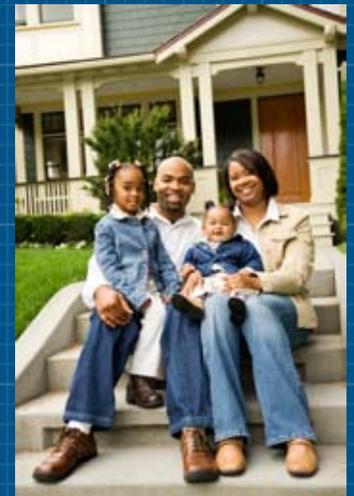




# THE SELF-SUFFICIENCY STANDARD FOR OHIO 2011

Prepared for the Ohio Association of Community Action Agencies



## OHIO ASSOCIATION OF COMMUNITY ACTION AGENCIES

The Ohio Association of Community Action Agencies (OACAA) exists to support and strengthen the network of Community Action Agencies that serve the needs of low-income people in all of Ohio's 88 counties. Fifty locally-governed, private non-profit Community Action Agencies make up the network which administers nearly \$750,000 in resources aimed at eliminating the problems of poverty in Ohio's communities. The agencies employ more than 6,000 people and provide services to nearly 800,000 Ohioans. Programs include Head Start, home heating assistance, weatherization, food pantries, emergency shelters, affordable housing, transportation, meals and health clinics. The holistic approach of Community Action helps thousands of Ohioans become self-sufficient every year.

For further information on Ohio Association of Community Action Agencies, go to [www.oacaa.org](http://www.oacaa.org) or contact:

50 W Broad St, Suite 1616  
Columbus, OH 43215  
Telephone: (614) 224-8500



## ABOUT THE CENTER FOR WOMEN'S WELFARE

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy
- create tools to assess and establish income adequacy
- develop programs and policies that strengthen public investment in low-income women, children, and families

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

---

# THE SELF-SUFFICIENCY STANDARD FOR OHIO 2011

By Diana M. Pearce, PhD • May 2011

DIRECTOR, CENTER FOR WOMEN'S WELFARE  
UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

---

PREPARED FOR THE OHIO ASSOCIATION OF COMMUNITY ACTION AGENCIES



## Preface

*The Self-Sufficiency Standard for Ohio 2011* measures how much income a family of a certain composition in a given place must earn to meet their basic needs. Employers, advocates, and legislators can use it to evaluate wages, provide career counseling, and create programs that lead to self-sufficiency for working families.

The 2011 Ohio Self-Sufficiency Standard is the second edition. The Ohio Association of Community Action Agencies (OACAA) arranged for this and the previous edition, which was published in 2008. As with all Self-Sufficiency Standard reports, this report was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, including county specific information for 70 family types, is available online at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) and at [www.oacaa.org](http://www.oacaa.org). Hardcopies of this report may be ordered by calling the Ohio Association of Community Action Agencies at (614) 224-8500.

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development. WOW established the national Family Economic Self-Sufficiency Project, now known as the Family Economic Security (FES) Project, in 1996 in partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center. More than 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FES Project network.

Over the past 14 years, the Standard has been calculated in 37 states and the District of Columbia as well as New York City, and it has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. At the national level, WOW has led work on the incorporation of the Self-Sufficiency Standard and the concept of self-sufficiency in federal law and policy, such as in workforce training and "green jobs" programs. For more information about the FES Project, visit the website: [www.wowonline.org/ourprograms/fess](http://www.wowonline.org/ourprograms/fess) or contact the Family Economic Security Project Director Donna Addkison at (202) 464-1596.



# Executive Summary

*The Self-Sufficiency Standard for Ohio 2011* provides a detailed measure of how much income families of various sizes and compositions need to make ends meet in each county of Ohio. The Self-Sufficiency Standard is a measure of economic security that is based on the costs of six basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items as well as the cost of taxes and the impact of tax credits.

This report begins with an explanation of how the Self-Sufficiency Standard is a unique and important measure of income adequacy. The report leads readers through a description of what a self-sufficient wage is for Ohio families and how it differs depending on family type and geographic area. The report compares the Ohio Standard to other places in the United States, demonstrates how the Standard has changed in Ohio over time, and compares the Ohio Standard to other commonly used benchmarks of income. For families without an adequate income, this report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. The appendices of this report include a detailed explanation of the methodology used to calculate the Ohio Standard and a discussion of how the Self-Sufficiency Standard can be used in Ohio as a tool to counsel clients, to evaluate program performance, to inform policy making, and to improve poverty research. Appendix D provides detailed tables of the costs of meeting basic needs and the Self-Sufficiency Wages for eight selected family configurations in every county of Ohio. The extended version of the same tables—for 70 family types in every county of Ohio—is available at [www.selfsufficiencystandard.org/pubs.html](http://www.selfsufficiencystandard.org/pubs.html) and at [www.oacaa.org](http://www.oacaa.org).

Examples of findings from *The Self-Sufficiency Standard for Ohio 2011* include:

- In Ohio the amount needed to be economically self-sufficient varies considerably by geographic location. For instance, the annual amount needed to make ends meet for a family with one adult, one preschooler, and one school-age child varies from \$31,412 per year in Darke County (172% of the Federal Poverty Level, or FPL) to \$49,632 in Warren County (271% of the FPL).
- The Standard also varies by family type, such as how many adults and children are in a family and the age of each child. One adult living in Montgomery County needs a monthly income of \$1,490 to meet basic needs. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure increases to \$3,757 per month in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. For families with young children, the cost of housing and child care combined typically make up at least 50% of the family's budget.

The Self-Sufficiency Standard for Select Ohio Counties, 2011  
*Family Type: One Adult, One Preschooler, and One School-age Child*

	ADAMS COUNTY	FRANKLIN COUNTY	GALLIA COUNTY	MARION COUNTY	WARREN COUNTY	WOOD COUNTY
HOURLY	\$14.97	\$22.24	\$16.49	\$18.28	\$23.50	\$20.44
MONTHLY	\$2,634	\$3,915	\$2,902	\$3,218	\$4,136	\$3,597
ANNUAL	\$31,612	\$46,978	\$34,824	\$38,616	\$49,632	\$43,159

- Despite the recession, the cost of meeting basic needs has increased since 2008 in Ohio. Furthermore, just one of Ohio’s 10 most common occupations—registered nurses—pays median earnings that are above the Self-Sufficiency Standard for a one adult, one preschooler, and one school-age child family in Cuyahoga County.

