wage needed to meet basic needs. With housing assistance, the family's housing costs are reduced slightly from $475 to $455. Child care costs drop to $65 a month with a decrease in the co-payment and food costs drop from $304 to $285. Health care costs

Table 8

Impact of Work Supports on Monthly Costs and the Self-Sufficiency Wage

of a Single Parent with One Infant and One Preschooler -- New Child Care Eligibility

Indianapolis, IN MSA, Marion County -- 2002

	#1	WORK SUPPORTS					
		#2	#3	#4	#5	#6	#7
Monthly Costs:	**Self-Sufficiency Standard**	**Child Support**	**[Child Care]***	**[Child Care], [Food Stamps] & Medicaid**	**[Child Care], [Food Stamps] & [CHIP]**	**[Housing], [Child Care], [Food Stamps] & [CHIP]**	**Housing, Child Care, Food Stamps, CHIP & Tax Relief****
Housing	$588	$588	$588	$588	$588	$588	**$455**
Child Care	$978	$978	$978	$978	$978	$978	**$65**
Food	$351	$351	$351	$351	$351	$351	**$285**
Transportation	$234	$234	$234	$234	$234	$234	$234
Health Care	$188	$188	$188	**$0**	$188	$188	**$98**
Miscellaneous	$234	$234	$234	$234	$234	$234	$234
Taxes	$527	$367	$527	$438	$527	$527	**$147**
Earned Income Tax Credit	$0	#	#	#	#	#	#
Child Care Tax Credit (-)	-$80	-$80	-$80	-$80	-$80	-$80	-$16
Child Tax Credit (-)	-$100	-$54	-$100	-$79	-$100	-$100	-$1
Child Support		**-$312**					
Self-Sufficiency Wage:							
Hourly	**$16.59**	**$14.17**	**$16.59**	**$15.13**	**$16.59**	**$16.59**	**$8.52**
Monthly	**$2,920**	**$2,494**	**$2,920**	**$2,663**	**$2,920**	**$2,920**	**$1,500**
Annual	**$35,037**	**$29,926**	**$35,037**	**$31,958**	**$35,037**	**$35,037**	**$18,004**
Total Federal EITC (annual)		**$459**	**$0**	**$31**	**$0**	**$0**	**$2,970**
Total State EITC		**$28**	**$0**	**$2**	**$0**	**$0**	**$178**
Total Federal CTC (annual) (refundable)		**$556**	**$0**	**$251**	**$0**	**$0**	**$785**

**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.*

***The Tax Relief is shown by increasing the state income tax deductions to the federal level.*

 # In the modeling columns, refundable credits are shown as they are usually received, as an annual lump sum when taxes are filed early the next year. The child tax credit is split, with the part that is a credit against taxes owed received monthly, and the refundable portion shown as received annually. EITC is not received as a credit against taxes, so it is shown only annually.

remain the same at $98 a month. Finally, tax relief lowers the family's tax burden from $204 (as seen in the sixth column of Table 7) to $147. Overall, the wage needed to meet basic needs, with these work supports and tax relief, is reduced to **$8.52** per hour.

Table 8-The Impact of Work Supports in the Indianapolis, IN MSA, Marion County with Child Care Voucher Eligibility Guidelines Effective October 2002

The Self-Sufficiency Standard (Column #1): In Table 8, we have modeled the same work supports here as in Table 7. However, in Table 8, we model child care according to the new eligibility requirements. Effective October 2002, the maximum income level to remain eligible for child care vouchers was reduced from 143% of the Federal Poverty Level (FPL) to 127% of the FPL. Since the Self-Sufficiency Wage reflects the wage needed to meet basic needs without any private or public supports, the Self-Sufficiency Wage in the first column of Table 8 is the same as in Table 7, **$16.59** per hour.

Private Support:

Child Support (Column #2): In the second column of Table 8, child support is modeled. This is identical to the second column of Table 7, using $312 as the monthly child support payment. The wage needed to meet this family's needs is **$14.17** an hour.

Public Work Supports:

[Child Care] (Column #3): In the third column, we attempted to show the effect of child care vouchers available to low-income families. Table 8 reflects the recent changes to eligibility for child care vouchers in Indiana. Since the family's income is too high to qualify for child care vouchers in Table 7, using the old eligibility critera, it is not surprising that this family would not qualify using the new, less inclusive, eligibility criteria. The wage needed to meet this familiy's basic needs is **$16.59** an hour. Because they are receiving no work supports, this is the same as the Self-Sufficiency Wage.

[Child Care], [Food Stamps], and Medicaid (Column #4): In the fourth column, we attempted to show the combined effect of child care vouchers, Food Stamps, and Medicaid, which is the usual "package" available to parents making the transition off welfare to employment. However, if the family's income is high enough to meet the costs of all their other needs, it is too high to qualify for either child care vouchers or Food Stamps. With the help of Medicaid, however, the family's health care costs are reduced to zero. Therefore the wage needed to meet this family's need is reduced to **$15.13** per hour. When we modeled the same combination of work supports using the old child care voucher eligibility criteria in Table 7, the family qualified for both child care vouchers and Food Stamps, which decreased the wage needed by over $6.00 an hour.

[Child Care], [Food Stamps], and [CHIP] (Column #5): After one year, the parent making the transition from welfare to work, the family loses Medicaid coverage, and although CHIP is available to children in low-income families, the family is not eligible for this assistance. As in the previous columns, the wage needed to cover the family's other expenses is too high for the family to receive these supportive services. As seen in the fifth column of Table 8, the wage necessary to meet basic needs without the continued assistance of Medicaid returns to the original Self-Sufficiency Wage of **$16.59** per hour. Even using the old eligibility criteria (as seen in the fifth column of Table 7), the wage needed to meet basic needs was too high to qualify for child care vouchers.

[Housing], [Child Care], [Food Stamps] and [CHIP] (Column #6): In the sixth column, we attempted to show the effects of housing and child care vouchers, Food Stamps, and CHIP; however, once again, this family was not eligible for this combination of work supports. Therefore, the wage needed to meet basic needs remains at **$16.59** per hour. When we modeled the old child care voucher eligibility criteria in Table 7, this family qualified for child care vouchers which reduced child care costs by almost $900 a month. Because their child care costs were significantly reduced, the family also qualified for Food Stamps and CHIP.

Housing, Child Care, Food Stamps, CHIP and Tax Relief (Column #7): When tax relief is added to the combination of work supports in sixth column, the wage needed to meet basic needs is reduced enough for the family to be eligible for housing and child care assistance, Food Stamps and CHIP. With housing assistance, the family's housing costs are reduced from $588 to $455. The child care voucher dramatically reduces child care costs for this family from $978 to $65. The receipt of Food Stamps lowers food costs from $351 to $285. With CHIP, health care costs are reduced from $188 to $98. Finally, tax relief significantly lowers the family's tax burden from $527 to $147. Overall, the wage needed to meet basic needs,

with these work supports, is reduced by almost one-half to **$8.52** per hour.

The figures in Table 7 and 8 provide examples for one family—a single parent with one infant and one preschooler, living in Marion County. The impact of various work supports varies in different communities and family types, depending on cost levels and policy choices. As is demonstrated with the comparison between the two tables, public policy choices can have a substantial impact on the ability of families to become self-sufficient. The extension of child care vouchers to 143% of the Federal Poverty Level, as available prior to October 2002, illustrated in Table 7, reduced the wage needed to meet basic needs in comparison to the new eligibility requirements which are extended only to 127% of the Federal Poverty Level (Table 8).

By temporarily aiding families with work supports until they are able to earn Self-Sufficiency-level Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their achieving stable employment.

Modeling the Impact of Work Supports on Wage Adequacy: Table 9

In Tables 7 and 8, we began with a Self-Sufficiency Wage and modeled how various work supports, alone and in combination, could lower the wage needed for families to meet their basic needs. In Table 9, Panel A, we show how adequately wages of $6.00 per hour can meet a family's needs with and without work supports. We also then show wage adequacy at $8.00 and $10.00 per hour (full time) in panels B and C respectively, with and without work supports.

In Table 9, 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.

Table 9
Impact of Work Supports on Wage Adequacy
Single Parent with One Infant and One Preschooler
Indianapolis, IN MSA, 2002
Marion County

Panel A: Wage Adequacy at $6.00 per hour

	WORK SUPPORTS			
	No Work Supports	***Child Care***	***Child Care, Food Stamps & CHIP***	***Housing, Child Care, Food Stamps & CHIP***
TOTAL INCOME:	$1,056	$1,056	$1,056	$1,056
Monthly Costs:				
Housing	$588	$588	$588	**$317**
Child Care	$978	**$0**	**$0**	**$0**
Food	$351	$351	**$128**	**$128**
Transportation	$234	$234	$234	$234
Health Care	$188	$188	**$98**	**$98**
Miscellaneous	$234	$234	$234	$234
Taxes	$111	$111	$111	$111
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	$0	$0	$0	$0
Child Tax Credit (-)	$0	$0	$0	$0
TOTAL LIVING EXPENSES	$2,572	$1,595	$1,282	$1,011
SHORTFALL (-) or SURPLUS	-$1,627	-$649	-$337	-$66
WAGE ADEQUACY (Total Income/Total Expenses)	**39%**	**62%**	**76%**	**94%**

Note: Families costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in quotes.

**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 9 -- Continued

Impact of Work Supports on Wage Adequacy

Single Parent with One Infant and One Preschooler

Indianapolis, IN MSA, 2002

Marion County

Panel B: Wage Adequacy at $8.00 per hour

	WORK SUPPORTS			
	No Work Supports	***Child Care***	***Child Care, Food Stamps & CHIP***	***Housing, Child Care, Food Stamps & CHIP***
TOTAL INCOME:	$1,408	$1,408	$1,408	$1,408
Monthly Costs:				
Housing	$588	$588	$588	**$422**
Child Care	$978	**$43**	**$43**	**$43**
Food	$351	$351	**$235**	**$235**
Transportation	$234	$234	$234	$234
Health Care	$188	$188	**$98**	**$98**
Miscellaneous	$234	$234	$234	$234
Taxes	$160	$160	$160	$160
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	($8)	($8)	($8)	($8)
Child Tax Credit (-)	$0	$0	$0	$0
TOTAL LIVING EXPENSES	$2,572	$1,638	$1,433	$1,267
SHORTFALL (-) or SURPLUS	-$1,317	-$382	-$177	-$11
WAGE ADEQUACY (Total Income/Total Expenses)	**52%**	**79%**	**89%**	**99%**

Panel C: Wage Adequacy at $10.00 per hour

	WORK SUPPORTS			
	No Work Supports	***[Child Care]***	***[Child Care], [Food Stamps] & CHIP***	***Housing, [Child Care], [Food Stamps] & CHIP***
TOTAL INCOME:	$1,760	$1,760	$1,760	$1,760
Monthly Costs:				
Housing	$588	$588	$588	**$528**
Child Care	$978	$978	$978	$978
Food	$351	$351	$351	$351
Transportation	$234	$234	$234	$234
Health Care	$188	$188	**$98**	**$98**
Miscellaneous	$234	$234	$234	$234
Taxes	$237	$237	$237	$237
Earned Income Tax Credit (-)	**	**	**	**
Child Care Tax Credit (-)	($44)	($44)	($44)	($44)
Child Tax Credit (-)	$0	$0	$0	$0
TOTAL LIVING EXPENSES	$2,572	$2,572	$2,483	$2,423
SHORTFALL (-) or SURPLUS	-$1,006	-$1,006	-$916	-$856
WAGE ADEQUACY (Total Income/Total Expenses)	**64%**	**64%**	**66%**	**67%**

Note: Families costs are reduced by work supports shown in column headings and the cost amount is shown in bold. If they are not income eligible, the work support is shown in quotes.

**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).

We use the same family modeled in Tables 7 and 8, a single parent with an infant and a preschooler in Marion County. Costs reduced by work supports are noted in bold.

Wage Adequacy with No Work Supports: In the first column of Panel A, the parent earns $6.00 per hour and is not receiving any work supports. In this scenario, the family's expense total is $2,572, while the parent wages are just $1,056. Thus there is a shortfall of $1,627 without work supports. In other words, these wages only provide 39% of the income needed to meet this family's needs. In the first column of Panels B and C on the following page, we show the effect of increasing the parent wages to $8.00 and $10.00 per hour, respectively. This increases Wage Adequacy to 52% and 64%, respectively, still far below what is needed. Indeed, even with the highest wage illustrated ($10.00 per hour), the family's monthly income is $1,760 which is $1,006 *less than* what is needed to be self-sufficient.

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.

Wage Adequacy with Child Care: When the family receives the support of a child care voucher, it reduces their child care costs as shown in the second column of panels A, B, and C. At $6.00 per hour (Panel A) this increases Wage Adequacy to 62%. In other words, with child care vouchers, a wage of $6.00 per hour meets 62% of this family's needs. At $8.00 per hour, with the same package, the family's Wage Adequacy increases to 79%. At $10.00 per hour, Wage Adequacy decreases to 64% because under the new eligibility guidelines for child care vouchers, this family does not qualify for this support. The family's income at each wage level, even with a child care voucher, is still significantly below 100% Wage Adequacy.

Wage Adequacy with Child Care, Food Stamps and CHIP: The third column models the same family receiving child care vouchers, Food Stamps and CHIP. When earning $6.00 per hour, the addition of Food Stamps and Medicaid to child care vouchers previously modeled increases Wage Adequacy from 39% with no supports to 76%. At $8.00 per hour, the Wage Adequacy from 52% with no supports to 89% with the package modeled. At $10.00 per hour the family still qualifies for CHIP, but the parent's income is too high to qualify for Food Stamps or child care vouchers, so Wage Adequacy increases only slightly, from 64% to 66%.

Wage Adequacy with Housing, Child Care, Food Stamps, and CHIP: With the addition of housing assistance, at a wage of $6.00 and $8.00 per hour, the family reaches a Wage Adequacy of 94% and 99% respectively. However, at $10.00 per hour the family does not qualify for child care vouchers or Food Stamps, and only qualifies for a small amount of housing assistance. At $10.00 per hour, this parent's Wage Adequacy is 67%, which is well below what is needed to be self-sufficient.

Although it is important for families to be able to meet their basic needs at an adequate level, it is also important to remember that these are "bare-bones" budgets. For example, whether receiving Food Stamps or not, the food budget does not allow for any take-out or restaurant food. Therefore, families with Wage Adequacy above 100% should not be viewed as having extravagant incomes. Rather, the additional income should be seen as a means to meet other essential expenses not included in the budget, such as the purchase of a car or a refrigerator or to put down first and last month's rent to secure housing.

Importance and Availability of the Work Supports Modeled Here: By temporarily aiding families with work supports until they are able to earn Self-Sufficiency Wages, families are able to meet their needs adequately as they enter or re-enter the workforce. Meeting their basic needs means that they are more likely to be able to achieve stability in their housing, child care, diet, and health care. This in turn helps support their 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:

- Nationwide, only about 12% of eligible families receive housing aid or live in public housing.[26]

- Between 1996 and 2000, the number of people receiving Food Stamps dropped by 8.6 million, according to the U.S. Department of Agriculture. Although some of this decline was due to the improving economy, a GAO report concluded that the decline was greater than would be expected according to economic indicators; also, the Urban Institute reported that about two-thirds of those who left the Food Stamp program as they left welfare remained eligible.[27]

- Only 10% of about 15 million eligible children are receiving child care assistance nationwide.[28] According to a report published by the Indiana Family & Social Services Administration in 2002, 14,000 working families are on waiting lists to receive financial assistance for child care.[29]

- Families USA reports that in the 12 states with the largest numbers of uninsured children, Medicaid enrollment declined by nearly a million children. Some, but not all of that loss, was recouped with expanded CHIP (Children's Health Insurance Program) enrollment.[30] In Indiana, 48,814 children were served under CHIP as of December 2001.[31] There were, however, 11% (approximately 167,000) children under 18 who were uninsured during 1999 and 2000.[32]

- Although nationally 58% of custodial parents had child support awards, only 34% received at least part of the child support payment owed to them, and less than 20% received the full amount owed. Not surprisingly, the average monthly child support payment of $312 represents just 17% of a single mother's, and 11% of a single father's income.[33]

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 reentered) the workforce, live in high-cost areas, or work in low wage jobs. They therefore cannot afford their housing *and* food *and* child care—much less their other basic needs. They must choose between needs, or accept substandard or inadequate child care, insufficient food, or substandard housing.