As Ohio recovers from the current recession, long-term economic prosperity will require responsible planning that puts all Ohioans on the path to self-sufficiency. A strong economy will mean good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs. *The Self-Sufficiency Standard for Ohio 2011* defines the income needed to realistically support a family, without public or private assistance. For most workers across the state, the Self-Sufficiency Standard shows that earnings well above the official Federal Poverty Level are nevertheless far below what is needed to meet families’ basic needs. By publishing the Standard in Ohio, the Ohio Association of Community Action Agencies demonstrates a commitment to utilizing the best tools to ensure Ohio families and individuals achieve real economic security.

# Table of Contents

Introduction	•	1
How the Ohio Self-Sufficiency Standard is Calculated	•	4
How Much is Enough in Ohio?	•	6
Where Does the Money Go?	•	7
How Does the Standard Vary Geographically in Ohio?	•	8
How do Ohio Cities Compare to Other U.S. Cities?	•	9
How has the Standard Changed Over Time in Ohio?	•	10
How Does the Standard Compare to Other Benchmarks of Income?	•	12
The Wage Gap: How Does the Standard Compare to Ohio’s Top Occupations?	•	14
Closing the Wage Gap #1: Reducing Costs	•	16
Closing the Wage Gap #2: Raising Incomes	•	22
Conclusion	•	25
Endnotes	•	26
Appendix A: Methodology, Assumptions, and Sources	•	28
Appendix B: Examples of How the Standard Has Been Used	•	37
Appendix C: Federal Approaches to Measuring Poverty	•	43
Appendix D: The Self-Sufficiency Standard for Select Family Types in Ohio	•	49
Appendix E: Impact of Work Supports on Wage Adequacy	•	95



## Introduction

Even before the current economic crisis, the American economy was in the third decade of stagnating wages and widening income inequality. As a result, millions of parents find that even with full-time jobs they are unable to stretch their wages to pay for basic necessities. Many of these families lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials.

To properly describe the growing gap between sluggish wages and ever increasing expenses, an accurate measure of income adequacy is required. The Self-Sufficiency Standard represents such a measure. The Standard tracks and calculates the true cost of living faced by American families, illuminating the economic crunch experienced by so many families today.<sup>1</sup>

*The Self-Sufficiency Standard for Ohio 2011* defines the amount of income necessary to meet the basic needs of specific family types in each Ohio county. The Standard calculates the costs of six basic needs and includes the impact of taxes and tax credits. It assumes the full costs of each need, without help from public subsidies (e.g., public housing, Medicaid, or child care assistance) or private/informal assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing). The Self-Sufficiency Standard not only provides a measure of income adequacy, but it is also a versatile and useful tool in promoting family economic security. The Standard provides the means to analyze which costs are contributing most to family budget constraints, as well as which programs and policies are helping families make ends meet. The result is a comprehensive, credible, and user-friendly tool to measure income adequacy in Ohio.

*The Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet its basic needs—**without public or private assistance.***

*The Self-Sufficiency Standard for Ohio 2011* is one of the best tools available to help ensure Ohio families and individuals achieve real economic security. The introduction of this report explains the unique features of the Self-Sufficiency Standard and how it is calculated. The main body of the report identifies what is a self-sufficient income for Ohio families. The report also indicates how the Standard varies by family type and county and how the Ohio Standard compares to other places across the United States. The report shows how the Ohio Standard has changed over the past three years and how the Standard compares to other common benchmarks of income. The report concludes with a discussion of strategies for closing the gap between existing wages and the Self-Sufficiency Standard, such as how work supports can help families move toward self-sufficiency.

This report also has several appendices. Appendix A provides a detailed description of the data and sources used to calculate the Standard. Appendix B explains the various ways of using the Standard to inform policy making, counsel clients, evaluate programs, and improve poverty research. Appendix C explains federal approaches to measuring poverty and shows the Ohio Self-Sufficiency Standard for select family types as a percentage of the Federal Poverty Level. Appendix D provides detailed tables of the Self-Sufficiency Standard for eight family types in each Ohio county. Lastly, Appendix E shows the data for the figure: *Impact of Work Supports on Wage Adequacy*.

## A REAL-WORLD APPROACH TO MEASURING NEED

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern and comprehensive approach to determine what it takes for today’s families to make ends meet. The key elements of this method are:

**FULL MARKET BASKET PRICING.** The Standard is calculated based on the real costs of meeting, at a minimally adequate level, ALL major budget items families encounter today: housing, child care, food, health care, transportation, miscellaneous items, and taxes.

**A STANDARD FOR WORKING FAMILIES.** The Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care, taxes, and transportation. Paid employment is the norm for the majority of families today in the United States.<sup>2</sup>

**GEOGRAPHIC VARIATION IN COSTS.** The Standard uses geographically specific costs that are calculated at the county level or as specific as data allows.

**VARIATION BY FAMILY COMPOSITION.** The Standard varies not only by the number of children, but also by the age of children because costs of basic needs vary considerably depending on the age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

**INCLUSION OF TAXES AND TAX CREDITS.** The Standard includes the net effect of taxes and tax credits, including state and local sales tax, payroll (including Social

Security and Medicare) taxes, federal and state income taxes, and tax credits.

**PERMITS MODELING OF THE IMPACT OF SUBSIDIES, TAXES, AND TAX CREDITS.** Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program [formerly Food Stamps], child care assistance, or Medicaid) as well as the overall impact of taxes and tax credits (transfers) on income when evaluating the adequacy of a given wage for a family.

## MORE THAN WAGES ALONE

Individuals or families who attain Self-Sufficiency Standard-level wages are on the road to economic independence and do not have to choose between basic necessities (such as child care versus nutritious food, or adequate housing versus health care). At the same time, the Standard is a *conservative measure*. That is, it only provides the minimum to meet daily needs, and does not include any allowance for long-term needs (such as savings or college tuition), credit card or other debt repayment, purchases of major items (such as a car or refrigerator), or emergency expenses. It is a bare bones budget that provides the minimum income, not the average, to meet each basic need. Costs are set at a minimally adequate level to be self-sufficient, with no extras. For example, the food budget has no take-out or restaurant food, not even a pizza. Using the Self-Sufficiency Standard, a given family’s income is deemed inadequate if it falls below the Standard for their family type and location. However, we urge users of the Standard to think in terms of “wage adequacy.” That is: *How close is a given wage to the Standard?* For example, if the Standard for a certain family type in a given place is \$20 per hour, but the adult supporting the family only earns \$10 per hour, then the latter wage has a wage adequacy level of only 50%.