This wage gap presents states and localities with the challenge of how to aid families who are striving for self-sufficiency, especially families whose incomes may be above the "poverty" level and/or assistance eligibility levels, yet fall below what is needed for self-sufficiency. While many have benefited from the opportunities produced by an expanding economy during the late 1990's, helping families achieve self-sufficiency is an even greater challenge during economic downturns. Additionally, time is running out for many families who are receiving TANF cash assistance, and have reached time limits.

The two basic approaches for individuals to close this income gap are to: (1) reduce costs through supports—public or private, in cash or "in kind", and (2) raise incomes. The first approach, that of reducing costs, can be accomplished through various subsidies and supports, such as child support, Food Stamps, and child care assistance. We have modeled this approach in the preceding section.

The other approach, raising incomes, can be done at either the "micro" (or individual level), or at the "macro" level. "Micro" strategies that raise individuals' incomes include training and education, context literacy, nontraditional employment for women, micro-enterprise, and individual development accounts. "Macro" strategies address labor market structures, and include labor market reforms, removing artificial barriers to employment for women and/or minorities, and sectoral employment initiatives. In the following pages we will discuss in more detail each of these strategies.

These two approaches—reducing costs and raising incomes—are not mutually exclusive, but in fact can and should be used as appropriate, sequentially or in tandem. Thus, some parents may receive education and training, followed by jobs that are supplemented by supports (if necessary) until their wages reach the self-sufficiency level. Alternatively, individual parents may combine work and study from the outset. 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

Targeting Higher-Wage Employment - Increasing Access to Higher Education: Adults who have language difficulties, inadequate education, or who lack job skills or experience, cannot achieve Self-Sufficiency Wages without first addressing 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 (see Figure 3 on following page). 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 degrees.

Education has always been a key to economic independence. Yet by promoting rapid attachment to employment or "workfirst", the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 restricted low-income women's access to higher education. Thus, students enrolled in college must meet the strict work requirements of the welfare reform law and take approved courses that qualify as "vocational education training." Currently, states can count only twelve months of vocational education as a work activity for TANF recipients. Effectively increasing access to higher education requires a relaxing of such restrictions, as well as providing supports for low-income parents in college, including child care,

tuition waivers, transportation, etc. In addition, in some states, policy changes at the local, state, and/or federal level are necessary.

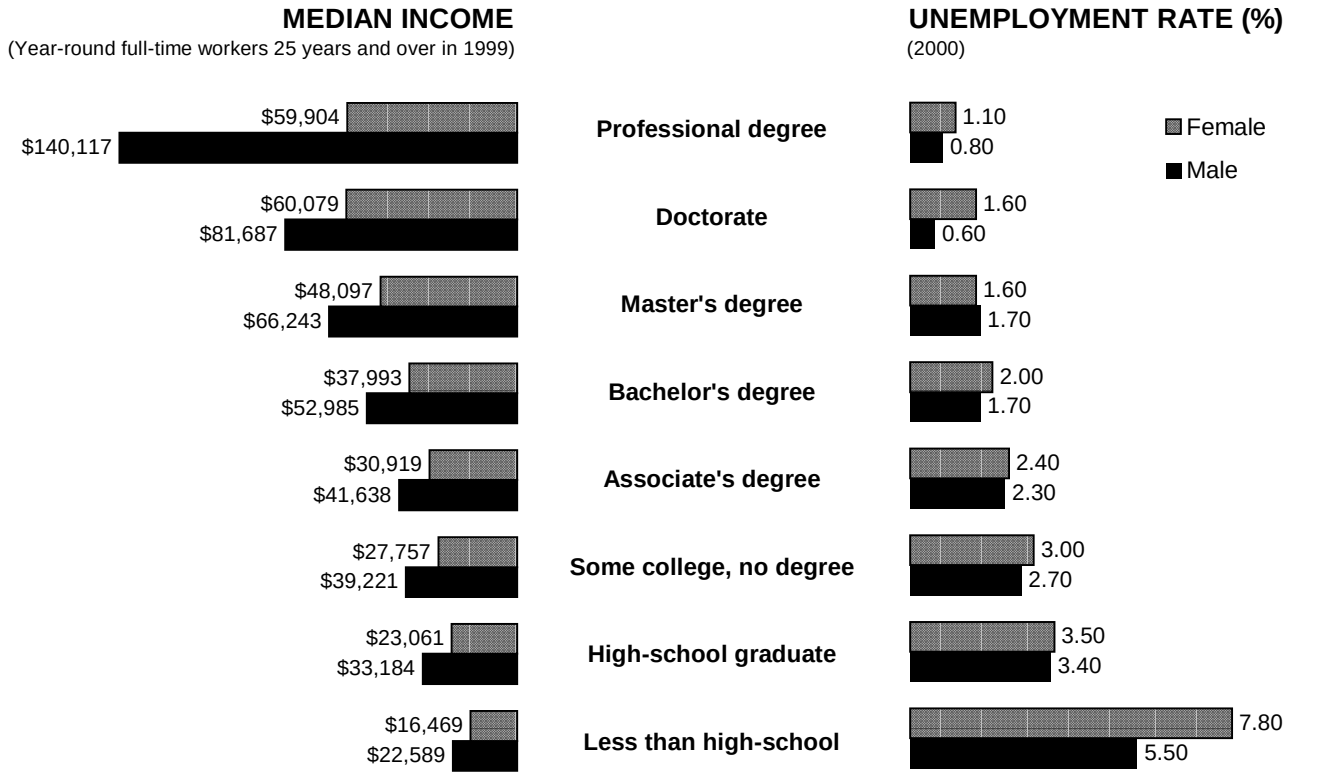
The development of an educated workforce is necessary for many employers to remain competitive. Indeed, businesses have long invested heavily in education and training for their skilled workers in order to take advantage of new technology. Expanding incumbent worker training results in increased productivity and increased efficiency benefitting the employer as well as higher wages for 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. Participants 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. Functional Context Education programs address this problem by using content related to participant goals to teach basic skills. This strategy promotes better retention, encourages lifelong learning and supports the intergenerational transfer of knowledge.

In addition, 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 through FCE and as efficiently as possible.

Nontraditional Employment for Women: For many women, nontraditional occupations (such as construction, copy machine repair, X-ray technician, or computer-aided drafting) require relatively little post-secondary training, yet provide wages at self-sufficiency levels. Nontraditional employment for women is one high-wage option that can enable families to move out of poverty. Nontraditional Occupations (NTOs) are jobs that are often thought of as "men's

Figure 3
Impacts of Education on Unemployment and Earnings by Gender in the United States



Source: Bureau of Labor Statistics, Current Population Survey, unpublished data & Bureau of the Census

jobs." According to the U.S. Department of Labor, they include any occupation in which less than 25 percent of the workforce is female.

Increasing women's access to NTOs is a compelling strategy for family economic self-sufficiency for several reasons. Most importantly, compared to jobs that are traditional for women, NTOs can provide better wages and benefits than the traditionally female jobs. Enhancing women's access to these jobs—or training leading to these jobs—requires addressing a range of barriers that prevent women from entering and remaining in NTOs. Unfortunately, most female job training participants and welfare clients are steered towards traditionally female occupations. The additional earnings associated with NTOs significantly improve the ability of women to take care of their families. NTOs also frequently have greater career and training opportunities, and many women find greater job satisfaction that can result in longer-term employment. In addition, hiring women in NTOs is good for business and produces positive results for employers.

Recognizing the significant benefits to NTOs for low-income women and their families, many women's community-based 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. While most community-based nontraditional employment programs were successful, few of the strategies used to train and place women in higher-wage, NTOs were institutionalized into the mainstream job training and vocational education systems. Institutionalizing nontraditional employment in the workforce development and welfare systems is key to this becoming a successful strategy for moving families out of poverty.

Targeting Higher-Wage Employment — 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 women who may have skills in a particular craft or service. The lack of quality employment options—especially for low-income, low-skilled women—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) help women learn 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.

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, an average family with a household income between $10,000 and $25,000, had net financial assets of $1,000, while an average family with a household income of less than $10,000 had net financial assets of $10.[34] 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 just to make it to the next paycheck, often resulting in spiraling debt. 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 at the time of application for TANF, a family's total assets may not exceed $1,000.[35]

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). Individual Development Accounts (IDAs) are dedicated savings accounts earmarked for purchasing a first home, for education and job training expenses or for capitalizing a small business. Contributions from eligible low-income participants are matched, using both private and public sources. 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 of 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 towards self-sufficiency.

Raising Incomes: Macro Approaches

Labor Market Reforms: As can be seen in Tables 1 through 4, even two parents working full-time must earn well above the federal minimum wage to meet their family's basic needs. Ten states have implemented a minimum wage that is above the federal minimum wage. In all, 20% of U.S. residents live in states and localities with a minimum wage higher than the federal minimum wage.[36] Higher wages also have a positive impact on both workers and their employers by reducing turnover, increasing work experience, and saving on training and recruitment costs for both workers and employers.

Another legislative approach to raising wages of workers are the 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 wages as well as better benefits, moving workers closer to the Self-Sufficiency Standard.[37]

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 minorities 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 together 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 minorities who are subject to race- and gender-based discrimination.[38]

Sectoral Employment Intervention: A strategy for targeting 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, 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 businesses' 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

The Self-Sufficiency Standard is relevant to a range of issues and arenas, providing crucial information about wage adequacy to help design strategies for self-sufficiency. The Standard can be used in a variety of settings: from welfare recipients choosing the best route out of poverty for themselves and their families, to organizations weighing investment in various education and training opportunities, to state-level policymakers facing critical policy choices on TANF reauthorization, tax policy, work supports, welfare-to-work programs, economic development plans, education and training.

At a time when many policy and programmatic decisions are being made at the state and local levels, the Standard provides a tool and a means to evaluate many different options. The following discussion should be seen as a partial list of options, as new uses and applications of the Standard continue to emerge.

The Self-Sufficiency Standard as a Policy Tool to Target Job Training and Education Resources

The Self-Sufficiency Standard has a number of uses in the development and evaluation of policy in different areas. The Standard is a key component, for example, in the ***Targeted Jobs Strategy***. This strategy uses the Standard to target resources to better match job seekers with jobs paying Self-Sufficient Wages. First, the Standard is used to determine which jobs in the local market pay Self-Sufficiency Wages. Second, it examines local labor market supply and demand (to determine jobs that have expanding but unfilled openings). Next, it makes an assessment of the available job training and education infrastructure, and finally, it makes an evaluation of the skills and location of current/potential workers. Through such an analysis, it is possible to determine the jobs and sectors on which to target training and counseling resources. The Self-Sufficiency Standard has been used in this way in a number of places including California, Pennsylvania, and the District of Columbia.

In the District of Columbia, the Self-Sufficiency Standard was used in formatting their FY 2000 Workforce Investment Act. This law requires that the Workforce Investment Board not only look at "high growth" occupations to target job training dollars, but also at the quality of the jobs in terms of their ability to meet the wage and supportive service needs of job seekers.

The Standard can be used to ***target education and job training investments.*** The Standard provides information on self-sufficient wages for most family sizes which can demonstrate the "pay off" for investing in various types of post-secondary education and training, including training for occupations that are nontraditional for women and minorities. Such training and education provide access to a wide range of jobs paying Self-Sufficiency Wages.

In California's Santa Clara County, for example, the Self-Sufficiency Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources and wage rates. The analysis led to a curriculum and counselor training package that targets transportation jobs and $140,000 to the community college system to explore how to strengthen preparation for transportation jobs. The Self-Sufficiency Standard was also used in Pennsylvania's Delaware County to design and implement a sector employment intervention strategy that will identify, recruit, hire, train, retain and provide upward mobility to low-income residents.

The Self-Sufficiency Standard as a Tool to Evaluate Economic Development and Other Policies

The Standard has also been used to ***evaluate economic development proposals***. By using the Standard to determine if the wages paid by new businesses seeking tax breaks and other government subsidies are at or above self-sufficiency, it can be determined if these proposed enterprises will require supports to the workers as well, essentially a "double subsidy." Thus, such proposals can be evaluated as to their net positive or negative effect on the local economy as well as the well-being of the potential

workers and their families. In Pennsylvania, the Standard was used to create a report, "The Road to Self-Sufficiency," which explores the impact of public subsidies on full and part-time low-wage workers and assess wage adequacy in Philadelphia.

The Standard has also been used to ***evaluate the impact of proposed policy changes***. As shown in this report (see Tables 7 and 8), the Standard can be used to evaluate the impact of work support programs as well as other policy options such as child care co-payment schedules, or implementing tax reforms of various kinds. With the Standard it is possible not only to show the direct impact on family incomes, but to model the effects of the interaction of taxes, tax credits, and, where applicable, work supports. For example, as a result of a proposal to raise child care co-payments in Pennsylvania, our state partner commisisoned us to use the Standard to analyze the impact of the proposed plan on low-income working parent's ability to meet their basic needs. The resulting report, *When Wages Aren't Enough*, was instrumental in preventing the proposed increase in child care co-payments.

The Self-Sufficiency Standard as a Guideline for Determining Eligibility and Need for Services

The Standard can and has been used to determine where individuals are most in need of services, including career counseling, job training and various support services. For example, the Connecticut Legislature enacted a state statute that identifies "the under employed worker" as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directs statewide workforce planning boards to recommend funding to assist such workers.

The Self-Sufficiency Standard as a Guideline for Wage-Setting

By determining the wages necessary to meet basic needs, the Standard provides information for setting minimum wage standards. It was used precisely this way by the Center for the Child Care Workforce, which developed specific guidelines for each county/ school district in California for child care workers' salaries. The Standard can and has been used in Illinois and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements.

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

The Standard can be used to evaluate outcomes for a wide range of programs that result in employment, from short-term job search and placement programs, to programs providing extensive education or job training. By evaluating outcomes in terms of self-sufficiency, programs are using a measure of true effectiveness. That is, for each participant, the question asked is how close the wages achieved are to the family's Self-Sufficiency Wage and thus how the program impacts on the ability of these adults to meet their families' needs adequately. Such evaluations can help redirect resources to the types of approaches that result in improved outcomes for participants.

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 was Sonoma County, California. In Connecticut, the Self-Sufficiency Standard has been adopted at the state level. It is not only used as a performance measure for planning state-supported job training, placement and employment retention programs, but the law also requires that the Standard be distributed to all state agencies that counsel individuals who are seeking education, training or employment and that the Standard be used in initial client assessment. Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency 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 California Department of Human Services uses the Standard as a benchmark on its state website. The Philadelphia Workforce Investment Board also adopted the Standard as its local benchmark for economic self-sufficiency as it relates to the city's workforce investment system. The Seattle Workforce Development Council has adopted the Self-Sufficiency Standard as its official measure of self-sufficiency. In Massachusetts, the Standard was used to analyze the extent to which Massachusetts workforce development programs funded by the Department of Labor were enabling clients to move towards or maintain self-sufficiency.

The Self-Sufficiency Standard as a Counseling Tool

The Standard can and has been used as a counseling tool, to help participants in work and training programs make choices among various occupations and jobs. The Standard has also been used to develop the Self-Sufficiency Standard Budget Worksheet, which is a tool that counselors and clients can use to "test" the ability of various wages to meet a family's self-sufficiency needs. With the information provided by the Standard, clients can make informed decisions about what kinds of training would most likely lead to Self-Sufficiency Wages and/or which jobs would best provide the resources they need. Alternatively, the Standard can help participants determine in what ways micro-enterprise or Individual Development Account strategies may, alone or together with paid employment, provide a path to self-sufficiency for themselves and their families.

The Standard has been used as a career counseling tool in Texas for low-income individuals enrolled in job training programs at Houston READ Commission, the Women's Center of Tarrant County and Project Quest in San Antonio.

Computer-based Self-Sufficiency Budget Calculators, for use by counselors and clients, have been developed for Illinois, New York, Pennsylvania and Washington, DC. These computer-based tools, as well as paper-and-pencil Budget Worksheets developed in Pennsylvania, allow both counselors and clients to evaluate possible wages and compare information on available programs and work supports to their own costs and needs. These tools integrate in one place a wide range of data not usually brought together—even though clients often must coordinate these various programs, supports, costs and wages in their own lives.

The Self-Sufficiency Standard as a Public Education Tool

The Standard is an important public education tool. In 2001, the Self-Sufficiency Standard was presented in over three hundred workshops to the public nationwide. It is also being used in classrooms across the country. It helps the public at large understand what is involved in making the transition to self-sufficiency. For employers, it shows the importance of providing benefits, especially health care, that help families meet their needs and protect against health crises becoming economic crises. For providers, both public and private, such as child care providers, community organizations and education and training organizations, it demonstrates how the various components fit together, thus helping to facilitate the coordination of various services and supports.