Despite the Standard’s use of income thresholds, a family may not always achieve economic self-sufficiency with wages alone, or even with wages and benefits together. Self-sufficiency can require more than a job with a certain wage and benefits at one point in time. True self-sufficiency is the process of striving toward the larger goal of long-term economic security. As one person put it, “Self-sufficiency is a road I’m on.”<sup>3</sup>

Key to self-sufficiency is access to education, training, and jobs that provide real potential for skill development and career advancement over the long-term. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require assistance, guidance, and/or transitional work supports to become self-sufficient over time. While meeting basic needs often seems more urgent than access to education and training, true long-term self-sufficiency increasingly requires human capital investments that enhance skills as well as improve access to jobs with career potential. In today's economy, one cannot easily sustain self-sufficiency without a technologically advanced and broad-based education, which can provide the flexibility to move into new, innovative, or nontraditional jobs and careers. Writ large, self-sufficiency also requires an economy that provides jobs with self-sufficiency wages and benefits as well as opportunities to advance.

Although the Self-Sufficiency Standard determines a wage that is adequate *without* public benefits, this does not imply that such work supports are inappropriate or unnecessary for Ohio families. For families who have not yet achieved wage adequacy, public subsidies for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. Indeed, many families in Ohio rely on these supports to fill the gap between wages and basic needs. Nor does the Self-Sufficiency Standard imply total independence or self reliance as goals for families at any income. Rather, interdependence with community institutions, informal networks of friends, extended family, and neighbors enable many families to meet both their non-economic and economic needs.

## How the Ohio Self-Sufficiency Standard is Calculated

Several different criteria are required to make the Standard as consistent and accurate as possible, yet varied by geography and family composition. To the extent possible, the data used in the Self-Sufficiency Standard are:

- collected or calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources such as the U.S. Census Bureau
- are calculated to be enough to meet the given need at a minimally adequate level, usually by or for a government aid agency
- updated regularly
- geographically- and/or age-specific, as appropriate

The Self-Sufficiency Standard is calculated for 70 different family types for all Ohio counties. Family types range from one 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. While these families represent the majority of households, the Standard can also be calculated for larger and multi-generational families.

The Self-Sufficiency Standard assumes adult household members work full-time *and therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The data components of the Standard and the assumptions included in the calculations are described below (more detailed information is included in *Appendix A: Methodology, Assumptions, and Sources*).

**HOUSING.** For housing costs, the Standard uses the most recent Fair Market Rents (FMRs), which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state’s metropolitan and non-metropolitan areas. FMRs include utilities (except telephone and cable) and reflect the cost of housing that meets basic standards of decency. In most cases, FMRs are set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.

Since HUD calculates only one set of FMRs for each metropolitan area, in multiple county metropolitan areas the Standard uses median gross rents from the U.S. Census

Bureau’s American Community Survey (ACS) to calculate the housing costs of the individual counties.

**CHILD CARE.** To calculate the cost of child care, the Standard assumes market-rate costs (defined as the 75th percentile) by setting, age, and geographic location. Most states, including Ohio, conduct or commission market-rate surveys for setting child care assistance rates.

The Ohio Standard assumes infants (children 0 to 3 years old) receive child care in family day care. Preschoolers (children 3 through 5 years old) are assumed to receive care in a child care center. Costs for school-age children (6 to 12 years old) assume they receive care before and after school (part-time) in a child care center.

**FOOD.** The Standard uses the U.S. Department of Agriculture (USDA) Low-Cost Food Plan for food costs. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption. However, it is still a very conservative estimate of food costs. For instance, the Low-Cost Food Plan does not allow for any take-out, fast-food, or restaurant meals.

The ACCRA Cost of Living Index, published by the Council for Community and Economic Research, is used by the Standard to vary costs geographically within states.

**TRANSPORTATION.** If there is an “adequate” public transportation system in a given area, the Standard assumes workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by 7% or more of the working population. All counties in Ohio have less than 7% public transportation use, therefore costs are based on private transportation.

Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult, and two cars are assumed for households with two adults. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average premium cost for a given state, calculated by the National Association of Insurance Commissioners. Within-state variation in auto

insurance premiums is calculated using sample premiums for the automobile insurance companies with the largest market shares in the state. To estimate the fixed costs of car ownership the Standard uses Consumer Expenditure Survey. The initial cost of purchasing a car is not included.

**HEALTH CARE.** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Health care premiums are the statewide average paid by workers for single adults and for families, from the national Medical Panel Survey (MEPS). Premiums are varied by county using sample insurance rates for the top market share companies in the state. Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

**MISCELLANEOUS.** Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes,

paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service. It does not allow for recreation, entertainment, savings, or debt repayment.

**TAXES.** Taxes include federal and state income tax, payroll taxes, and state and local sales taxes. Additionally, the Standard includes federal, state, and local tax credits. Tax credits calculated for the Ohio Standard include: the federal and state Child and Dependent Care Tax Credit (referred to in the Standard as the Child Care Tax Credit or CCTC); the federal Earned Income Tax Credit (EITC); and the federal Child Tax Credit (CTC). Note that property taxes are assumed to be included in the cost of housing.

For more detailed information on the methodology of the Self-Sufficiency Standard, assumptions included in the calculations, and Ohio specific data sources, please see *Appendix A: Methodology, Assumptions, and Sources*.

Table 1. Description of Items Included in the Self-Sufficiency Standard

COST	WHAT IS INCLUDED IN EACH BUDGET ITEM?
<b>HOUSING</b>	YES: Rent and Utilities NO: Cable
<b>CHILD CARE</b>	YES: Full-time family day care for infants, full-time center care for preschoolers, and before and after school care for school-age children NO: After school programs for teenagers, extracurricular activities, babysitting when not at work
<b>FOOD</b>	YES: Food for home preparation NO: Take-out, fast-food, or restaurant meals
<b>TRANSPORTATION</b>	YES: The cost of owning a car (per adult)—insurance, gas, oil, registration, etc.—or public transportation when adequate. The car or public transit is used only for commuting to and from work and day care plus a weekly shopping trip NO: Non-essential travel, vacations, etc.
<b>HEALTH CARE</b>	YES: Employer-sponsored health insurance & out-of-pocket costs NO: Health savings account, gym memberships, individual health insurance
<b>TAXES</b>	YES: Federal and state income tax and tax credits, payroll taxes, and state and local sales taxes NO: Itemized deductions, tax preparation fees (property, gasoline, and sales tax are included in housing, transportation, and miscellaneous costs, respectively)
<b>MISCELLANEOUS</b>	YES: Clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service NO: Recreation, entertainment, savings, emergencies, debt repayment, pets, education/training, gifts, broadband/internet, student loan repayment

Detailed information on the methodology of the Self-Sufficiency Standard and the Ohio specific data sources, are included in *Appendix A: Methodology, Assumptions, and Sources*.