The Self-Sufficiency Standard in Research

Because the Self-Sufficiency Standard provides an accurate and specific (both geographically and in terms of the age of children) measure of income adequacy, it is finding increasing use in research on income adequacy and poverty. Since it has long been known that living costs differ greatly between different localities, the Self-Sufficiency Standard provides a means of estimating the true level of "poverty," or income inadequacy, and how this differs from place to place, and among different family types. In addition, the Standard provides a means to measure the adequacy of various work supports, such as child support or child care assistance—given a family's income, place of residence, and composition.

The Standard has been used in researching the impact of work supports on wage adequacy in Pennsylvania and Massachusetts, child care subsidies in California and health care costs in Washington State. More detailed information about these various applications of the Standard and links to reports and calculators can be found at the website www.sixstrategies.org and/or by contacting the specific state lead organization.

Conclusion

With the current debate on the reauthorization of the TANF welfare reform legislation, particularly the possible introduction of increased work requirements without increased resources for child care and job training or education, the challenge continues to be how to help low-income households become self-sufficient. The uncertain economy, the lack of available jobs paying sufficient wages, and time limits becoming an issue for many add further to the problems faced by many parents seeking self-sufficiency. 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 they need to meet their families' basic needs.

The 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.

The Standard has been calculated for a number of other states, including Arizona, California, Colorado, Connecticut, Illinois, Iowa, Georgia, Florida, Kentucky, Maryland, Massachusetts, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, the Washington, DC metropolitan area, West Virginia, and Wisconsin.

For further information about the Standard, or to learn about how to have the Standard developed for your community or state, contact Jennifer Brooks at Wider Opportunities for Women at (202) 638-3143 or Dr. Diana Pearce at pearce@u.washington.edu or (206) 616-2850, or go to www.sixstrategies.org.

For further implications of the Self-Sufficiency Standard for Indiana, to order this publication or the Standard for a particular county please contact Beryl Cohen at the Indiana Coalition on Housing and Homeless Issues at (317) 636-8819 or bcohen@ichhi.org.

Endnotes

[1] Anonymous quote from 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* (pp. 93). New York: The Haworth Press.

[2] See Dalaker, J. (2001). *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington, DC: U.S. Government Printing Office.

[3] See for example, O'Hare, W., Mann. T., Porter, K. & Greenstein, R. (1990). *Real life poverty in America: Where the American public would set the poverty line.* Center on Budget and Policy Priorities.

[4] Indiana Family & Social Services Administation (2002) *FSSA: A Report on Families.*

[5] Using the 2001 Fair Market Rents (www.huduser.org) for two-bedroom units, which is the cost of housing including utilities at the 40th percentile, housing in the most expensive place, Marin County, CA, part of the San Francisco metropolitan area, cost $1,747. This is almost five times as much as the least expensive housing, found in rural Alabama, such as Barbour County, where a two-bedroom unit costs $359 per month.

[6] One of the first was Patricia Ruggles, author of *Drawing the Line*. Ruggles' work and the analyses of many others are summarized in Citro and Michael (1995). Citro, C. & Michael, R. (eds.). (1995). *Measuring poverty: A new approach.* Washington, DC: National Academy Press, 1995.

[7] Living Wage campaigns exist in many states and/or cities, with many of them developing an estimate of the minimum wage for several family types in their area/state. The Basic Needs Budget was developed by Trudi Renwick and Barbara Bergmann. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources, 28*(1), 1-24. There are also some national projects documenting a need to increase wages and/or poverty measures. See Rouchey, H., Brocht, C., Gundersen, B., & Bernstein, J. (2001). *Hardships in America: The real story of working families*. Washington, DC: Economic Policy Institute. Also see Sklar, H., Mykyta, L., & Wefald, S. (2001). *Raise the floor: Wages and policies that work for all of us*. Washington, DC: Ms. Foundation for Women.

[8] See "New light on the cost of living." (1998, September 25). *Boston Globe*.

[9] While the majority of employed women with children under 18 years of age work full-time (about 70% of married mothers, and 80% of single mothers), 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 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.

[10] Quoted in Gowdy & Pearlmutter (1994), *op.cit.*, p. 91.

[11] These costs are based on a survey of units that have been on the market within the last two years, and excluding new housing (two years old or less), substandard housing, and public housing.

[12] Because of the lack of availability of efficiencies in some areas, and their very uneven quality, it was decided to use one-bedroom units for the single adult and childless couple.

[13] Under the 1988 Family Support Act (which was superceded by the Personal Responsibility and Work Opportunity Reconciliation Act, passed in 1996), states were required to fund or reimburse child care needed by those on welfare (or leaving welfare) at market rate, which was defined as the 75th percentile, for the age of child, setting, and location. Most states conducted surveys of costs, or commissioned child care referral networks or researchers to do these studies. The Fiscal Year 2001/2002 Childcare Market Rates from the Indiana Family & Social Services Administration, Division of Family and Children Services, Bureau of Child Development is used in this report.

[14] Child care centers are more frequently used for older children (two to four years old) than for infants according to Veum and Gleason (1991). See Veum, J.R. & Gleason, P.M. (1991). Child care arrangements and costs. *Monthly Labor Review, 114(10)*, 10-17. However, particularly for younger children and lower-income parents, relative care (other than the parent) accounts for significant amounts of child care for children under three (27% compared to 17% in family day care and 22% in child care centers). It should be noted that relative day care is usually, but not always, in the relative's home, and is usually, though not always, paid; thus it 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.) See Capizzano, J., Adams, G. & Sonenstein, F. (2000). *Child Care*

Arrangements for Children under Five: Variation across States. Washington, DC: The Urban Institute. New Federalism: National Survey of America's Families, Series B, No. B-7.

[15] Because the USDA does not produce annual averages for food costs, the Standard follows the Food Stamps Program and uses the costs for June as an annual average.

[16] See the U.S. Department of Labor, Bureau of Labor Statistics. (n.d.) *Consumer Expenditure Survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics). Retrieved March 20, 2002, from http://www.bls.gov/cex/2000/Standard/cusize.pdf.

[17] See Porter, C. & Deakin, E. (1995). *Socioeconomic and journey-to-work data: A compendium for the 35 largest U.S. metropolitan areas.* Berkeley, CA: Institute of Urban and Regional Development, University of California at Berkeley.

[18] 82.5% of non-contingent workers have health insurance, most of whom receive health insurance through their or a relative's employer. See the U.S. Department of Labor, Bureau of Labor Statistics (n.d.). *Current Population Survey* (Table 9). Employed contingent and noncontingent workers and those with alternative work arrangements by health insurance coverage and eligibility for employer-provided pension plans, February 2001). Retrieved April 2, 2002, from http://stats.bls.gov/news.release/conemp.t09.htm.

[19] The Henry J. Kaiser Family Foundation, State Health Facts Online, *Indiana: Employment-Based Premiums, 2000.* Retrieved October 22, 2002 from http://statehealthfacts.kff.org

[20] See Citro & Michael (1995), *op.cit.*

[21] Of returns filed in 1999, only 183,859 taxpayers reported receiving advanced EIC payments out of more than 15 million families with children receiving the EITC. (Numbers cited by Rosa Castaneda 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.")

[22] ICES Program Policy Manual. Retrieved on October 23, 2002 from www.in.gov/fssa/families/pdf/3800.pdf.

[23] Indiana Family & Social Services Administration. Retrieved on October 28, 2002 from http://www.in.gov/fssa/hoosier_healthwise/whoiselig.html.

[24] Although some workers may be unaware of the advanced payment option, and others have employers who do not participate, there is strong evidence that receiving the EITC as a "lump sum" is the preferred option, and indeed families make financial decisions based on its receipt (together with tax refunds) when they file their taxes early in the following year. See Romich, J.L. & Weisner, T. (1999). *How Families View and Use the EITC: The Case for Lump-Sum Delivery.* Paper delivered at Northwestern University, Joint Center for Poverty Research Conference on The Earned Income Tax Credit: Early Evidence.

[25] Scoon-Rogers, L. (1999). *Child Support for Custodial Mothers and Fathers: 1995* (US Bureau of the Census, Current Population Reports , Series P60-196). Washington, DC: U.S. Government Printing Office.

[26] U.S. Department of Housing and Urban Development, *Assisted Housing 1999.*

[27] See Food Research and Action Center. (2000, June 5). "8.6 million fewer food stamp participants in March 2000 than March 1996, Yet studies show persistent need." Retrieved from http://www.frac.org/html/news/fsmar00nos.html. Also see Zedlewski, S.R. & Brauner, S. (1999) *A*re the Steep Declines in Food Stamp Participation Linked to Falling Welfare Caseloads? Washington, DC: The Urban Institute. Assessing the New Federalism: National survey of America's Families (NSAF). Series B, No. B-3.

[28] See the U.S. Department of Health and Human Services. (2000, December 6). *New statistics show only small percentage of eligible families receive child care help*. [Press release]. Retrieved April 11, 2002 from http://www.hhs.gov/news/press/2000pres/200001206.html.

[29] Indiana Family & Social Services Administration (2002) *FSSA: A Report on Families.*

[30] Families USA. (1999). *One Step Forward, One Step Back: Children's Health Coverage after CHIP and Welfare Reform* (Families USA Pub. No.99-106). Washington, DC: Families USA Foundation.

[31] The Henry J. Kaiser Family Foundation, State Health Facts Online, *Indiana: Current Monthly CHIP Enrollment, December 2001.* Retrieved October 22, 2002 from http://statehealthfacts.kff.org

[32] The Henry J. Kaiser Family Foundation, State Health Facts Online, *Indiana: Distribution of Children 18 and Under by Insurance Status, 1999-2000.* Retrieved October 22, 2002 from http://statehealthfacts.kff.org

[33] See Scoon-Rogers, L. (1999), *op.cit.*

[34] Montalco, C.P. (2001, February). *Wealth of American households: Evidence from the survey of consumer finances,* Report to the Consumer Federation of America.

[35] Indiana Family and Social Services Administration, Temporary Assistance for Needy Families (TANF). Retrieved November 4, 2002 from http://www.in.gov/fssa/families/tanf/.

[36] See the United States Department of Labor. (2002, January). *Minimum wage and overtime premium pay standard applicable to nonsupervisory nonfarm private sector employment under state and federal laws January 1, 2002.* Retrieved October, 2002, from http://www.dol.gov/dol/esa/public/minwage/america.htm.

[37] "Among union employees - 52% with medical care benefits had fully paid single coverage, compared with 30% of non-union employees." See the U.S. Department of Labor, Bureau of Labor Statistics. (2001, December). *Employee Benefits in Private Industry, 1999.* Retrieved April 2, 2002, from http://www.bls.gov/news.release/ebs2.nr0.htm. Union representation of workers also leads to higher wages. Also, "in March 1999, wages and salaries for private industry union workers averaged $16.21 per hour, compared with $13.54 per hour for nonunion workers." This is 20% more per hour for union workers. See Foster, A. (2000). *Compensation and Working Conditions Online.* Union-nonunion wage differences, 1997. Retrieved April 1, 2002, from http://www.bls.gov/opub/cwc/2000/spring/brief2.htm.

[38] See State Action (n.d.). *Equal Pay.* Retrieved April 1, 2002, from http://www.stateaction.org/issues/workcompensation/equalpay/index.cfm.

Data Sources

Data Type	Source	Assumptions
Child Care	Indiana Division of Family and Children, Bureau for Child Development, Fiscal Year 2001/2002. The report provides child care rates for each county that are calculated at the 75th percentile.	Infants: Full Time, (0-2 years) Preschoolers: Full Time, (3-5 years) Schoolage: Before and After School
Food	USDA Low-Cost Food Plan, June 2002.	USDA plan used for all counties. Assumed single adult families headed by female.
Health Insurance	Indiana Comprehensive Health Insurance Association, http://www.onlinehealthplan.com Medical Expenditure Panel Survey, Health Insurance Component Analytical Tool (MEPSnet/IC). September 2002. Agency for Healthcare Research and Quality, Rockville, MD. http://www.meps.ahrq.gov/mepsnet/IC/MEPSnetIC.asp Out of Pocket Costs: U.S. Department of Health and Human Services. 1998. *National Expenditure Survey.*	Ratios were calculated for five regions in Indiana as separated by the Indiana Comprehensive Health Insurance Association based on their Premium Rate Tables effective July 15, 2002. The region ratio was applied (for each county) to the premium for families and individuals from MEPS statewide average for both single and family coverage in 1999. All data was updated with Medical Consumer Price Index.
Housing	Department of Housing and Urban Development; Fair Market Rents for the Section 8 Housing Assistance Payments Program - Fiscal Year 2003. (10/01/02). (www.huduser.org).	Fair Market Rents are used for each county in Indiana.
Taxes	U.S. Department of Treasury -IRS 1040 Instructions, State Income Tax Form, and Indiana Department of Revenue Regulations Indiana Department of Revenue http://www.in.gov/dor/	Taxes included state sales tax, federal and state income taxes, and payroll taxes. Sales taxes are calculated only on "miscellaneous" items. Food, in general, is not subject to sales tax.
Transportation	U.S. Census, "Travel to Work Characteristics for the 50 Largest Metropolitan Areas by Population in the U.S.: 1990 Census." www.census.gov State Average Expenditures & Premiums for Personal Automobile Insurance. National Insurance Commissioners. www.naic.org	Using premiums from Allstate Insurance Company for each county in Indiana, ratios were created to determine auto insurance costs. This ratio was applied to the state average as reported by National Insurance Commissioners.
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 the telephone.

About the Authors

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Jennifer Brooks is the Director of Self-Sufficiency Programs and Policy for Wider Opportunities for Women (WOW). In this role, she plans and oversees the development and implementation the Self-Sufficiency Standard in the states; oversees WOW's local, state and federal legislative involvement; works with the Executive Director to formulate WOW's policy positions; works to build coalitions of advocates at the local, state and national levels; represents WOW in national coalitions; and provides technical assistance to WOW's state and local partners on issues related to women, work and poverty. Ms. Brooks has testified before Congress and speaks widely on the issues of women, work, education and training, and poverty. Ms. Brooks received a Master of Arts in Public Policy with a Concentration in Women's Studies from The George Washington University, Washington, DC, where she was awarded the Women's Studies Graduate Prize for Feminist Scholarship. Ms. Brooks also holds a Bachelor of Fine Arts from Tufts University, Medford, MA and The School of the Museum of Fine Arts, Boston, MA.