## How Much is Enough in Ohio?

The amount of money it takes to be economically self-sufficient varies drastically depending on family size and geography. **Table 2** shows that in Montgomery County the Self-Sufficiency Standard varies depending on family type:

- A single adult needs to earn \$8.47 per hour working full-time to be able to meet his or her basic needs.
- One parent caring for a preschool-aged child needs to earn \$17.78 per hour to be self-sufficient.
- One parent with a preschooler and school-age child needs \$21.35 per hour to meet basic needs (equivalent to about three full-time minimum wage jobs in Ohio).<sup>4</sup>
- Two parents with one preschooler and one school-age child each need to earn \$12.15 per hour working full-time to meet their family's basic needs.

By far, housing and child care are the most expensive costs for families. As seen in Table 2, families with young children generally spend about half their income on

housing and child care expenses alone. Food costs range from 10% to 15% of total income, much lower than the 33% assumed by the methodology of the Federal Poverty Level, and similar to the national average expenditure on food, which was 13% in 2009.<sup>5</sup> Taxes are between 14% and 18% of the family budget; however, after accounting for tax credits the net tax burden decreases to between 10% and 14% of the total costs. Health care accounts for 10% to 12% of the family budgets and assumes employers both provide health insurance for families and pay 69% of the premium (the average proportion paid by Ohio employers for family coverage).<sup>6</sup> For Ohio families without employer-sponsored health insurance, the cost of health care would likely increase. Transportation costs account for 8% to 16% of total monthly costs and miscellaneous items (such as clothing and household items) make up about 8% of the family budgets.

**Table 2. The Self-Sufficiency Standard for Select Family Types\***  
*Monthly Expenses and Shares of Total Budgets*  
Montgomery County, OH 2011

MONTHLY COSTS	ONE ADULT		ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	COSTS	%	COSTS	%	COSTS	%	COSTS	%
Housing	\$569	38	\$701	22	\$701	19	\$701	16
Child Care	\$0	0	\$857	27	\$1,244	33	\$1,244	29
Food	\$204	14	\$309	10	\$464	12	\$638	15
Transportation	\$238	16	\$245	8	\$245	7	\$464	11
Health Care	\$152	10	\$379	12	\$403	11	\$468	11
Miscellaneous	\$116	8	\$249	8	\$306	8	\$352	8
Taxes	\$211	14	\$530	17	\$661	18	\$676	16
Earned Income Tax Credit (-)	\$0	0	\$0	0	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$58)	-2	(\$100)	-3	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-3	(\$167)	-4	(\$167)	-4
<b>TOTAL PERCENT</b>		<b>100</b>		<b>100</b>		<b>100</b>		<b>100</b>
<b>SELF-SUFFICIENCY WAGE</b>								
<b>HOURLY**</b>	<b>\$8.47</b>		<b>\$17.78</b>		<b>\$21.35</b>		<b>\$12.15</b>	per adult***
<b>MONTHLY</b>	\$1,490		\$3,129		\$3,757		\$4,276	combined***
<b>ANNUAL</b>	\$17,882		\$37,550		\$45,084		\$51,306	combined***

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The "Taxes" row includes federal and state income taxes, payroll taxes, and Ohio state and local sales tax.

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

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

Note: Totals may not add exactly due to rounding.

## Where Does the Money Go?

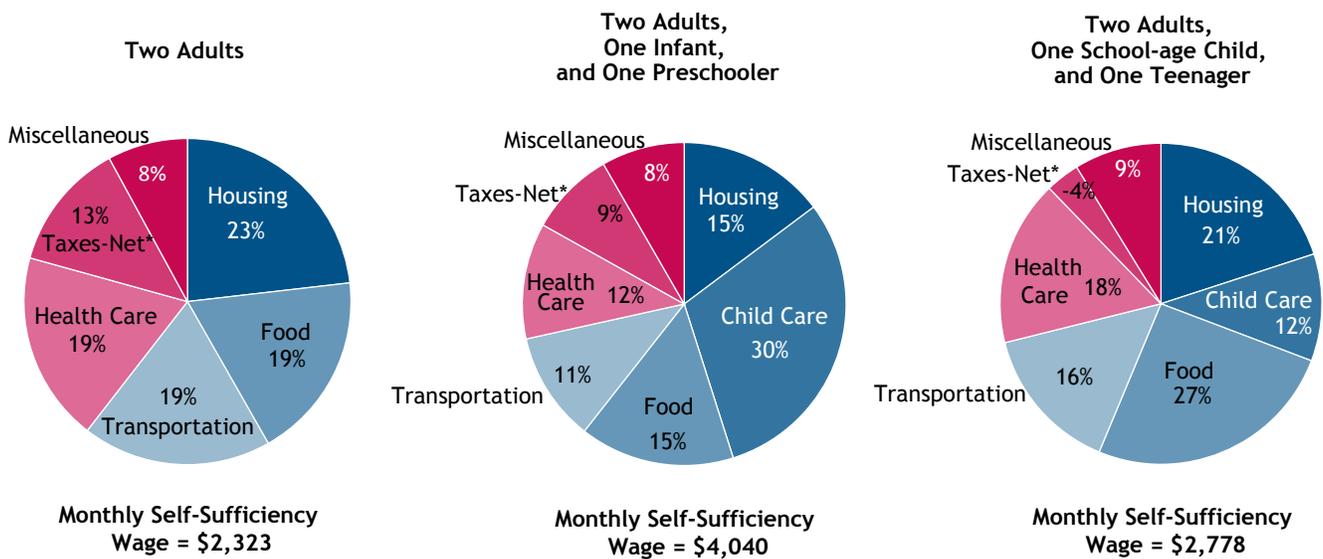
Figure 1 shows the proportion of income necessary to meet each basic need for three different family types in Gallia County. The pie charts in Figure 1 show how household budgets vary as family composition changes over time. Each monthly expense is shown as a percentage of the total income necessary to be self-sufficient. The first pie chart demonstrates the monthly budget of a two adult family in Gallia County, who need to earn a total of \$2,323 per month to make ends meet. For two adults with no children in Gallia County, close to one quarter of the Standard goes toward housing while health care, transportation, and food each account for close to one fifth of the Standard.

The second pie chart in Figure 1 shows how the proportion of the Standard that goes toward each basic need changes when the family includes two young children (one infant and one preschooler). The total income necessary increases to \$4,040 per month, and the proportion of income allotted on each basic need shifts. Families with two children (when one is under school-age) generally need to budget half their income on housing and child care expenses alone.

Indeed, child care accounts for one-quarter of the family’s budget and 45% of the Standard goes toward child care and housing combined. Food, transportation, and health care take up a smaller proportion of the family budget.

As children grow older and no longer need as much child care, the family’s budget shifts again. The third pie chart in Figure 1 demonstrates the proportion of income spent on each basic need for a family with a school-age child and a teenager in Gallia County. The total income necessary is \$2,778 per month. The child care for the school-age child accounts for 12% of the Standard for this family type. Food accounts for a larger proportion of the budget, at 27%. Net taxes account for -4% of the family’s budget, as the family is eligible for more in tax credits than they owe in taxes. This percentage includes tax credits as if they were received monthly, although credits are generally not received until the following year when taxes are filed. If it were assumed, as is generally the case for most families, that tax credits are received annually in a lump sum, then the monthly tax burden would be 11% of the total costs.

Figure 1. Percentage of Standard Needed to Meet Basic Needs for Three Family Types  
Gallia County, OH 2011



\*The percentages for ‘Taxes’ shown in Figure 1 include the net effect of taxes and tax credits. Thus, the percentage of income actually needed for taxes is usually higher than the percent shown. However, with the inclusion of tax credits the amount owed in taxes is reduced to the net taxes percentages shown in Figure 1. The two adult family is not eligible for any tax credits and therefore the net and gross taxes are the same. For two adults with one infant and one preschooler, the percent of income needed for taxes is actually 15%; with the inclusion of tax credits the amount owed in taxes is reduced to 9%. For two adults with one school-age child and one teenager, the percent of income needed for taxes is actually 11%; with the inclusion of tax credits, the family actually receives money back, and the amount owed in taxes is reduced to -4%. Please see Appendix A: Methodology, Assumptions, and Sources for an explanation of the treatment of tax credits in the Standard.

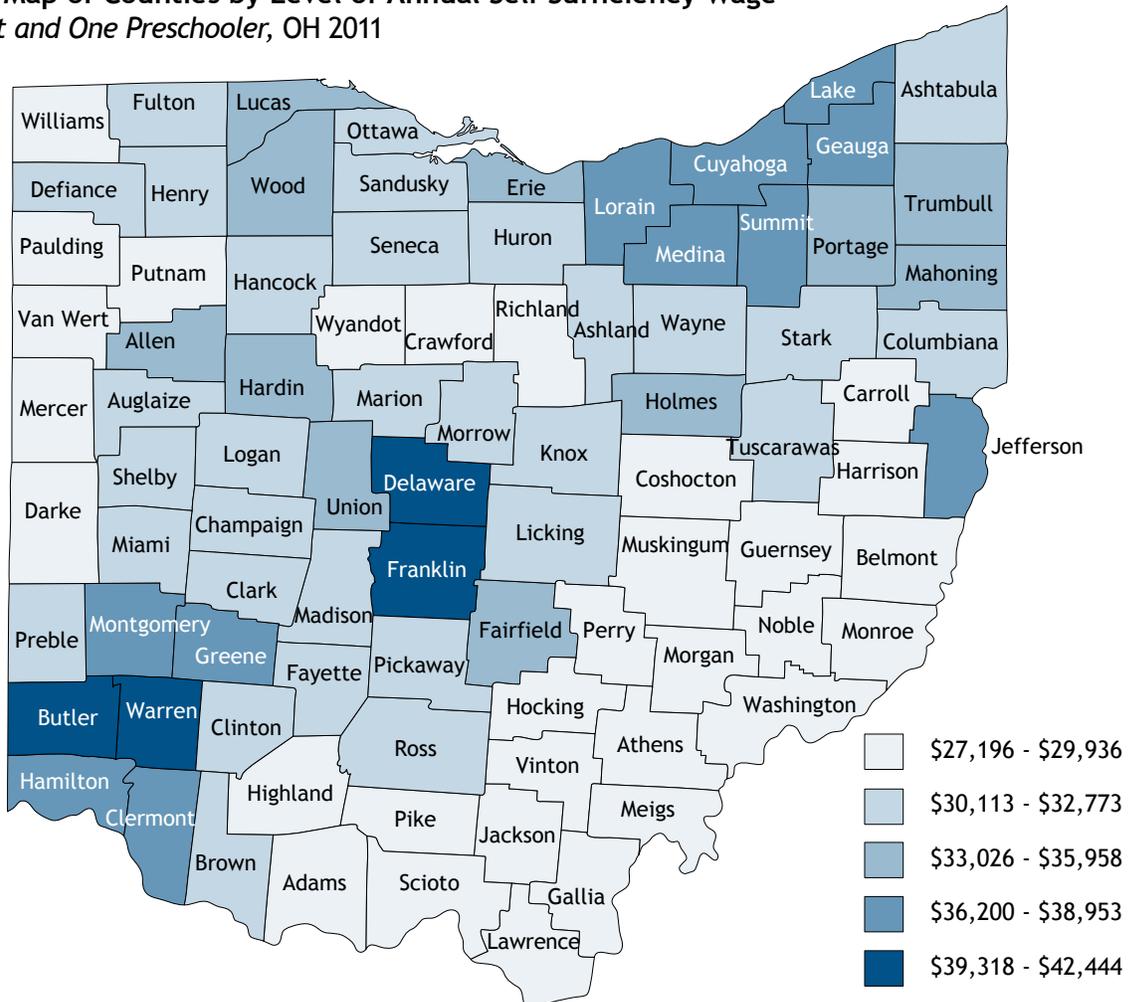
## How Does the Standard Vary Geographically in Ohio?

In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 2** visually displays the geographic variation in the cost of meeting basic needs across Ohio’s counties for families with one adult and one preschooler. Figure 2 groups counties into five Self-Sufficiency Wage ranges.