List of Indiana Metropolitan Areas and Non-Metropolitan Counties

Metropolitan Areas

Bloomington MSA
- *Monroe County*

Cincinnati, OH-KY-IN MSA
- *Dearborn County*
- *Ohio County*

Elkhart-Goshen MSA
- *Elkhart County*

Evansville-Henderson, IN-KY MSA
- *Posey County*
- *Vanderburgh County*
- *Warrick County*

Fort Wayne MSA
- *Adams County*
- *Allen County*
- *De Kalb County*
- *Huntington County*
- *Wells County*
- *Whitley County*

Gary PMSA
- *Lake County*
- *Porter County*

Indianapolis MSA
- *Boone County*
- *Hamilton County*
- *Hancock County*
- *Hendricks County*
- *Johnson County*
- *Madison County*
- *Marion County*
- *Morgan County*
- *Shelby County*

Kokomo MSA
- *Howard County*
- *Tipton County*

Lafayette MSA
- *Clinton County*
- *Tippecanoe County*

Louisville, KY-IN MSA
- *Clark County*
- *Floyd County*
- *Harrison County*
- *Scott County*

Muncie MSA
- *Delaware County*

South Bend MSA
- *St. Joseph*

Terre Haute MSA
- *Clay County*
- *Vermillion County*
- *Vigo County*

Non-Metropolitan Counties

- *Bartholomew County*
- *Benton County*
- *Blackford County*
- *Brown County*
- *Carroll County*
- *Cass County*
- *Crawford County*
- *Daviess County*
- *Decatur County*
- *Dubois County*
- *Fayette County*
- *Fountain County*
- *Franklin County*
- *Fulton County*
- *Gibson County*
- *Grant County*
- *Greene County*
- *Henry County*
- *Jackson County*
- *Jasper County*
- *Jay County*
- *Jefferson County*
- *Jennings County*
- *Knox County*
- *Kosciusko County*
- *Lagrange County*
- *La Porte County*
- *Lawrence County*
- *Marshall County*
- *Martin County*
- *Miami County*
- *Montgomery County*
- *Newton County*
- *Noble County*
- *Orange County*
- *Owen County*
- *Parke County*
- *Perry County*
- *Pike County*
- *Pulaski County*
- *Putnam County*
- *Randolph County*
- *Ripley County*
- *Rush County*
- *Spencer County*
- *Starke County*
- *Steuben County*
- *Sullivan County*
- *Switzerland County*
- *Union County*
- *Wabash County*
- *Warren County*
- *Washington County*
- *Wayne County*
- *White County*

Map of Indiana Counties

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

Table 1
The Self-Sufficiency Standard for Bloomington, IN MSA, 2002
Monroe County

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	511	680	680	680	680	946	680	680
Child Care	0	445	521	966	343	1309	966	864
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	97	176	185	238	187	313	277	272
Taxes	224	384	429	554	315	782	632	612
Earned Income Tax Credit (-)	0	-24	0	0	-119	0	0	0
Child Care Tax Credit (-)	0	-42	-40	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.37**	**$12.53**	**$13.47**	**$17.01**	**$12.00**	**$22.67**	**$9.94** per adult	**$9.74** per adult
-Monthly	**$1,296**	**$2,206**	**$2,371**	**$2,994**	**$2,113**	**$3,990**	**$3,498**	**$3,427**
-Annual	**$15,555**	**$26,471**	**$28,454**	**$35,931**	**$25,351**	**$47,886**	**$41,981**	**$41,121**

Table 2
The Self-Sufficiency Standard for Cincinnati, OH-KY-IN MSA, 2002
Dearborn County

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	495	662	662	662	662	887	662	662
Child Care	0	482	382	864	250	1113	864	631
Food	178	261	270	351	442	472	504	554
Transportation	213	218	218	218	218	218	419	419
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	96	179	170	227	177	288	266	248
Taxes	214	389	341	497	263	665	573	501
Earned Income Tax Credit (-)	0	-17	-46	0	-163	0	0	0
Child Care Tax Credit (-)	0	-42	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.24**	**$12.78**	**$11.77**	**$16.00**	**$10.81**	**$20.48**	**$9.43** per adult	**$8.67** per adult
-Monthly	**$1,275**	**$2,249**	**$2,071**	**$2,815**	**$1,903**	**$3,605**	**$3,321**	**$3,053**
-Annual	**$15,295**	**$26,985**	**$24,851**	**$33,782**	**$22,832**	**$43,255**	**$39,852**	**$36,642**

Table 3
The Self-Sufficiency Standard for Cincinnati, OH-KY-IN MSA, 2002
Ohio County

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	363	464	464	464	464	598	464	464
Child Care	0	358	315	673	190	862	673	504
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	83	146	142	187	150	233	226	215
Taxes	167	240	227	308	182	451	420	359
Earned Income Tax Credit (-)	0	-116	-126	-128	-247	0	0	-36
Child Care Tax Credit (-)	0	-50	-49	-74	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.12**	**$9.25**	**$8.91**	**$11.74**	**$8.55**	**$15.83**	**$7.75** *per adult*	**$7.12** *per adult*
-Monthly	**$1,076**	**$1,629**	**$1,569**	**$2,066**	**$1,504**	**$2,786**	**$2,727**	**$2,505**
-Annual	**$12,916**	**$19,543**	**$18,827**	**$24,790**	**$18,047**	**$33,435**	**$32,721**	**$30,060**

Table 4
The Self-Sufficiency Standard for Elkhart-Goshen, IN MSA, 2002
Elkhart County

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	575	575	575	575	736	575	575
Child Care	0	358	386	744	228	972	744	614
Food	178	261	270	351	442	472	504	554
Transportation	209	215	215	215	215	215	412	412
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	92	157	161	205	165	258	244	237
Taxes	204	290	306	406	235	562	503	471
Earned Income Tax Credit (-)	0	-83	-72	-51	-201	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.91**	**$10.44**	**$10.82**	**$13.84**	**$9.79**	**$18.01**	**$8.55** *per adult*	**$8.22** *per adult*
-Monthly	**$1,215**	**$1,838**	**$1,905**	**$2,435**	**$1,723**	**$3,169**	**$3,010**	**$2,895**
-Annual	**$14,584**	**$22,052**	**$22,861**	**$29,224**	**$20,675**	**$38,029**	**$36,115**	**$34,737**

Table 5
The Self-Sufficiency Standard for Evansville-Henderson, IN-KY MSA, 2002
Posey County

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	407	529	529	529	529	660	529	529
Child Care	0	326	380	706	169	875	706	550
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	80	175	175	184	207	199	220	226
Miscellaneous	88	151	157	198	156	242	237	227
Taxes	171	243	267	332	188	461	438	397
Earned Income Tax Credit (-)	0	-106	-88	-92	-232	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-25	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.44**	**$9.63**	**$10.27**	**$12.73**	**$8.95**	**$16.44**	**$8.15** per adult	**$7.72** per adult
-Monthly	**$1,134**	**$1,695**	**$1,808**	**$2,240**	**$1,575**	**$2,893**	**$2,868**	**$2,716**
-Annual	**$13,608**	**$20,336**	**$21,693**	**$26,880**	**$18,899**	**$34,721**	**$34,412**	**$32,590**

Table 6
The Self-Sufficiency Standard for Evansville-Henderson, IN-KY MSA, 2002
Vanderburgh County

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	407	529	529	529	529	660	529	529
Child Care	0	326	391	716	293	1009	716	684
Food	178	261	270	351	442	472	504	554
Transportation	218	223	223	223	223	223	429	429
Health Care	82	179	179	188	211	202	224	230
Miscellaneous	88	152	159	201	170	257	240	243
Taxes	187	264	295	369	244	549	479	488
Earned Income Tax Credit (-)	0	-99	-77	-75	-188	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-84	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-95	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.59**	**$9.86**	**$10.64**	**$13.17**	**$10.13**	**$17.85**	**$8.36** per adult	**$8.46** per adult
-Monthly	**$1,160**	**$1,736**	**$1,872**	**$2,317**	**$1,783**	**$3,142**	**$2,943**	**$2,976**
-Annual	**$13,919**	**$20,833**	**$22,467**	**$27,810**	**$21,397**	**$37,706**	**$35,311**	**$35,715**

Table 7
The Self-Sufficiency Standard for Evansville-Henderson, IN-KY MSA, 2002
Warrick County

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	407	529	529	529	529	660	529	529
Child Care	0	339	282	621	206	827	621	488
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	80	175	175	184	207	199	220	226
Miscellaneous	88	152	147	190	160	237	229	221
Taxes	177	256	237	304	205	455	417	382
Earned Income Tax Credit (-)	0	-101	-114	-122	-220	0	0	-11
Child Care Tax Credit (-)	0	-48	-50	-77	-31	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.48**	**$9.82**	**$9.33**	**$11.90**	**$9.28**	**$16.10**	**$7.82** *per adult*	**$7.45** *per adult*
-Monthly	**$1,140**	**$1,728**	**$1,641**	**$2,094**	**$1,633**	**$2,834**	**$2,754**	**$2,621**
-Annual	**$13,676**	**$20,732**	**$19,695**	**$25,133**	**$19,598**	**$34,011**	**$33,043**	**$31,452**

Table 8
The Self-Sufficiency Standard for Fort Wayne, IN MSA, 2002
Adams County

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	435	542	542	542	542	698	542	542
Child Care	0	336	391	727	326	1052	727	716
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	90	151	158	200	171	262	239	243
Taxes	190	261	287	364	246	568	470	488
Earned Income Tax Credit (-)	0	-101	-82	-78	-184	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-84	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-97	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.68**	**$9.80**	**$10.47**	**$13.09**	**$10.25**	**$18.29**	**$8.29** *per adult*	**$8.47** *per adult*
-Monthly	**$1,176**	**$1,726**	**$1,842**	**$2,304**	**$1,803**	**$3,219**	**$2,916**	**$2,983**
-Annual	**$14,110**	**$20,707**	**$22,107**	**$27,651**	**$21,638**	**$38,629**	**$34,996**	**$35,793**

Table 9
The Self-Sufficiency Standard for Fort Wayne, IN MSA, 2002
Allen County

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	435	542	542	542	542	698	542	542
Child Care	0	380	434	814	293	1107	814	727
Food	178	261	270	351	442	472	504	554
Transportation	214	219	219	219	219	219	421	421
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	90	157	163	210	170	269	249	246
Taxes	195	285	314	427	245	599	517	504
Earned Income Tax Credit (-)	0	-85	-65	-31	-188	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-95	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.76**	**$10.39**	**$11.07**	**$14.36**	**$10.12**	**$18.89**	**$8.75** *per adult*	**$8.61** *per adult*
-Monthly	**$1,190**	**$1,828**	**$1,948**	**$2,528**	**$1,781**	**$3,324**	**$3,080**	**$3,032**
-Annual	**$14,282**	**$21,937**	**$23,378**	**$30,332**	**$21,371**	**$39,889**	**$36,964**	**$36,380**

Table 10
The Self-Sufficiency Standard for Fort Wayne, IN MSA, 2002
De Kalb County

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	435	542	542	542	542	698	542	542
Child Care	0	347	369	716	271	987	716	640
Food	178	261	270	351	442	472	504	554
Transportation	209	215	215	215	215	215	412	412
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	90	153	156	199	166	256	238	236
Taxes	196	272	285	367	239	552	477	469
Earned Income Tax Credit (-)	0	-96	-87	-80	-197	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.72**	**$9.98**	**$10.29**	**$13.05**	**$9.88**	**$17.81**	**$8.29** *per adult*	**$8.19** *per adult*
-Monthly	**$1,183**	**$1,756**	**$1,812**	**$2,296**	**$1,738**	**$3,134**	**$2,916**	**$2,884**
-Annual	**$14,200**	**$21,070**	**$21,739**	**$27,558**	**$20,860**	**$37,613**	**$34,998**	**$34,610**

Table 11
The Self-Sufficiency Standard for Fort Wayne, IN MSA, 2002
Huntington County

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	435	542	542	542	542	698	542	542
Child Care	0	304	370	674	228	902	674	598
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	90	148	156	195	162	247	233	231
Taxes	195	253	284	341	220	516	458	449
Earned Income Tax Credit (-)	0	-109	-87	-100	-212	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-34	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-84	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.71**	**$9.51**	**$10.29**	**$12.51**	**$9.48**	**$17.05**	**$8.09** *per adult*	**$7.99** *per adult*
-Monthly	**$1,180**	**$1,674**	**$1,811**	**$2,202**	**$1,668**	**$3,001**	**$2,846**	**$2,814**
-Annual	**$14,163**	**$20,093**	**$21,726**	**$26,427**	**$20,020**	**$36,017**	**$34,157**	**$33,770**

Table 12
The Self-Sufficiency Standard for Fort Wayne, IN MSA, 2002
Wells County

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	435	542	542	542	542	698	542	542
Child Care	0	323	315	639	174	812	639	489
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	90	150	150	191	156	238	230	220
Taxes	195	261	262	324	203	478	443	400
Earned Income Tax Credit (-)	0	-103	-103	-114	-228	0	0	-8
Child Care Tax Credit (-)	0	-48	-48	-81	-27	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.71**	**$9.71**	**$9.73**	**$12.13**	**$9.04**	**$16.28**	**$7.93** *per adult*	**$7.49** *per adult*
-Monthly	**$1,180**	**$1,709**	**$1,712**	**$2,135**	**$1,591**	**$2,865**	**$2,792**	**$2,637**
-Annual	**$14,163**	**$20,513**	**$20,544**	**$25,614**	**$19,090**	**$34,380**	**$33,510**	**$31,641**

Table 13
The Self-Sufficiency Standard for Fort Wayne, IN MSA, 2002
Whitley County

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	435	542	542	542	542	698	542	542
Child Care	0	326	365	690	276	966	690	640
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	90	150	155	197	166	253	235	236
Taxes	194	261	281	350	239	541	463	465
Earned Income Tax Credit (-)	0	-103	-89	-93	-197	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.70**	**$9.73**	**$10.22**	**$12.70**	**$9.89**	**$17.60**	**$8.15** *per adult*	**$8.17** *per adult*
-Monthly	**$1,180**	**$1,712**	**$1,799**	**$2,235**	**$1,741**	**$3,097**	**$2,869**	**$2,877**
-Annual	**$14,155**	**$20,548**	**$21,589**	**$26,818**	**$20,891**	**$37,161**	**$34,430**	**$34,518**

Table 14
The Self-Sufficiency Standard for Gary, IN PMSA, 2002
Lake County

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	579	721	721	721	721	907	721	721
Child Care	0	423	412	835	315	1150	835	727
Food	178	261	270	351	442	472	504	554
Transportation	223	229	229	229	229	229	440	440
Health Care	84	187	186	196	218	210	232	237
Miscellaneous	106	182	182	233	192	297	273	268
Taxes	246	388	387	503	320	677	580	559
Earned Income Tax Credit (-)	0	-11	-12	0	-102	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$8.05**	**$13.00**	**$12.98**	**$16.41**	**$12.46**	**$21.09**	**$9.68** *per adult*	**$9.45** *per adult*
-Monthly	**$1,417**	**$2,287**	**$2,284**	**$2,888**	**$2,193**	**$3,712**	**$3,406**	**$3,326**
-Annual	**$17,003**	**$27,446**	**$27,413**	**$34,654**	**$26,318**	**$44,538**	**$40,876**	**$39,911**

Table 15
The Self-Sufficiency Standard for Gary, IN PMSA, 2002
Porter County

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	579	721	721	721	721	907	721	721
Child Care	0	499	389	888	256	1144	888	645
Food	178	261	270	351	442	472	504	554
Transportation	220	226	226	226	226	226	434	434
Health Care	84	187	186	196	218	210	232	237
Miscellaneous	106	189	179	238	186	296	278	259
Taxes	245	422	374	523	291	673	599	524
Earned Income Tax Credit (-)	0	0	-20	0	-128	0	0	0
Child Care Tax Credit (-)	0	-40	-42	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$8.02**	**$13.72**	**$12.70**	**$16.83**	**$11.75**	**$21.01**	**$9.88** *per adult*	**$9.07** *per adult*
-Monthly	**$1,412**	**$2,414**	**$2,234**	**$2,962**	**$2,069**	**$3,698**	**$3,476**	**$3,194**
-Annual	**$16,947**	**$28,967**	**$26,812**	**$35,546**	**$24,826**	**$44,379**	**$41,712**	**$38,333**

Table 16
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Boone County

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	489	588	588	588	588	736	588	588
Child Care	0	369	470	839	217	1056	839	687
Food	178	261	270	351	442	472	504	554
Transportation	208	214	214	214	214	214	410	410
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	95	160	171	217	166	267	255	246
Taxes	215	297	355	465	234	591	542	502
Earned Income Tax Credit (-)	0	-75	-41	-2	-199	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$7.18**	**$10.71**	**$11.94**	**$15.16**	**$9.83**	**$18.73**	**$9.01** *per adult*	**$8.59** *per adult*
-Monthly	**$1,264**	**$1,885**	**$2,101**	**$2,668**	**$1,731**	**$3,297**	**$3,172**	**$3,024**
-Annual	**$15,169**	**$22,616**	**$25,211**	**$32,020**	**$20,769**	**$39,563**	**$38,061**	**$36,293**

Table 17
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Hamilton County

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	489	588	588	588	588	736	588	588
Child Care	0	553	561	1115	293	1408	1115	854
Food	178	261	270	351	442	472	504	554
Transportation	208	214	214	214	214	214	410	410
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	95	178	180	244	174	302	283	262
Taxes	215	396	405	580	255	738	657	571
Earned Income Tax Credit (-)	0	-17	-12	0	-175	0	0	0
Child Care Tax Credit (-)	0	-42	-42	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$7.18**	**$12.77**	**$12.96**	**$17.55**	**$10.47**	**$21.76**	**$10.20** *per adult*	**$9.31** *per adult*
-Monthly	**$1,264**	**$2,248**	**$2,281**	**$3,088**	**$1,843**	**$3,830**	**$3,590**	**$3,278**
-Annual	**$15,169**	**$26,972**	**$27,376**	**$37,059**	**$22,114**	**$45,959**	**$43,075**	**$39,333**

Table 18
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Hancock County

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	489	588	588	588	588	736	588	588
Child Care	0	467	463	929	289	1218	929	752
Food	178	261	270	351	442	472	504	554
Transportation	208	214	214	214	214	214	410	410
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	95	170	170	226	173	283	264	252
Taxes	217	352	355	508	255	664	585	533
Earned Income Tax Credit (-)	0	-44	-42	0	-176	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$7.19**	**$11.82**	**$11.88**	**$15.98**	**$10.44**	**$20.16**	**$9.42** *per adult*	**$8.88** *per adult*
-Monthly	**$1,266**	**$2,080**	**$2,091**	**$2,812**	**$1,838**	**$3,548**	**$3,314**	**$3,127**
-Annual	**$15,194**	**$24,959**	**$25,094**	**$33,743**	**$22,050**	**$42,577**	**$39,769**	**$37,523**

Table 19
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Hendricks County

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	489	588	588	588	588	736	588	588
Child Care	0	467	418	885	228	1112	885	646
Food	178	261	270	351	442	472	504	554
Transportation	208	214	214	214	214	214	410	410
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	95	170	166	221	167	273	260	242
Taxes	219	355	334	492	242	624	570	492
Earned Income Tax Credit (-)	0	-44	-56	0	-195	0	0	0
Child Care Tax Credit (-)	0	-44	-44	-80	-43	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-92	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$7.20**	**$11.83**	**$11.40**	**$15.61**	**$9.95**	**$19.27**	**$9.23** per adult	**$8.44** per adult
-Monthly	**$1,268**	**$2,083**	**$2,007**	**$2,747**	**$1,750**	**$3,391**	**$3,249**	**$2,970**
-Annual	**$15,211**	**$24,993**	**$24,079**	**$32,960**	**$21,005**	**$40,693**	**$38,993**	**$35,634**

Table 20
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Johnson County

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	489	588	588	588	588	736	588	588
Child Care	0	401	476	877	256	1133	877	732
Food	178	261	270	351	442	472	504	554
Transportation	208	214	214	214	214	214	410	410
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	95	163	172	221	170	275	259	250
Taxes	215	313	359	482	245	624	558	520
Earned Income Tax Credit (-)	0	-66	-39	0	-188	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-95	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$7.18**	**$11.06**	**$12.00**	**$15.50**	**$10.14**	**$19.40**	**$9.18** per adult	**$8.79** per adult
-Monthly	**$1,264**	**$1,946**	**$2,112**	**$2,729**	**$1,785**	**$3,414**	**$3,230**	**$3,092**
-Annual	**$15,169**	**$23,349**	**$25,346**	**$32,743**	**$21,414**	**$40,971**	**$38,758**	**$37,109**

Table 21
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Madison County

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	489	588	588	588	588	736	588	588
Child Care	0	401	391	792	271	1063	792	662
Food	178	261	270	351	442	472	504	554
Transportation	218	223	223	223	223	223	429	429
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	96	164	164	213	172	269	253	245
Taxes	219	318	317	443	249	598	531	499
Earned Income Tax Credit (-)	0	-63	-63	-18	-181	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-98	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.26**	**$11.16**	**$11.14**	**$14.71**	**$10.33**	**$18.88**	**$8.89** per adult	**$8.57** per adult
-Monthly	**$1,279**	**$1,964**	**$1,961**	**$2,588**	**$1,818**	**$3,322**	**$3,129**	**$3,015**
-Annual	**$15,342**	**$23,571**	**$23,537**	**$31,062**	**$21,818**	**$39,868**	**$37,552**	**$36,179**

Table 22
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Marion County

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	489	588	588	588	588	736	588	588
Child Care	0	477	501	978	282	1260	978	783
Food	178	261	270	351	442	472	504	554
Transportation	229	234	234	234	234	234	450	450
Health Care	82	179	179	188	211	202	224	230
Miscellaneous	98	174	177	234	176	290	274	260
Taxes	221	364	382	527	259	678	610	553
Earned Income Tax Credit (-)	0	-33	-23	0	-168	0	0	0
Child Care Tax Credit (-)	0	-44	-42	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.36**	**$12.21**	**$12.59**	**$16.59**	**$10.66**	**$20.70**	**$9.80** per adult	**$9.20** per adult
-Monthly	**$1,296**	**$2,149**	**$2,216**	**$2,920**	**$1,877**	**$3,643**	**$3,450**	**$3,238**
-Annual	**$15,554**	**$25,792**	**$26,588**	**$35,037**	**$22,524**	**$43,714**	**$41,397**	**$38,850**

Table 23
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Morgan County

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	489	588	588	588	588	736	588	588
Child Care	0	369	391	760	250	1009	760	640
Food	178	261	270	351	442	472	504	554
Transportation	214	220	220	220	220	220	422	422
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	96	160	164	209	170	263	249	242
Taxes	218	300	316	422	244	574	514	487
Earned Income Tax Credit (-)	0	-74	-64	-34	-188	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-95	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.23**	**$10.77**	**$11.11**	**$14.27**	**$10.14**	**$18.38**	**$8.72** per adult	**$8.44** per adult
-Monthly	**$1,273**	**$1,896**	**$1,955**	**$2,512**	**$1,784**	**$3,235**	**$3,070**	**$2,972**
-Annual	**$15,280**	**$22,746**	**$23,457**	**$30,141**	**$21,408**	**$38,819**	**$36,835**	**$35,660**

Table 24
The Self-Sufficiency Standard for Indianapolis, IN MSA, 2002
Shelby County

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	489	588	588	588	588	736	588	588
Child Care	0	401	347	749	293	1042	749	640
Food	178	261	270	351	442	472	504	554
Transportation	208	214	214	214	214	214	410	410
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	95	163	159	208	174	265	246	241
Taxes	219	319	297	419	259	594	512	490
Earned Income Tax Credit (-)	0	-65	-78	-40	-174	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.20**	**$11.09**	**$10.62**	**$14.12**	**$10.50**	**$18.65**	**$8.64** per adult	**$8.41** per adult
-Monthly	**$1,268**	**$1,952**	**$1,868**	**$2,484**	**$1,848**	**$3,283**	**$3,043**	**$2,961**
-Annual	**$15,211**	**$23,428**	**$22,421**	**$29,813**	**$22,177**	**$39,399**	**$36,510**	**$35,529**

Table 25
The Self-Sufficiency Standard for Kokomo, IN MSA, 2002
Howard County

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	434	567	567	567	567	729	567	567
Child Care	0	358	366	724	226	950	724	592
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	90	157	159	203	165	256	242	235
Taxes	192	283	291	385	229	542	485	452
Earned Income Tax Credit (-)	0	-85	-79	-62	-202	0	0	0
Child Care Tax Credit (-)	0	-48	-46	-80	-39	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.72**	**$10.38**	**$10.57**	**$13.52**	**$9.74**	**$17.76**	**$8.44** per adult	**$8.10** per adult
-Monthly	**$1,183**	**$1,826**	**$1,861**	**$2,380**	**$1,714**	**$3,125**	**$2,970**	**$2,852**
-Annual	**$14,194**	**$21,917**	**$22,327**	**$28,560**	**$20,574**	**$37,505**	**$35,640**	**$34,230**

Table 26
The Self-Sufficiency Standard for Kokomo, IN MSA, 2002
Tipton County

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	434	567	567	567	567	729	567	567
Child Care	0	417	428	845	238	1083	845	666
Food	178	261	270	351	442	472	504	554
Transportation	206	211	211	211	211	211	405	405
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	90	162	164	215	166	269	253	241
Taxes	195	314	325	462	237	607	542	490
Earned Income Tax Credit (-)	0	-67	-61	-8	-199	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.70**	**$11.00**	**$11.23**	**$15.00**	**$9.83**	**$18.93**	**$8.95** per adult	**$8.41** per adult
-Monthly	**$1,180**	**$1,936**	**$1,977**	**$2,640**	**$1,731**	**$3,332**	**$3,150**	**$2,962**
-Annual	**$14,159**	**$23,231**	**$23,722**	**$31,680**	**$20,771**	**$39,982**	**$37,797**	**$35,540**

Table 27
The Self-Sufficiency Standard for Lafayette, IN MSA, 2002
Clinton County

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	630	630	630	630	876	630	630
Child Care	0	401	353	754	184	939	754	537
Food	178	261	270	351	442	472	504	554
Transportation	206	212	212	212	212	212	406	406
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	94	167	163	212	167	269	251	235
Taxes	211	341	319	446	239	608	531	462
Earned Income Tax Credit (-)	0	-52	-64	-20	-196	0	0	0
Child Care Tax Credit (-)	0	-44	-46	-80	-42	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-91	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.04**	**$11.55**	**$11.10**	**$14.67**	**$9.91**	**$18.96**	**$8.83** per adult	**$8.13** per adult
-Monthly	**$1,240**	**$2,033**	**$1,954**	**$2,582**	**$1,744**	**$3,337**	**$3,109**	**$2,862**
-Annual	**$14,878**	**$24,401**	**$23,444**	**$30,984**	**$20,923**	**$40,039**	**$37,309**	**$34,347**

Table 28
The Self-Sufficiency Standard for Lafayette, IN MSA, 2002
Tippecanoe County

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	630	630	630	630	876	630	630
Child Care	0	380	405	785	282	1067	785	687
Food	178	261	270	351	442	472	504	554
Transportation	206	212	212	212	212	212	406	406
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	94	165	168	215	176	282	254	249
Taxes	208	323	342	457	268	653	535	518
Earned Income Tax Credit (-)	0	-60	-49	-8	-164	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.03**	**$11.25**	**$11.66**	**$14.99**	**$10.79**	**$20.01**	**$8.94** per adult	**$8.76** per adult
-Monthly	**$1,236**	**$1,981**	**$2,052**	**$2,638**	**$1,899**	**$3,522**	**$3,147**	**$3,082**
-Annual	**$14,837**	**$23,770**	**$24,621**	**$31,650**	**$22,789**	**$42,267**	**$37,765**	**$36,984**

Table 29
The Self-Sufficiency Standard for Louisville, KY-IN MSA, 2002
Clark County

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	581	581	581	581	801	581	581
Child Care	0	369	337	706	221	927	706	558
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	414	414
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	94	159	157	203	166	261	242	233
Taxes	196	276	267	359	220	534	455	419
Earned Income Tax Credit (-)	0	-81	-87	-70	-202	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-39	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-88	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.98**	**$10.53**	**$10.28**	**$13.30**	**$9.74**	**$18.02**	**$8.34** per adult	**$7.94** per adult
-Monthly	**$1,229**	**$1,853**	**$1,810**	**$2,341**	**$1,715**	**$3,171**	**$2,935**	**$2,796**
-Annual	**$14,747**	**$22,231**	**$21,721**	**$28,093**	**$20,580**	**$38,056**	**$35,221**	**$33,555**

Table 30
The Self-Sufficiency Standard for Louisville, KY-IN MSA, 2002
Floyd County

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	581	581	581	581	801	581	581
Child Care	0	369	347	716	250	966	716	597
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	414	414
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	94	159	158	204	169	264	243	236
Taxes	200	282	275	372	234	559	468	442
Earned Income Tax Credit (-)	0	-80	-84	-64	-193	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-44	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-93	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.01**	**$10.56**	**$10.42**	**$13.48**	**$10.00**	**$18.40**	**$8.41** per adult	**$8.13** per adult
-Monthly	**$1,233**	**$1,859**	**$1,834**	**$2,372**	**$1,760**	**$3,238**	**$2,959**	**$2,862**
-Annual	**$14,795**	**$22,312**	**$22,013**	**$28,463**	**$21,124**	**$38,859**	**$35,511**	**$34,346**

Table 31
The Self-Sufficiency Standard for Louisville, KY-IN MSA, 2002
Harrison County

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	581	581	581	581	801	581	581
Child Care	0	380	324	704	282	986	704	606
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	94	160	155	202	171	266	241	237
Taxes	208	297	278	379	247	587	482	464
Earned Income Tax Credit (-)	0	-76	-90	-68	-184	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-97	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.04**	**$10.70**	**$10.21**	**$13.38**	**$10.24**	**$18.64**	**$8.38** per adult	**$8.20** per adult
-Monthly	**$1,239**	**$1,883**	**$1,797**	**$2,355**	**$1,802**	**$3,282**	**$2,951**	**$2,886**
-Annual	**$14,864**	**$22,591**	**$21,561**	**$28,254**	**$21,627**	**$39,378**	**$35,416**	**$34,635**

Table 32
The Self-Sufficiency Standard for Louisville, KY-IN MSA, 2002
Scott County

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	581	581	581	581	801	581	581
Child Care	0	423	318	741	226	967	741	544
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	94	164	155	206	166	264	245	230
Taxes	208	318	276	401	233	579	497	438
Earned Income Tax Credit (-)	0	-63	-91	-51	-200	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-40	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-89	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.04**	**$11.16**	**$10.15**	**$13.83**	**$9.81**	**$18.48**	**$8.55** per adult	**$7.93** per adult
-Monthly	**$1,239**	**$1,965**	**$1,786**	**$2,435**	**$1,726**	**$3,253**	**$3,008**	**$2,792**
-Annual	**$14,864**	**$23,575**	**$21,437**	**$29,216**	**$20,710**	**$39,036**	**$36,100**	**$33,503**

Table 33
The Self-Sufficiency Standard for Muncie, IN MSA, 2002
Delaware County

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	477	566	566	566	566	767	566	566
Child Care	0	380	448	828	306	1134	828	754
Food	178	261	270	351	442	472	504	554
Transportation	204	209	209	209	209	209	401	401
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	94	158	166	213	172	277	251	249
Taxes	206	287	324	437	246	628	518	511
Earned Income Tax Credit (-)	0	-81	-57	-20	-182	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-48	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-98	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$7.02**	**$10.52**	**$11.35**	**$14.67**	**$10.30**	**$19.59**	**$8.81** per adult	**$8.73** per adult
-Monthly	**$1,236**	**$1,852**	**$1,998**	**$2,581**	**$1,813**	**$3,448**	**$3,102**	**$3,073**
-Annual	**$14,834**	**$22,225**	**$23,979**	**$30,974**	**$21,751**	**$41,380**	**$37,227**	**$36,881**

Table 34
The Self-Sufficiency Standard for South Bend, IN MSA, 2002
St. Joseph County

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	457	599	599	599	599	749	599	599
Child Care	0	380	443	822	293	1115	822	736
Food	178	261	270	351	442	472	504	554
Transportation	206	212	212	212	212	212	406	406
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	92	161	168	215	174	273	254	251
Taxes	197	298	336	449	252	609	528	514
Earned Income Tax Credit (-)	0	-73	-50	-10	-175	0	0	0
Child Care Tax Credit (-)	0	-46	-44	-80	-46	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-100	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.85**	**$10.81**	**$11.62**	**$14.94**	**$10.47**	**$19.23**	**$8.92** per adult	**$8.78** per adult
-Monthly	**$1,206**	**$1,903**	**$2,046**	**$2,629**	**$1,843**	**$3,385**	**$3,140**	**$3,092**
-Annual	**$14,472**	**$22,834**	**$24,548**	**$31,549**	**$22,114**	**$40,623**	**$37,680**	**$37,099**

Table 35
The Self-Sufficiency Standard for Terre Haute, IN MSA, 2002
Clay County

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	361	462	462	462	462	575	462	462
Child Care	0	315	260	575	245	820	575	506
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	83	141	137	177	156	227	216	215
Taxes	167	223	208	270	199	408	369	360
Earned Income Tax Credit (-)	0	-129	-140	-163	-230	-1	-29	-35
Child Care Tax Credit (-)	0	-48	-41	-57	-26	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-75	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.11**	**$8.82**	**$8.43**	**$10.80**	**$8.98**	**$15.18**	**$7.21** per adult	**$7.12** per adult
-Monthly	**$1,075**	**$1,553**	**$1,484**	**$1,900**	**$1,581**	**$2,671**	**$2,539**	**$2,507**
-Annual	**$12,897**	**$18,631**	**$17,805**	**$22,799**	**$18,975**	**$32,052**	**$30,464**	**$30,088**

Table 36
The Self-Sufficiency Standard for Terre Haute, IN MSA, 2002
Vermillion County

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	361	462	462	462	462	575	462	462
Child Care	0	326	304	629	228	857	629	532
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	83	143	141	183	154	230	222	217
Taxes	157	214	210	274	183	417	375	351
Earned Income Tax Credit (-)	0	-128	-131	-148	-238	0	-11	-30
Child Care Tax Credit (-)	0	-48	-46	-65	-22	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.05**	**$8.84**	**$8.73**	**$11.21**	**$8.79**	**$15.47**	**$7.45** per adult	**$7.19** per adult
-Monthly	**$1,065**	**$1,556**	**$1,537**	**$1,973**	**$1,546**	**$2,722**	**$2,622**	**$2,532**
-Annual	**$12,784**	**$18,667**	**$18,443**	**$23,671**	**$18,557**	**$32,666**	**$31,462**	**$30,384**