The 2011 Ohio Self-Sufficiency Standard for a single adult with one preschooler ranges from \$27,196 to \$42,444 annually depending on the county. Warren County, outside of Cincinnati has the highest Self-Sufficiency Standard for this family type, at \$42,444 per year. Other areas in the highest cost group (with annual Self-Sufficiency Wages between \$39,318 and \$42,444) include Butler, Delaware, and Franklin Counties. The second most expensive areas in Ohio (with annual Self-Sufficiency Wages between \$36,200 and \$38,953) include Hamilton, Clermont, Montgomery,

and Greene Counties near Cincinnati and Dayton as well as the following counties in the Cleveland area: Cuyahoga, Geauga, Lake, Lorain, Medina, and Summit. The third most expensive group of Ohio counties for one adult and one preschooler has Self-Sufficiency Wages between \$33,026 and \$35,958 per year. Counties in this group include: Allen, Erie, Fairfield, Hardin, Holmes, Lucas, Mahoning, Portage, Trumbull, Union, and Wood. The second least expensive group of counties in Ohio are spread across the middle of the state surrounding Toledo and Bowling Green and have Self-Sufficiency Wages between \$30,113 and \$32,773 per year. The least expensive group of counties in Ohio, with Self-Sufficiency Wages that are less than \$30,000 for an adult with one preschooler, are concentrated in the southeast portion of Ohio and along the state’s western border.

**Figure 2. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler, OH 2011**



## How do Ohio Cities Compare to Other U.S. Cities?

The cost of living varies geographically not only within Ohio but geographically across the United States. In **Figure 3**, the Self-Sufficiency Standard for families with one parent, one preschooler, and one school-age child in Bowling Green and Columbus are compared to the Standard for several other places across the country: Bloomington, IN; Bowling Green, KY; Denver, CO; Eugene, OR; Ithaca, NY; Las Vegas, NV; Newark, NJ; Pittsburgh, PA; Salt Lake City, UT; and Seattle, WA.<sup>7</sup>

The places compared in Figure 3 are chosen to represent mid-size cities (similar to Columbus) or smaller-size cities with colleges (similar to Bowling Green). The places compared in Figure 3 require between \$15 and \$26 per hour for this family type to be self-sufficient.

The cost to meet basic needs in Columbus, where the adult needs to earn \$22.24 per hour to be self-sufficient, is most comparable to Pittsburgh, Newark, and Ithaca. Columbus is the fourth most expensive place in this comparison.

The cost of living in Bowling Green, where the adult needs to earn \$20.44 per hour, is most similar to Denver and Bloomington. Bowling Green is the seventh most expensive place in this comparison.

The differences in the Self-Sufficiency Wages represent the variation in the costs of meeting basic needs across the United States, even when comparing cities with similar characteristics. Housing costs in particular vary considerably across the country (e.g. in Ithaca, NY the cost of a two bedroom housing unit is \$955 per month while the cost of the same size rental is \$664 per month in Bowling Green, OH).

Public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Wage reflects higher transportation expenses. Residents of those cities who use public transit instead of the assumed private transportation may find their cost of living is lower than that reflected in the Standard.

**Figure 3. The Self-Sufficiency Wage for Bowling Green and Columbus Compared to Other U.S. Cities, 2011\***  
*One Adult, One Preschooler and One School-age Child*

Seattle, WA**	\$23.97
Newark, NJ (Essex County)**	\$22.68
Pittsburgh, PA (Allegheny County)**	\$22.65
<b>Columbus, OH</b>	<b>\$22.24</b>
Salt Lake City, UT	\$21.57
Denver, CO**	\$19.92
Las Vegas, NV	\$18.99
Ithaca, NY	\$22.15
<b>Bowling Green, OH</b>	<b>\$20.44</b>
Bloomington, IN	\$19.76
Bowling Green, KY	\$17.10
Eugene, OR	\$15.25

### HOURLY SELF-SUFFICIENCY WAGE

\* Wages shown in Figure 3 are the Standards for the counties in which the cities are located (with the exception of Seattle, which is the Standard for the city of Seattle). Wages shown for areas other than Bowling Green and Columbus Ohio are updated using the regional Consumer Price Index for the corresponding region of each area.

\*\* Wages are calculated assuming the family uses public transportation.

## How has the Standard Changed Over Time in Ohio?

How have costs increased over time in Ohio? **Table 3** illustrates changes in the cost of living over time by comparing the 2008 and 2011 Ohio Self-Sufficiency Wages for two adults, one preschooler, and one school-age child in four counties: Belmont, Hamilton, Hancock, and Van Wert.

Table 3 shows that the Self-Sufficiency Standard has risen in the last three years in each of the counties shown for a family with two adults, one preschooler, and one school-age child. The cost of meeting basic needs increased since 2008 at different rates depending on location.

The largest percentage increase in the cost of meeting basic needs of the counties shown in this comparison occurred in Belmont County, where the Standard increased 18%, from \$37,038 in 2008 to \$43,798 in 2011. This family in Belmont County needs to earn \$6,760 more per year (\$563 more per month) in 2011 than they needed in 2008 in order to meet their basic needs.

The Standard for two adults, one preschooler, and one school-age child increased by 9%, 11%, and 13% in Hamilton, Hancock, and Van Wert Counties since 2008. In each of these three counties, this family type needs to earn \$4,000 to \$5,000 more per year to meet basic needs in 2011 than just three years ago. Despite the recession, the cost of meeting basic needs has increased in urban, semi-rural, and rural counties in Ohio.

The increase in the Self-Sufficiency Wage in Ohio over the last few years is due to an increase in the cost of each of the basic needs calculated in the Standard. However, some

**Table 3. The Self-Sufficiency Standard by County Over Time, Ohio 2008 and 2011**  
*Two Adults, One Preschooler, and One School-age Child*

COUNTY	2008	2011	PERCENT CHANGE 2008-2011
Belmont County	\$37,038	\$43,798	18%
Hamilton County	\$48,040	\$52,226	9%
Hancock County	\$42,243	\$46,698	11%
Van Wert County	\$35,921	\$40,761	13%

**Table 4. Percent Change in the Self-Sufficiency Standard Over Time, 2008-2011**

Belmont County, OH  
*Two Adults, One Preschooler, and One School-age Child*

COSTS	2008	2011	PERCENT CHANGE 2008-2011
Housing	\$555	\$596	7%
Child Care	\$824	\$897	9%
Food	\$640	\$685	7%
Transportation	\$381	\$442	16%
Health Care	\$375	\$480	28%
Miscellaneous	\$277	\$310	12%
Taxes	\$383	\$512	34%
Total Tax Credits*	(349)	(273)	-22%
<b>SELF-SUFFICIENCY WAGE</b>			
MONTHLY	\$3,086	\$3,650	18%
ANNUAL	\$37,038	\$43,798	

\* Total Tax Credits is the sum of the monthly Earned Income Tax Credit, Child Care Tax Credit, and Child Tax Credit.

costs grew at higher rates than others. **Table 4** shows the percentage change in the cost of each basic need since 2008 for two adults, one preschooler, and one school-age child in Belmont County.