Table 37
The Self-Sufficiency Standard for Terre Haute, IN MSA, 2002
Vigo County

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	361	462	462	462	462	575	462	462
Child Care	0	336	346	682	271	953	682	617
Food	178	261	270	351	442	472	504	554
Transportation	212	218	218	218	218	218	418	418
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	83	144	146	188	159	240	227	226
Taxes	157	217	224	294	195	453	398	357
Earned Income Tax Credit (-)	0	-125	-120	-129	-225	0	0	-2
Child Care Tax Credit (-)	0	-50	-50	-74	-28	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-78	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.06**	**$8.94**	**$9.13**	**$11.71**	**$9.14**	**$16.29**	**$7.72** per adult	**$7.57** per adult
-Monthly	**$1,067**	**$1,573**	**$1,606**	**$2,062**	**$1,609**	**$2,866**	**$2,719**	**$2,664**
-Annual	**$12,802**	**$18,880**	**$19,273**	**$24,740**	**$19,302**	**$34,395**	**$32,628**	**$31,970**

Table 38
The Self-Sufficiency Standard for Bartholomew County, IN, 2002

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	457	551	551	551	551	688	551	551
Child Care	0	391	412	803	217	1020	803	629
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	92	158	161	209	162	258	248	236
Taxes	202	289	302	420	217	554	510	461
Earned Income Tax Credit (-)	0	-81	-72	-37	-213	0	0	0
Child Care Tax Credit (-)	0	-46	-46	-80	-34	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-83	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.90**	**$10.50**	**$10.82**	**$14.21**	**$9.47**	**$17.96**	**$8.68** per adult	**$8.17** per adult
-Monthly	**$1,214**	**$1,848**	**$1,904**	**$2,502**	**$1,666**	**$3,162**	**$3,056**	**$2,876**
-Annual	**$14,573**	**$22,181**	**$22,847**	**$30,021**	**$19,994**	**$37,941**	**$36,673**	**$34,510**

Table 39
The Self-Sufficiency Standard for Benton County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	326	391	716	130	846	716	521
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	140	148	189	142	228	228	214
Taxes	162	222	252	318	152	436	435	362
Earned Income Tax Credit (-)	0	-131	-110	-121	-273	0	0	-37
Child Care Tax Credit (-)	0	-46	-48	-78	-6	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.94**	**$8.73**	**$9.47**	**$11.93**	**$7.84**	**$15.41**	**$7.85** per adult	**$7.10** per adult
-Monthly	**$1,045**	**$1,537**	**$1,667**	**$2,100**	**$1,380**	**$2,713**	**$2,763**	**$2,498**
-Annual	**$12,539**	**$18,442**	**$20,009**	**$25,203**	**$16,563**	**$32,552**	**$33,159**	**$29,975**

Table 40
The Self-Sufficiency Standard for Blackford County, IN, 2002

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	336	444	444	444	444	555	444	444
Child Care	0	336	304	640	304	944	640	608
Food	178	261	270	351	442	472	504	554
Transportation	206	211	211	211	211	211	405	405
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	141	139	182	159	237	220	222
Taxes	160	226	218	290	212	472	398	386
Earned Income Tax Credit (-)	0	-128	-134	-147	-219	0	-10	-7
Child Care Tax Credit (-)	0	-48	-44	-65	-31	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-80	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.88**	**$8.83**	**$8.63**	**$11.22**	**$9.29**	**$16.17**	**$7.46** per adult	**$7.51** per adult
-Monthly	**$1,035**	**$1,555**	**$1,519**	**$1,975**	**$1,635**	**$2,846**	**$2,628**	**$2,643**
-Annual	**$12,419**	**$18,656**	**$18,228**	**$23,705**	**$19,621**	**$34,148**	**$31,530**	**$31,721**

Table 41
The Self-Sufficiency Standard for Brown County, IN, 2002

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	523	523	523	523	726	523	523
Child Care	0	412	331	744	109	852	744	440
Food	178	261	270	351	442	472	504	554
Transportation	212	217	217	217	217	217	417	417
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	86	157	150	200	148	245	239	215
Taxes	181	292	263	374	177	508	483	365
Earned Income Tax Credit (-)	0	-82	-103	-75	-252	0	0	-35
Child Care Tax Credit (-)	0	-46	-48	-84	-15	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.42**	**$10.49**	**$9.74**	**$13.18**	**$8.39**	**$16.91**	**$8.35** per adult	**$7.13** per adult
-Monthly	**$1,130**	**$1,847**	**$1,715**	**$2,320**	**$1,477**	**$2,975**	**$2,938**	**$2,511**
-Annual	**$13,565**	**$22,158**	**$20,580**	**$27,845**	**$17,725**	**$35,704**	**$35,251**	**$30,132**

Table 42
The Self-Sufficiency Standard for Carroll County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	315	304	618	130	749	618	434
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	139	139	179	142	218	218	205
Taxes	161	216	216	279	151	378	383	319
Earned Income Tax Credit (-)	0	-134	-134	-156	-273	-34	-19	-71
Child Care Tax Credit (-)	0	-44	-44	-61	-5	-80	-80	-68
Child Tax Credit (-)	0	-50	-50	-100	-55	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.93**	**$8.62**	**$8.61**	**$10.99**	**$7.83**	**$14.28**	**$7.34** per adult	**$6.64** per adult
-Monthly	**$1,043**	**$1,518**	**$1,516**	**$1,935**	**$1,379**	**$2,514**	**$2,584**	**$2,338**
-Annual	**$12,520**	**$18,214**	**$18,188**	**$23,219**	**$16,547**	**$30,167**	**$31,014**	**$28,056**

Table 43
The Self-Sufficiency Standard for Cass County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	326	323	648	163	811	648	485
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	140	141	182	145	224	221	210
Taxes	162	222	225	293	162	419	405	338
Earned Income Tax Credit (-)	0	-131	-129	-145	-263	-5	-5	-53
Child Care Tax Credit (-)	0	-46	-47	-66	-10	-80	-80	-77
Child Tax Credit (-)	0	-50	-50	-100	-59	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.94**	**$8.73**	**$8.79**	**$11.29**	**$8.11**	**$15.07**	**$7.54** *per adult*	**$6.88** *per adult*
-Monthly	**$1,045**	**$1,537**	**$1,547**	**$1,987**	**$1,427**	**$2,652**	**$2,653**	**$2,422**
-Annual	**$12,539**	**$18,442**	**$18,562**	**$23,849**	**$17,118**	**$31,823**	**$31,840**	**$29,064**

Table 44
The Self-Sufficiency Standard for Crawford County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	336	310	646	202	848	646	511
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	141	139	181	148	227	220	212
Taxes	159	220	214	285	176	427	391	345
Earned Income Tax Credit (-)	0	-131	-135	-149	-253	0	-11	-47
Child Care Tax Credit (-)	0	-46	-44	-64	-15	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.90**	**$8.74**	**$8.59**	**$11.17**	**$8.39**	**$15.33**	**$7.45** *per adult*	**$6.97** *per adult*
-Monthly	**$1,038**	**$1,539**	**$1,512**	**$1,967**	**$1,476**	**$2,698**	**$2,622**	**$2,452**
-Annual	**$12,457**	**$18,463**	**$18,143**	**$23,600**	**$17,714**	**$32,371**	**$31,467**	**$29,426**

Table 45
The Self-Sufficiency Standard for Daviess County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	336	304	640	260	901	640	564
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	141	138	181	154	233	220	217
Taxes	159	220	212	283	194	449	388	376
Earned Income Tax Credit (-)	0	-131	-136	-151	-235	0	-14	-23
Child Care Tax Credit (-)	0	-46	-43	-63	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-73	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.90**	**$8.74**	**$8.54**	**$11.12**	**$8.86**	**$15.78**	**$7.41** per adult	**$7.29** per adult
-Monthly	**$1,038**	**$1,539**	**$1,503**	**$1,957**	**$1,559**	**$2,778**	**$2,610**	**$2,565**
-Annual	**$12,457**	**$18,463**	**$18,036**	**$23,485**	**$18,709**	**$33,332**	**$31,319**	**$30,777**

Table 46
The Self-Sufficiency Standard for Decatur County, IN, 2002

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	365	466	466	466	466	604	466	466
Child Care	0	347	347	694	184	879	694	532
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	83	145	146	190	150	235	228	218
Taxes	170	241	244	317	184	467	437	383
Earned Income Tax Credit (-)	0	-118	-115	-120	-247	0	0	-21
Child Care Tax Credit (-)	0	-50	-50	-78	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.15**	**$9.19**	**$9.29**	**$11.96**	**$8.54**	**$16.06**	**$7.87** per adult	**$7.32** per adult
-Monthly	**$1,082**	**$1,617**	**$1,634**	**$2,105**	**$1,502**	**$2,827**	**$2,770**	**$2,577**
-Annual	**$12,982**	**$19,410**	**$19,612**	**$25,263**	**$18,026**	**$33,927**	**$33,235**	**$30,919**

Table 47
The Self-Sufficiency Standard for Dubois County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	315	321	636	174	809	636	495
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	138	140	180	146	223	219	211
Taxes	159	213	219	278	161	407	386	331
Earned Income Tax Credit (-)	0	-136	-132	-153	-262	-11	-16	-55
Child Care Tax Credit (-)	0	-43	-46	-62	-10	-80	-80	-76
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.90**	**$8.55**	**$8.70**	**$11.06**	**$8.12**	**$14.91**	**$7.39** per adult	**$6.87** per adult
-Monthly	**$1,038**	**$1,505**	**$1,531**	**$1,947**	**$1,429**	**$2,625**	**$2,601**	**$2,417**
-Annual	**$12,457**	**$18,063**	**$18,371**	**$23,363**	**$17,150**	**$31,497**	**$31,208**	**$29,001**

Table 48
The Self-Sufficiency Standard for Fayette County, IN, 2002

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	357	456	456	456	456	586	456	456
Child Care	0	336	317	653	260	914	653	577
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	82	143	142	184	156	237	223	221
Taxes	164	227	224	293	200	467	381	394
Earned Income Tax Credit (-)	0	-126	-128	-140	-229	0	-6	-9
Child Care Tax Credit (-)	0	-50	-48	-69	-26	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.05**	**$8.93**	**$8.84**	**$11.43**	**$9.03**	**$16.15**	**$7.51** per adult	**$7.48** per adult
-Monthly	**$1,064**	**$1,571**	**$1,556**	**$2,011**	**$1,589**	**$2,842**	**$2,645**	**$2,632**
-Annual	**$12,770**	**$18,857**	**$18,677**	**$24,131**	**$19,073**	**$34,103**	**$31,738**	**$31,589**

Table 49
The Self-Sufficiency Standard for Fountain County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	380	326	705	109	814	705	434
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	146	141	188	140	225	227	205
Taxes	159	239	223	307	143	414	424	317
Earned Income Tax Credit (-)	0	-117	-129	-127	-280	-5	0	-72
Child Care Tax Credit (-)	0	-50	-47	-75	-2	-80	-80	-68
Child Tax Credit (-)	0	-50	-50	-100	-51	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.92**	**$9.22**	**$8.80**	**$11.78**	**$7.65**	**$15.05**	**$7.78** per adult	**$6.63** per adult
-Monthly	**$1,042**	**$1,623**	**$1,548**	**$2,074**	**$1,347**	**$2,650**	**$2,740**	**$2,335**
-Annual	**$12,508**	**$19,478**	**$18,579**	**$24,883**	**$16,167**	**$31,794**	**$32,878**	**$28,022**

Table 50
The Self-Sufficiency Standard for Franklin County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	336	326	662	217	879	662	543
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	141	140	183	150	230	222	215
Taxes	161	224	224	292	183	446	408	379
Earned Income Tax Credit (-)	0	-130	-130	-143	-247	0	-2	-29
Child Care Tax Credit (-)	0	-47	-47	-67	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$8.76**	**$8.76**	**$11.33**	**$8.52**	**$15.63**	**$7.57** per adult	**$7.21** per adult
-Monthly	**$1,041**	**$1,542**	**$1,541**	**$1,995**	**$1,500**	**$2,751**	**$2,665**	**$2,538**
-Annual	**$12,487**	**$18,508**	**$18,493**	**$23,939**	**$18,005**	**$33,014**	**$31,985**	**$30,459**

Table 51
The Self-Sufficiency Standard for Fulton County, IN, 2002

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	346	432	432	432	432	580	432	432
Child Care	0	293	294	587	239	825	587	532
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	81	137	138	176	153	228	215	215
Taxes	164	210	214	265	191	435	365	375
Earned Income Tax Credit (-)	0	-139	-137	-168	-239	0	-34	-31
Child Care Tax Credit (-)	0	-41	-43	-55	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$6.01**	**$8.43**	**$8.53**	**$10.68**	**$8.75**	**$15.44**	**$7.15** *per adult*	**$7.18** *per adult*
-Monthly	**$1,057**	**$1,484**	**$1,501**	**$1,879**	**$1,539**	**$2,717**	**$2,515**	**$2,528**
-Annual	**$12,684**	**$17,810**	**$18,009**	**$22,552**	**$18,472**	**$32,604**	**$30,182**	**$30,340**

Table 52
The Self-Sufficiency Standard for Gibson County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	315	260	575	174	749	575	434
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	139	134	175	146	218	214	205
Taxes	154	208	193	251	158	363	341	325
Earned Income Tax Credit (-)	0	-136	-147	-174	-262	-38	-44	-70
Child Care Tax Credit (-)	0	-43	-36	-52	-11	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.89**	**$8.57**	**$8.18**	**$10.50**	**$8.14**	**$14.17**	**$7.01** *per adult*	**$6.65** *per adult*
-Monthly	**$1,036**	**$1,508**	**$1,440**	**$1,848**	**$1,433**	**$2,493**	**$2,468**	**$2,341**
-Annual	**$12,431**	**$18,091**	**$17,277**	**$22,179**	**$17,198**	**$29,917**	**$29,612**	**$28,096**

Table 53
The Self-Sufficiency Standard for Grant County, IN, 2002

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	336	432	432	432	432	556	432	432
Child Care	0	336	323	659	250	909	659	572
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	141	141	183	154	234	222	219
Taxes	160	223	222	290	193	456	404	389
Earned Income Tax Credit (-)	0	-129	-130	-143	-236	0	-2	-15
Child Care Tax Credit (-)	0	-47	-47	-67	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.92**	**$8.81**	**$8.77**	**$11.35**	**$8.83**	**$15.93**	**$7.58** per adult	**$7.40** per adult
-Monthly	**$1,042**	**$1,550**	**$1,544**	**$1,997**	**$1,554**	**$2,804**	**$2,668**	**$2,604**
-Annual	**$12,510**	**$18,599**	**$18,529**	**$23,968**	**$18,650**	**$33,647**	**$32,013**	**$31,250**

Table 54
The Self-Sufficiency Standard for Greene County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	293	291	584	163	746	584	454
Food	178	261	270	351	442	472	504	554
Transportation	212	217	217	217	217	217	417	417
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	136	137	175	145	217	214	207
Taxes	159	206	208	262	158	372	358	327
Earned Income Tax Credit (-)	0	-141	-139	-170	-265	-38	-37	-65
Child Care Tax Credit (-)	0	-40	-41	-54	-9	-80	-80	-71
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.92**	**$8.38**	**$8.44**	**$10.61**	**$8.05**	**$14.18**	**$7.10** per adult	**$6.72** per adult
-Monthly	**$1,041**	**$1,475**	**$1,486**	**$1,867**	**$1,417**	**$2,495**	**$2,499**	**$2,366**
-Annual	**$12,493**	**$17,702**	**$17,835**	**$22,401**	**$17,002**	**$29,942**	**$29,984**	**$28,387**

Table 55
The Self-Sufficiency Standard for Henry County, IN, 2002

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	369	472	472	472	472	610	472	472
Child Care	0	336	447	783	193	977	783	640
Food	178	261	270	351	442	472	504	554
Transportation	206	211	211	211	211	211	405	405
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	83	144	156	199	151	245	237	228
Taxes	168	233	282	358	184	502	466	429
Earned Income Tax Credit (-)	0	-121	-87	-84	-244	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-84	-19	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.13**	**$9.07**	**$10.31**	**$12.93**	**$8.61**	**$16.88**	**$8.22** per adult	**$7.84** per adult
-Monthly	**$1,079**	**$1,597**	**$1,815**	**$2,276**	**$1,515**	**$2,972**	**$2,895**	**$2,760**
-Annual	**$12,951**	**$19,164**	**$21,775**	**$27,307**	**$18,177**	**$35,660**	**$34,735**	**$33,125**

Table 56
The Self-Sufficiency Standard for Jackson County, IN, 2002

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	385	475	475	475	475	628	475	475
Child Care	0	336	369	705	228	933	705	597
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	85	145	149	192	155	243	230	225
Taxes	178	241	259	328	201	503	448	425
Earned Income Tax Credit (-)	0	-118	-106	-112	-231	0	0	0
Child Care Tax Credit (-)	0	-50	-48	-82	-25	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.32**	**$9.18**	**$9.63**	**$12.17**	**$8.97**	**$16.76**	**$7.96** per adult	**$7.73** per adult
-Monthly	**$1,111**	**$1,616**	**$1,695**	**$2,142**	**$1,578**	**$2,949**	**$2,803**	**$2,721**
-Annual	**$13,337**	**$19,392**	**$20,335**	**$25,698**	**$18,937**	**$35,390**	**$33,632**	**$32,649**

Table 57
The Self-Sufficiency Standard for Jasper County, IN, 2002

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	363	432	432	432	432	554	432	432
Child Care	0	401	369	770	282	1052	770	651
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	83	148	145	194	157	248	233	227
Taxes	168	247	238	333	202	515	450	423
Earned Income Tax Credit (-)	0	-111	-118	-103	-227	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-84	-27	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.13**	**$9.43**	**$9.20**	**$12.41**	**$9.08**	**$17.15**	**$8.06** per adult	**$7.78** per adult
-Monthly	**$1,079**	**$1,660**	**$1,619**	**$2,185**	**$1,599**	**$3,018**	**$2,836**	**$2,738**
-Annual	**$12,952**	**$19,923**	**$19,427**	**$26,215**	**$19,186**	**$36,210**	**$34,029**	**$32,854**

Table 58
The Self-Sufficiency Standard for Jay County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	278	268	545	217	762	545	485
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	134	134	171	150	219	210	209
Taxes	160	202	202	255	183	384	331	347
Earned Income Tax Credit (-)	0	-145	-145	-183	-248	-31	-57	-55
Child Care Tax Credit (-)	0	-37	-37	-48	-17	-80	-75	-76
Child Tax Credit (-)	0	-50	-50	-98	-66	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.89**	**$8.23**	**$8.22**	**$10.28**	**$8.50**	**$14.36**	**$6.83** per adult	**$6.86** per adult
-Monthly	**$1,037**	**$1,448**	**$1,447**	**$1,809**	**$1,497**	**$2,527**	**$2,405**	**$2,415**
-Annual	**$12,442**	**$17,376**	**$17,363**	**$21,704**	**$17,960**	**$30,323**	**$28,857**	**$28,980**

Table 59
The Self-Sufficiency Standard for Jefferson County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	315	304	618	228	846	618	532
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	138	138	179	151	227	217	214
Taxes	149	199	199	258	173	401	348	344
Earned Income Tax Credit (-)	0	-138	-139	-163	-247	-1	-31	-41
Child Care Tax Credit (-)	0	-42	-41	-58	-18	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-67	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.84**	**$8.47**	**$8.46**	**$10.81**	**$8.53**	**$15.16**	**$7.19** per adult	**$7.04** per adult
-Monthly	**$1,028**	**$1,491**	**$1,489**	**$1,902**	**$1,502**	**$2,669**	**$2,529**	**$2,479**
-Annual	**$12,337**	**$17,891**	**$17,865**	**$22,825**	**$18,025**	**$32,026**	**$30,353**	**$29,747**

Table 60
The Self-Sufficiency Standard for Jennings County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	369	302	671	126	797	671	428
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	144	138	184	141	222	223	204
Taxes	161	236	215	299	149	406	384	336
Earned Income Tax Credit (-)	0	-122	-136	-139	-276	-14	-6	-71
Child Care Tax Credit (-)	0	-50	-43	-69	-4	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-53	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$9.06**	**$8.55**	**$11.44**	**$7.75**	**$14.81**	**$7.52** per adult	**$6.65** per adult
-Monthly	**$1,041**	**$1,595**	**$1,504**	**$2,014**	**$1,364**	**$2,607**	**$2,649**	**$2,340**
-Annual	**$12,487**	**$19,145**	**$18,053**	**$24,169**	**$16,366**	**$31,283**	**$31,784**	**$28,076**

Table 61
The Self-Sufficiency Standard for Knox County, IN, 2002

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	364	472	472	472	472	600	472	472
Child Care	0	282	304	586	141	727	586	445
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	83	139	142	179	146	220	218	210
Taxes	160	205	215	265	162	367	359	303
Earned Income Tax Credit (-)	0	-136	-128	-159	-261	-32	-26	-64
Child Care Tax Credit (-)	0	-43	-48	-59	-11	-80	-80	-72
Child Tax Credit (-)	0	-50	-50	-100	-60	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.08**	**$8.56**	**$8.82**	**$10.90**	**$8.17**	**$14.34**	**$7.25** per adult	**$6.74** per adult
-Monthly	**$1,070**	**$1,506**	**$1,553**	**$1,919**	**$1,438**	**$2,523**	**$2,553**	**$2,372**
-Annual	**$12,839**	**$18,070**	**$18,637**	**$23,028**	**$17,259**	**$30,279**	**$30,642**	**$28,466**

Table 62
The Self-Sufficiency Standard for Kosciusko County, IN, 2002

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	396	478	478	478	478	620	478	478
Child Care	0	434	369	803	184	987	803	553
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	86	155	149	201	151	248	240	220
Taxes	177	276	254	375	184	511	478	393
Earned Income Tax Credit (-)	0	-91	-107	-71	-245	0	0	-10
Child Care Tax Credit (-)	0	-48	-48	-80	-19	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-68	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.36**	**$10.16**	**$9.59**	**$13.30**	**$8.60**	**$17.08**	**$8.34** per adult	**$7.47** per adult
-Monthly	**$1,119**	**$1,788**	**$1,688**	**$2,341**	**$1,513**	**$3,005**	**$2,937**	**$2,628**
-Annual	**$13,434**	**$21,452**	**$20,259**	**$28,087**	**$18,153**	**$36,064**	**$35,249**	**$31,541**

Table 63
The Self-Sufficiency Standard for Lagrange County, IN, 2002

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	352	447	447	447	447	582	447	447
Child Care	0	326	304	629	239	868	629	543
Food	178	261	270	351	442	472	504	554
Transportation	209	215	215	215	215	215	412	412
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	81	141	140	181	153	232	220	217
Taxes	166	225	220	288	194	453	397	378
Earned Income Tax Credit (-)	0	-129	-132	-149	-237	0	-11	-25
Child Care Tax Credit (-)	0	-47	-45	-64	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.04**	**$8.79**	**$8.69**	**$11.18**	**$8.82**	**$15.77**	**$7.46** per adult	**$7.26** per adult
-Monthly	**$1,063**	**$1,548**	**$1,529**	**$1,968**	**$1,552**	**$2,776**	**$2,625**	**$2,557**
-Annual	**$12,751**	**$18,574**	**$18,347**	**$23,615**	**$18,620**	**$33,316**	**$31,504**	**$30,680**

Table 64
The Self-Sufficiency Standard for La Porte County, IN, 2002

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	368	493	493	493	493	631	493	493
Child Care	0	460	391	851	293	1144	851	684
Food	178	261	270	351	442	472	504	554
Transportation	220	226	226	226	226	226	434	434
Health Care	80	175	175	184	207	199	220	226
Miscellaneous	85	161	155	210	166	267	250	239
Taxes	173	303	278	427	234	591	519	473
Earned Income Tax Credit (-)	0	-71	-89	-31	-199	0	0	0
Child Care Tax Credit (-)	0	-46	-48	-80	-41	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-90	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.28**	**$10.86**	**$10.24**	**$14.38**	**$9.83**	**$18.74**	**$8.79** per adult	**$8.30** per adult
-Monthly	**$1,105**	**$1,912**	**$1,801**	**$2,531**	**$1,731**	**$3,299**	**$3,092**	**$2,922**
-Annual	**$13,256**	**$22,944**	**$21,617**	**$30,369**	**$20,771**	**$39,583**	**$37,108**	**$35,066**

Table 65
The Self-Sufficiency Standard for Lawrence County, IN, 2002

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	336	432	432	432	432	558	432	432
Child Care	0	315	282	597	239	835	597	521
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	138	136	176	152	227	215	213
Taxes	159	213	205	266	187	407	363	350
Earned Income Tax Credit (-)	0	-136	-142	-167	-242	-2	-33	-43
Child Care Tax Credit (-)	0	-43	-39	-56	-20	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.90**	**$8.55**	**$8.35**	**$10.71**	**$8.68**	**$15.15**	**$7.15** per adult	**$7.02** per adult
-Monthly	**$1,038**	**$1,505**	**$1,470**	**$1,885**	**$1,528**	**$2,667**	**$2,517**	**$2,472**
-Annual	**$12,457**	**$18,063**	**$17,637**	**$22,618**	**$18,341**	**$32,007**	**$30,209**	**$29,667**

Table 66
The Self-Sufficiency Standard for Marshall County, IN, 2002

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	360	478	478	478	478	601	478	478
Child Care	0	358	359	717	154	871	717	513
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	82	147	148	193	148	234	232	217
Taxes	166	246	251	325	175	456	444	379
Earned Income Tax Credit (-)	0	-112	-109	-109	-253	0	0	-24
Child Care Tax Credit (-)	0	-50	-48	-83	-15	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-64	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.09**	**$9.39**	**$9.52**	**$12.25**	**$8.37**	**$15.93**	**$8.00** per adult	**$7.28** per adult
-Monthly	**$1,072**	**$1,653**	**$1,675**	**$2,157**	**$1,473**	**$2,804**	**$2,815**	**$2,562**
-Annual	**$12,864**	**$19,841**	**$20,097**	**$25,879**	**$17,674**	**$33,646**	**$33,776**	**$30,742**

Table 67
The Self-Sufficiency Standard for Martin County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	293	239	532	126	658	532	365
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	136	132	170	141	208	209	198
Taxes	159	205	190	249	146	329	317	304
Earned Income Tax Credit (-)	0	-141	-152	-187	-277	-74	-63	-95
Child Care Tax Credit (-)	0	-40	-33	-46	-4	-75	-72	-57
Child Tax Credit (-)	0	-50	-50	-96	-53	-149	-100	-100
Self-Sufficiency Wage -Hourly	**$5.90**	**$8.36**	**$7.97**	**$10.17**	**$7.74**	**$13.19**	**$6.76** per adult	**$6.32** per adult
-Monthly	**$1,038**	**$1,472**	**$1,403**	**$1,790**	**$1,362**	**$2,322**	**$2,379**	**$2,225**
-Annual	**$12,457**	**$17,663**	**$16,837**	**$21,478**	**$16,339**	**$27,865**	**$28,544**	**$26,699**

Table 68
The Self-Sufficiency Standard for Miami County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	336	297	633	239	872	633	535
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	141	138	181	153	230	220	215
Taxes	158	220	210	280	188	436	384	369
Earned Income Tax Credit (-)	0	-129	-137	-152	-240	0	-15	-31
Child Care Tax Credit (-)	0	-47	-43	-63	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$8.79**	**$8.53**	**$11.10**	**$8.73**	**$15.57**	**$7.40** per adult	**$7.18** per adult
-Monthly	**$1,041**	**$1,547**	**$1,501**	**$1,954**	**$1,537**	**$2,741**	**$2,606**	**$2,527**
-Annual	**$12,490**	**$18,569**	**$18,011**	**$23,450**	**$18,443**	**$32,891**	**$31,277**	**$30,329**

Table 69
The Self-Sufficiency Standard for Montgomery County, IN, 2002

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	452	565	565	565	565	717	565	565
Child Care	0	358	260	618	206	825	618	467
Food	178	261	270	351	442	472	504	554
Transportation	206	212	212	212	212	212	406	406
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	91	156	147	192	162	241	230	220
Taxes	198	280	244	321	216	484	436	394
Earned Income Tax Credit (-)	0	-88	-114	-114	-213	0	0	-10
Child Care Tax Credit (-)	0	-48	-50	-81	-34	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-83	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.83**	**$10.26**	**$9.35**	**$12.12**	**$9.46**	**$16.50**	**$7.92** per adult	**$7.46** per adult
-Monthly	**$1,201**	**$1,806**	**$1,645**	**$2,133**	**$1,666**	**$2,904**	**$2,787**	**$2,627**
-Annual	**$14,416**	**$21,667**	**$19,738**	**$25,602**	**$19,986**	**$34,849**	**$33,439**	**$31,526**

Table 70
The Self-Sufficiency Standard for Newton County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	326	357	682	282	964	682	639
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	140	144	186	157	240	224	226
Taxes	159	218	233	303	202	478	377	418
Earned Income Tax Credit (-)	0	-132	-121	-134	-227	0	-3	0
Child Care Tax Credit (-)	0	-46	-50	-72	-27	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-77	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$8.70**	**$9.07**	**$11.59**	**$9.08**	**$16.38**	**$7.56** per adult	**$7.72** per adult
-Monthly	**$1,041**	**$1,532**	**$1,597**	**$2,040**	**$1,599**	**$2,884**	**$2,663**	**$2,719**
-Annual	**$12,492**	**$18,380**	**$19,164**	**$24,481**	**$19,186**	**$34,605**	**$31,950**	**$32,630**

Table 71
The Self-Sufficiency Standard for Noble County, IN, 2002

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	353	438	438	438	438	565	438	438
Child Care	0	315	297	611	239	850	611	535
Food	178	261	270	351	442	472	504	554
Transportation	209	215	215	215	215	215	412	412
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	82	139	138	178	153	229	217	215
Taxes	165	216	213	276	190	435	377	375
Earned Income Tax Credit (-)	0	-134	-137	-159	-240	0	-24	-31
Child Care Tax Credit (-)	0	-44	-43	-60	-21	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-70	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.04**	**$8.61**	**$8.53**	**$10.91**	**$8.74**	**$15.45**	**$7.28** per adult	**$7.19** per adult
-Monthly	**$1,063**	**$1,515**	**$1,502**	**$1,920**	**$1,537**	**$2,720**	**$2,563**	**$2,530**
-Annual	**$12,752**	**$18,185**	**$18,025**	**$23,042**	**$18,450**	**$32,638**	**$30,755**	**$30,356**

Table 72
The Self-Sufficiency Standard for Orange County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	271	304	575	119	694	575	423
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	134	138	174	140	212	213	203
Taxes	161	201	215	262	147	346	357	331
Earned Income Tax Credit (-)	0	-146	-136	-173	-278	-61	-41	-73
Child Care Tax Credit (-)	0	-37	-43	-53	-3	-80	-80	-67
Child Tax Credit (-)	0	-50	-50	-100	-52	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$8.19**	**$8.56**	**$10.53**	**$7.70**	**$13.56**	**$7.04** per adult	**$6.61** per adult
-Monthly	**$1,041**	**$1,442**	**$1,507**	**$1,853**	**$1,355**	**$2,387**	**$2,480**	**$2,328**
-Annual	**$12,487**	**$17,304**	**$18,080**	**$22,240**	**$16,255**	**$28,643**	**$29,754**	**$27,932**

Table 73
The Self-Sufficiency Standard for Owen County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	354	326	679	278	957	679	603
Food	178	261	270	351	442	472	504	554
Transportation	212	217	217	217	217	217	417	417
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	142	141	185	156	238	224	222
Taxes	162	230	224	303	203	480	381	407
Earned Income Tax Credit (-)	0	-125	-130	-136	-229	0	-3	-2
Child Care Tax Credit (-)	0	-50	-47	-71	-26	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-76	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.93**	**$8.93**	**$8.77**	**$11.54**	**$9.03**	**$16.33**	**$7.56** *per adult*	**$7.57** *per adult*
-Monthly	**$1,044**	**$1,572**	**$1,543**	**$2,031**	**$1,590**	**$2,873**	**$2,662**	**$2,665**
-Annual	**$12,523**	**$18,869**	**$18,520**	**$24,371**	**$19,076**	**$34,479**	**$31,942**	**$31,981**

Table 74
The Self-Sufficiency Standard for Parke County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	315	260	575	206	781	575	467
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	138	134	174	149	221	213	208
Taxes	161	216	201	262	180	398	358	340
Earned Income Tax Credit (-)	0	-135	-146	-173	-250	-21	-41	-59
Child Care Tax Credit (-)	0	-44	-37	-53	-16	-80	-80	-74
Child Tax Credit (-)	0	-50	-50	-100	-65	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.92**	**$8.58**	**$8.19**	**$10.54**	**$8.44**	**$14.63**	**$7.05** *per adult*	**$6.80** *per adult*
-Monthly	**$1,042**	**$1,510**	**$1,441**	**$1,855**	**$1,486**	**$2,575**	**$2,483**	**$2,393**
-Annual	**$12,502**	**$18,122**	**$17,293**	**$22,257**	**$17,834**	**$30,896**	**$29,797**	**$28,719**