- For this family type in Belmont County, the cost of health care had the highest percentage increase of all the basic needs (excluding taxes), rising 28% from \$375 to \$480 per month. The cost of health care was the largest percentage increase of all costs in each of the counties in Table 3.
- The cost of transportation had the second highest percentage increase, growing by 16% from \$381 to \$442 per month for this family type in Belmont County. Transportation was also the second highest increase in the other three counties shown in Table 3.
- The cost of child care increased 9%, from \$824 to \$897 per month in Belmont County. Child care costs increased by smaller percentages in Hamilton and Hancock Counties, and stayed about the same in Van Wert County.
- Housing and food costs both increased by 7% in Belmont County, with the cost of a two-bedroom unit increasing by about \$41 per month and food costs increasing by

about \$45 per month. Van Wert and Hancock Counties also experienced a similar increase in the cost of housing while Hamilton County experienced a very slight decrease in the cost of housing.

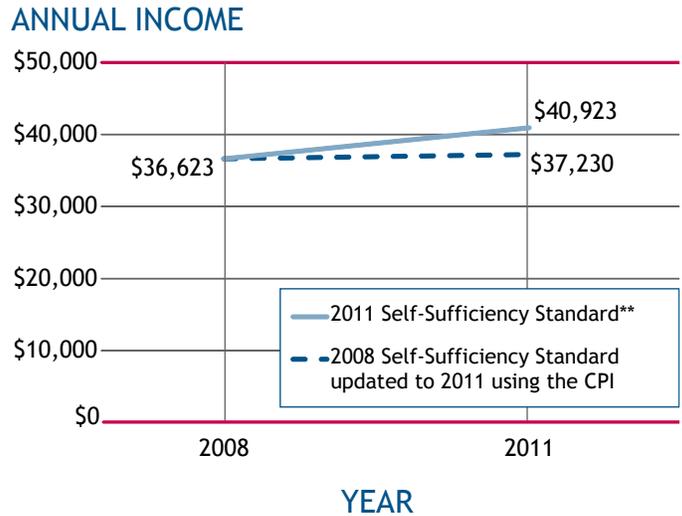
- The cost of food also increased by 7% in Belmont County, from \$640 to \$685 per month. The other three counties also experienced similar rates of growth in food costs.
- Taxes increased by 34% in Belmont County, while the amount of tax credits the family is eligible for decreased. The increase in costs of meeting basic needs between 2008 and 2011 bumped this family type into the next higher tax rate bracket in Ohio. Therefore, this family type owes a higher tax rate and owes taxes on a higher amount of taxable income in 2011 than in 2008. Although the Ohio state tax rates actually decrease slightly for the 2011 tax year, the family still pays more in taxes due to the jump between tax brackets. Likewise, with the increase in the Standard for 2011, this family type in Belmont is eligible for fewer tax credits. In 2008 the family qualified for a \$970 total EITC (annual) while in 2011 the family qualifies for only a \$72 annual EITC.

### COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased since the last Ohio Standard. However, how does this compare with overall inflation rates? We examine this question in **Figure 4** by comparing the Self-Sufficiency Standard in Belmont County for two adults, one preschooler, and one school-age child to the rate of inflation as measured by the U.S. Department of Labor’s Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for goods and services. Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Standard shown in Figure 4 for comparison purposes.

When the 2008 Self-Sufficiency Standard for Belmont County (\$36,623 per year without taxes/tax credits) is inflated using the Midwest Consumer Price Index, the

**Figure 4. CPI\*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008-2011**  
Two Adults, One Preschooler, and One School-age Child Belmont County, OH



\*U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, “September 2010 Midwest Region All Items, 1982-84=100 - CUURA1015A0,” <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed October 28, 2010).  
\*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the 2008 and 2011 Self-Sufficiency Standard for this comparison figure. The actual 2011 Self-Sufficiency Standard for this family type in Belmont County is \$43,798 per year and the actual 2008 Standard is \$37,038 per year.

amount estimated to meet basic needs in 2011 is \$37,230 per year.<sup>8</sup> Using the CPI results in a 2% increase in the cost of basic needs since 2008. The 2011 Belmont County Standard, when calculated without the inclusion of tax credits and taxes, is \$40,923 per year for this family type, resulting in a 12% increase over the last few years (without accounting for the increase in taxes). In sum, Figure 4 demonstrates that the rate of inflation as measured by the CPI significantly underestimates the rising costs of basic needs. Indeed, for this family type in Belmont County, the CPI inflated Standard is \$3,693 less than the actual 2011 Standard.

## How Does the Standard Compare 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 5**, a comparison is made between the Pickaway County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child and the following income benchmarks for three-person families:

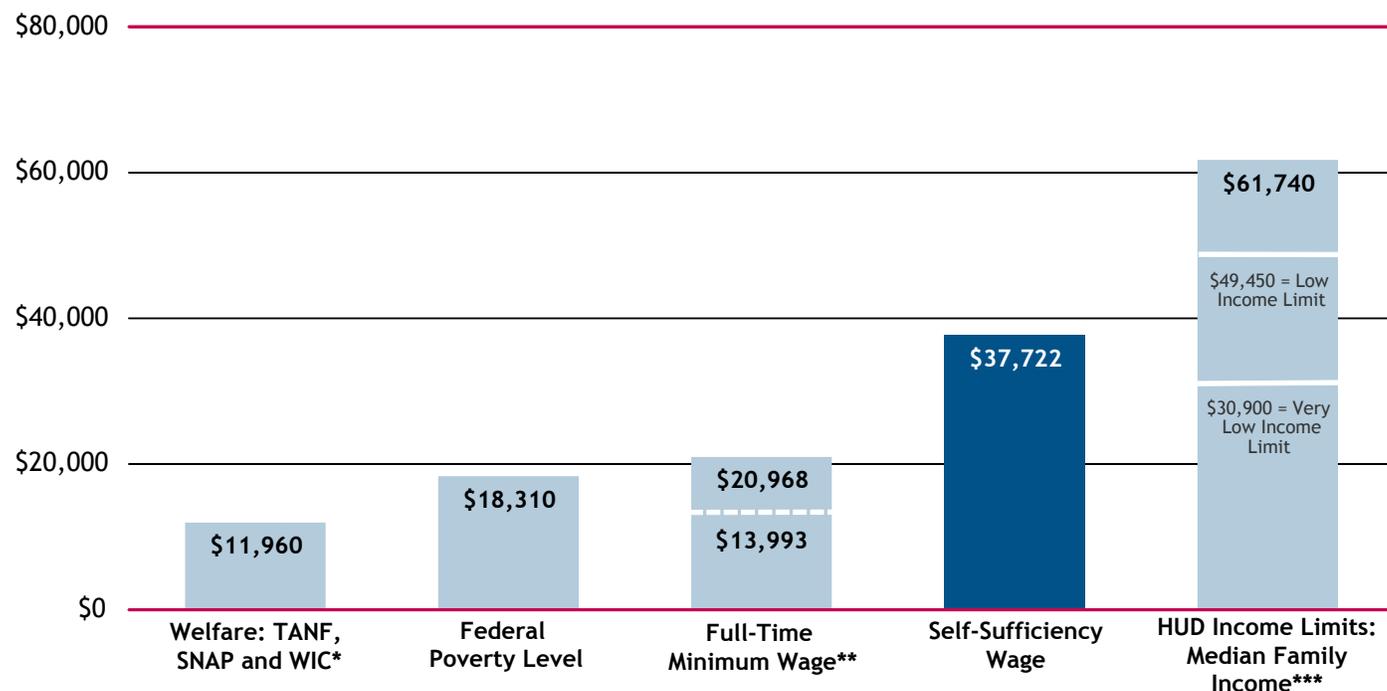
- public assistance: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children)
- the Federal Poverty Level (FPL) for a family of three
- the Ohio minimum wage