Table 75
The Self-Sufficiency Standard for Perry County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	434	312	746	184	931	746	497
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	150	139	191	147	236	230	211
Taxes	159	258	215	321	171	462	437	351
Earned Income Tax Credit (-)	0	-103	-134	-115	-258	0	0	-49
Child Care Tax Credit (-)	0	-48	-44	-81	-13	-80	-80	-79
Child Tax Credit (-)	0	-50	-50	-100	-62	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.90**	**$9.72**	**$8.62**	**$12.11**	**$8.25**	**$16.04**	**$7.93** per adult	**$6.94** per adult
-Monthly	**$1,038**	**$1,710**	**$1,516**	**$2,131**	**$1,451**	**$2,824**	**$2,790**	**$2,442**
-Annual	**$12,457**	**$20,523**	**$18,196**	**$25,577**	**$17,416**	**$33,884**	**$33,481**	**$29,302**

Table 76
The Self-Sufficiency Standard for Pike County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	347	323	670	130	800	670	453
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	142	140	184	141	223	223	206
Taxes	153	215	210	283	142	386	388	309
Earned Income Tax Credit (-)	0	-130	-133	-143	-277	-19	-5	-71
Child Care Tax Credit (-)	0	-47	-45	-67	-4	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-53	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.86**	**$8.79**	**$8.65**	**$11.33**	**$7.74**	**$14.69**	**$7.53** per adult	**$6.65** per adult
-Monthly	**$1,032**	**$1,546**	**$1,523**	**$1,994**	**$1,362**	**$2,585**	**$2,651**	**$2,339**
-Annual	**$12,384**	**$18,554**	**$18,277**	**$23,933**	**$16,349**	**$31,020**	**$31,814**	**$28,071**

Table 77
The Self-Sufficiency Standard for Pulaski County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	336	282	618	260	879	618	543
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	141	137	179	155	231	218	216
Taxes	165	230	214	287	202	457	399	390
Earned Income Tax Credit (-)	0	-128	-139	-154	-232	0	-15	-24
Child Care Tax Credit (-)	0	-48	-41	-62	-25	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-74	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.95**	**$8.85**	**$8.46**	**$11.04**	**$8.95**	**$15.74**	**$7.40** per adult	**$7.28** per adult
-Monthly	**$1,048**	**$1,558**	**$1,489**	**$1,944**	**$1,576**	**$2,770**	**$2,605**	**$2,564**
-Annual	**$12,576**	**$18,697**	**$17,865**	**$23,323**	**$18,911**	**$33,240**	**$31,264**	**$30,764**

Table 78
The Self-Sufficiency Standard for Putnam County, IN, 2002

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	378	465	465	465	465	625	465	465
Child Care	0	347	357	705	130	835	705	488
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	84	145	147	191	145	233	230	213
Taxes	175	241	248	323	160	458	441	370
Earned Income Tax Credit (-)	0	-118	-113	-116	-265	0	0	-37
Child Care Tax Credit (-)	0	-50	-50	-80	-9	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-58	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.26**	**$9.19**	**$9.39**	**$12.07**	**$8.06**	**$15.87**	**$7.91** per adult	**$7.10** per adult
-Monthly	**$1,102**	**$1,617**	**$1,652**	**$2,124**	**$1,418**	**$2,793**	**$2,786**	**$2,499**
-Annual	**$13,219**	**$19,406**	**$19,826**	**$25,486**	**$17,017**	**$33,520**	**$33,433**	**$29,984**

Table 79
The Self-Sufficiency Standard for Randolph County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	282	297	579	217	796	579	514
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	135	137	174	150	222	213	212
Taxes	160	204	212	262	183	404	368	364
Earned Income Tax Credit (-)	0	-144	-138	-173	-248	-16	-39	-43
Child Care Tax Credit (-)	0	-38	-42	-53	-17	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-66	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.89**	**$8.27**	**$8.47**	**$10.54**	**$8.50**	**$14.76**	**$7.08** per adult	**$7.02** per adult
-Monthly	**$1,037**	**$1,455**	**$1,491**	**$1,855**	**$1,497**	**$2,598**	**$2,492**	**$2,471**
-Annual	**$12,442**	**$17,456**	**$17,898**	**$22,260**	**$17,960**	**$31,178**	**$29,901**	**$29,658**

Table 80
The Self-Sufficiency Standard for Ripley County, IN, 2002

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	336	432	432	432	432	564	432	432
Child Care	0	347	347	694	180	875	694	527
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	142	143	186	146	231	225	214
Taxes	161	227	231	310	172	449	422	372
Earned Income Tax Credit (-)	0	-128	-125	-131	-259	0	0	-35
Child Care Tax Credit (-)	0	-48	-50	-73	-12	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-61	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$8.86**	**$8.94**	**$11.67**	**$8.23**	**$15.68**	**$7.72** per adult	**$7.13** per adult
-Monthly	**$1,041**	**$1,559**	**$1,574**	**$2,055**	**$1,448**	**$2,760**	**$2,718**	**$2,509**
-Annual	**$12,487**	**$18,709**	**$18,883**	**$24,656**	**$17,372**	**$33,117**	**$32,615**	**$30,103**

Table 81
The Self-Sufficiency Standard for Rush County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	271	356	627	163	790	627	519
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	134	144	180	145	222	218	213
Taxes	161	202	236	283	161	404	388	369
Earned Income Tax Credit (-)	0	-145	-122	-154	-264	-16	-17	-38
Child Care Tax Credit (-)	0	-37	-50	-62	-10	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-59	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$8.23**	**$9.07**	**$11.06**	**$8.08**	**$14.77**	**$7.37** per adult	**$7.08** per adult
-Monthly	**$1,040**	**$1,448**	**$1,596**	**$1,947**	**$1,422**	**$2,600**	**$2,594**	**$2,494**
-Annual	**$12,479**	**$17,374**	**$19,149**	**$23,358**	**$17,059**	**$31,194**	**$31,122**	**$29,927**

Table 82
The Self-Sufficiency Standard for Spencer County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	358	268	626	130	756	626	398
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	143	135	179	141	218	218	201
Taxes	154	222	194	270	144	366	369	308
Earned Income Tax Credit (-)	0	-126	-146	-158	-276	-37	-23	-85
Child Care Tax Credit (-)	0	-49	-37	-60	-4	-80	-80	-62
Child Tax Credit (-)	0	-50	-50	-100	-53	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.88**	**$8.90**	**$8.19**	**$10.94**	**$7.75**	**$14.19**	**$7.29** per adult	**$6.45** per adult
-Monthly	**$1,034**	**$1,566**	**$1,442**	**$1,925**	**$1,364**	**$2,498**	**$2,565**	**$2,271**
-Annual	**$12,408**	**$18,789**	**$17,304**	**$23,103**	**$16,370**	**$29,978**	**$30,781**	**$27,250**

Table 83
The Self-Sufficiency Standard for Starke County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	293	282	575	260	835	575	543
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	136	136	174	154	226	213	215
Taxes	157	203	203	257	192	412	347	369
Earned Income Tax Credit (-)	0	-142	-142	-174	-235	-2	-44	-31
Child Care Tax Credit (-)	0	-40	-39	-52	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.89**	**$8.35**	**$8.34**	**$10.50**	**$8.85**	**$15.15**	**$7.01** per adult	**$7.18** per adult
-Monthly	**$1,037**	**$1,470**	**$1,468**	**$1,847**	**$1,558**	**$2,667**	**$2,467**	**$2,526**
-Annual	**$12,440**	**$17,641**	**$17,614**	**$22,167**	**$18,691**	**$32,002**	**$29,600**	**$30,314**

Table 84
The Self-Sufficiency Standard for Steuben County, IN, 2002

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	412	494	494	494	494	618	494	494
Child Care	0	326	326	651	278	929	651	603
Food	178	261	270	351	442	472	504	554
Transportation	209	215	215	215	215	215	412	412
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	87	146	147	188	162	242	227	227
Taxes	184	241	245	313	219	491	426	429
Earned Income Tax Credit (-)	0	-117	-114	-125	-211	0	0	0
Child Care Tax Credit (-)	0	-50	-50	-76	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-84	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.52**	**$9.24**	**$9.33**	**$11.82**	**$9.50**	**$16.59**	**$7.79** per adult	**$7.82** per adult
-Monthly	**$1,147**	**$1,625**	**$1,642**	**$2,080**	**$1,672**	**$2,920**	**$2,741**	**$2,752**
-Annual	**$13,762**	**$19,504**	**$19,706**	**$24,966**	**$20,068**	**$35,041**	**$32,892**	**$33,019**

Table 85
The Self-Sufficiency Standard for Sullivan County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	315	297	611	152	763	611	448
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	138	137	178	143	219	217	206
Taxes	149	199	196	255	145	355	344	317
Earned Income Tax Credit (-)	0	-138	-140	-165	-271	-38	-34	-70
Child Care Tax Credit (-)	0	-42	-40	-57	-6	-80	-80	-69
Child Tax Credit (-)	0	-50	-50	-100	-56	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.84**	**$8.47**	**$8.40**	**$10.74**	**$7.89**	**$14.18**	**$7.14** *per adult*	**$6.66** *per adult*
-Monthly	**$1,028**	**$1,491**	**$1,478**	**$1,890**	**$1,389**	**$2,495**	**$2,514**	**$2,343**
-Annual	**$12,337**	**$17,891**	**$17,733**	**$22,684**	**$16,671**	**$29,939**	**$30,171**	**$28,118**

Table 86
The Self-Sufficiency Standard for Switzerland County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	282	260	543	250	792	543	510
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	135	134	171	153	222	210	212
Taxes	159	201	197	252	191	397	326	358
Earned Income Tax Credit (-)	0	-144	-147	-183	-238	-18	-58	-44
Child Care Tax Credit (-)	0	-38	-36	-48	-22	-80	-75	-80
Child Tax Credit (-)	0	-50	-50	-97	-71	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.90**	**$8.27**	**$8.16**	**$10.25**	**$8.77**	**$14.70**	**$6.82** *per adult*	**$7.01** *per adult*
-Monthly	**$1,038**	**$1,455**	**$1,436**	**$1,805**	**$1,544**	**$2,588**	**$2,402**	**$2,467**
-Annual	**$12,457**	**$17,463**	**$17,237**	**$21,656**	**$18,525**	**$31,053**	**$28,822**	**$29,605**

Table 87
The Self-Sufficiency Standard for Union County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	243	318	561	137	698	561	455
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	131	139	173	142	212	211	206
Taxes	160	190	220	259	151	346	344	328
Earned Income Tax Credit (-)	0	-154	-133	-178	-274	-60	-50	-67
Child Care Tax Credit (-)	0	-32	-45	-51	-5	-80	-78	-70
Child Tax Credit (-)	0	-50	-50	-100	-54	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.89**	**$7.92**	**$8.66**	**$10.40**	**$7.82**	**$13.57**	**$6.93** *per adult*	**$6.70** *per adult*
-Monthly	**$1,037**	**$1,395**	**$1,525**	**$1,830**	**$1,375**	**$2,389**	**$2,439**	**$2,357**
-Annual	**$12,442**	**$16,734**	**$18,299**	**$21,966**	**$16,506**	**$28,669**	**$29,266**	**$28,285**

Table 88
The Self-Sufficiency Standard for Wabash County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	282	289	571	176	747	571	465
Food	178	261	270	351	442	472	504	554
Transportation	206	211	211	211	211	211	405	405
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	135	137	174	146	218	213	207
Taxes	160	205	211	262	171	378	354	337
Earned Income Tax Credit (-)	0	-143	-139	-174	-259	-36	-44	-61
Child Care Tax Credit (-)	0	-39	-41	-53	-12	-80	-80	-73
Child Tax Credit (-)	0	-50	-50	-100	-61	-150	-100	-100
Self-Sufficiency Wage								
-Hourly	**$5.90**	**$8.31**	**$8.46**	**$10.52**	**$8.21**	**$14.23**	**$7.01** *per adult*	**$6.77** *per adult*
-Monthly	**$1,038**	**$1,462**	**$1,488**	**$1,851**	**$1,445**	**$2,505**	**$2,468**	**$2,384**
-Annual	**$12,456**	**$17,550**	**$17,857**	**$22,216**	**$17,338**	**$30,063**	**$29,621**	**$28,608**

Table 89
The Self-Sufficiency Standard for Warren County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	317	289	606	104	710	606	393
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	139	137	178	139	214	217	201
Taxes	162	219	213	277	144	359	380	323
Earned Income Tax Credit (-)	0	-133	-138	-160	-281	-50	-24	-81
Child Care Tax Credit (-)	0	-45	-42	-59	-2	-80	-80	-64
Child Tax Credit (-)	0	-50	-50	-100	-51	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.94**	**$8.66**	**$8.50**	**$10.89**	**$7.63**	**$13.84**	**$7.28** per adult	**$6.51** per adult
-Monthly	**$1,045**	**$1,523**	**$1,496**	**$1,917**	**$1,343**	**$2,437**	**$2,563**	**$2,292**
-Annual	**$12,539**	**$18,281**	**$17,947**	**$23,006**	**$16,119**	**$29,239**	**$30,762**	**$27,503**

Table 90
The Self-Sufficiency Standard for Washington County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	334	310	644	254	898	644	563
Food	178	261	270	351	442	472	504	554
Transportation	210	215	215	215	215	215	413	413
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	80	140	139	181	154	232	220	217
Taxes	161	223	217	288	195	454	397	388
Earned Income Tax Credit (-)	0	-131	-134	-149	-236	0	-10	-20
Child Care Tax Credit (-)	0	-46	-44	-64	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.91**	**$8.74**	**$8.61**	**$11.18**	**$8.82**	**$15.79**	**$7.46** per adult	**$7.33** per adult
-Monthly	**$1,041**	**$1,539**	**$1,516**	**$1,968**	**$1,553**	**$2,780**	**$2,627**	**$2,579**
-Annual	**$12,487**	**$18,468**	**$18,187**	**$23,616**	**$18,633**	**$33,357**	**$31,520**	**$30,951**

Table 91
The Self-Sufficiency Standard for Wayne County, IN, 2002

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	405	520	520	520	520	668	520	520
Child Care	0	347	304	651	252	903	651	556
Food	178	261	270	351	442	472	504	554
Transportation	207	213	213	213	213	213	408	408
Health Care	75	161	161	170	193	185	206	212
Miscellaneous	87	150	147	190	162	244	229	225
Taxes	183	262	248	322	220	503	439	422
Earned Income Tax Credit (-)	0	-103	-113	-117	-212	0	0	0
Child Care Tax Credit (-)	0	-48	-50	-80	-35	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-84	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$6.45**	**$9.73**	**$9.37**	**$12.05**	**$9.49**	**$16.80**	**$7.89** per adult	**$7.72** per adult
-Monthly	**$1,135**	**$1,713**	**$1,649**	**$2,121**	**$1,671**	**$2,957**	**$2,778**	**$2,716**
-Annual	**$13,621**	**$20,553**	**$19,783**	**$25,449**	**$20,052**	**$35,483**	**$33,333**	**$32,589**

Table 92
The Self-Sufficiency Standard for White County, IN, 2002

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	336	432	432	432	432	554	432	432
Child Care	0	336	461	798	250	1047	798	711
Food	178	261	270	351	442	472	504	554
Transportation	211	216	216	216	216	216	415	415
Health Care	78	167	167	176	199	191	213	218
Miscellaneous	80	141	155	197	154	248	236	233
Taxes	162	226	281	355	196	520	469	456
Earned Income Tax Credit (-)	0	-128	-90	-89	-236	0	0	0
Child Care Tax Credit (-)	0	-48	-48	-84	-23	-80	-80	-80
Child Tax Credit (-)	0	-50	-50	-100	-72	-150	-100	-100
Self-Sufficiency Wage -Hourly	**$5.94**	**$8.83**	**$10.20**	**$12.80**	**$8.85**	**$17.15**	**$8.20** per adult	**$8.06** per adult
-Monthly	**$1,045**	**$1,554**	**$1,794**	**$2,253**	**$1,557**	**$3,019**	**$2,888**	**$2,839**
-Annual	**$12,539**	**$18,642**	**$21,533**	**$27,033**	**$18,683**	**$36,223**	**$34,651**	**$34,065**