- the HUD median family income limits for a family of three in Pickaway County

However, none of the benchmarks are as specific as the Standard in terms of age and number of children and/or geographic location as the Standard. Note that this set of benchmarks is not meant to show how a family would move from a lower income to economic self-sufficiency. Rather, the concept of self-sufficiency assumes a progression that takes place over time. As indicated in the fourth bar from the left in Figure 5, the Self-Sufficiency Wage for this family type in Pickaway County is \$37,722 per year.

**Figure 5. The Self-Sufficiency Standard Compared to Other Benchmarks, 2011**  
*One Adult, One Preschooler, and One School-age Child*  
 Pickaway County, OH 2011

### ANNUAL INCOME



\* The TANF benefit amount is \$5,208 annually or \$434 per month (2010), the SNAP benefit amount is \$6,312 annually or \$526 per month (2010), and the WIC benefit amount is \$440 annually or \$36.68 per month (2010) for a family of three in Ohio.

\*\* The Ohio minimum wage is \$7.40 per hour. This amounts to \$15,629 per year; however, assuming this family pays federal, state, and city taxes and receives tax credits, the net yearly income would be a larger amount, \$20,968, as shown. The dashed line shows the annual income received after accounting for taxes (\$13,993) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

\*\*\* 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. The HUD median family income limits are for 2010.

**TANF, SNAP AND WIC.** The first bar on the left in Figure 5 demonstrates the income of the basic public assistance package, including the cash value of SNAP (formerly food stamps), WIC, and TANF, and assuming no other income. The total public assistance package amounts to \$11,960 per year for three-person families in Ohio. This public assistance package is just 32% of the Self-Sufficiency Standard for a three-person family in Pickaway County and is 65% of the FPL for a three-person family.

**FEDERAL POVERTY LEVEL.** According to the Federal Poverty Level, a family consisting of one adult and two children would be considered “poor” with an income of \$18,310 annually or less—regardless of where they live, or the age of their children. The FPL for three-person families is just 49% of the Self-Sufficiency Standard for families with one adult, one preschooler, and one school-age child living in Pickaway County.

Appendix C demonstrates that the percent of the FPL needed to meet basic needs varies greatly across Ohio’s counties and family types. For a family with one adult, one preschooler, and one school-age child the Standard ranges from 172% of the FPL in several counties (including Darke, Guernsey, Muskingum, Perry, and Morgan) to 271% of the FPL in Warren County.

**MINIMUM WAGE.** Ohio’s 2011 minimum wage is \$7.40 per hour. A full-time minimum wage worker earns \$15,629 per year. After subtracting payroll taxes (Social Security and Medicare) and adding tax credits when eligible, a working parent with one preschooler and one school-age child would have a net cash income of \$20,968 per year. This amount is more than the worker’s earnings alone because the tax credits for which the family qualifies are more than the taxes owed.

A full-time job at the minimum wage provides 56% of the amount needed to be self-sufficient for this family type in Pickaway County if the family receives all of the tax credits for which they might be eligible. However, if it is assumed that the worker pays taxes monthly through withholding, but does not receive tax credits on a monthly basis (as is true of most workers), her take-home income would be \$13,993 during the year, shown by the dashed line on the third bar. Without including the impact of tax credits in either the minimum wage or Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 37% of the Self-Sufficiency Standard for this family type in Pickaway County.

**MEDIAN FAMILY INCOME LIMITS.** 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 U.S. Department of Housing and Urban Development (HUD) uses area median family income to calculate income limits to assess families’ needs for housing assistance. The 2010 HUD median income for a three-person family in Pickaway County (and for the entire Columbus metropolitan area) is \$61,740 annually.<sup>9</sup> HUD income limits define “low income” three-person families in Pickaway County as those with incomes between \$49,450 and \$30,900, while those considered “very low income” have incomes between \$30,900 and \$18,550, and those with incomes below \$18,550 are considered “extremely low income.”<sup>10</sup> The Self-Sufficiency Standard of \$37,722 for this family type in Pickaway County is between the HUD “low income” and “very low income” limits, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Pickaway County.

## The Wage Gap: How Does the Standard Compare to Ohio's Top Occupations?

Many workers do not earn Self-Sufficiency Wages, particularly if they have recently entered (or re-entered) the workforce, as is or will be the case for adults who have lost their jobs during the economic recession. Such families cannot afford their housing and food and child care, much less other expenses, and are forced to choose between basic needs. Economic insecurity faced by so many Ohio workers is not a reflection of a lack of work effort but simply that wages are too low.

**Table 5** below compares the median wages of Ohio's ten most common occupations (by number of employees) to the Self-Sufficiency Standard for one parent, one preschooler, and one school-age child in Cuyahoga County, which is \$21.85 per hour and \$46,141 per year.<sup>11</sup> The top ten most common occupations in Ohio represent 21% of all Ohio workers. With the single exception of registered nurses, the median wages of the top ten occupation groups are all below the Self-Sufficiency Standard for this family type in Cuyahoga County and several pay less than \$10 per hour.

- Food preparation and serving workers is the most common Ohio occupation and accounts for 3% of all

ALL BUT ONE OF OHIO'S TEN MOST COMMON OCCUPATIONS HAVE MEDIAN WAGES THAT ARE BELOW THE MINIMUM LEVEL OF SELF-SUFFICIENCY.

Ohio workers. With median hourly earnings of \$8.08 per hour and median annual earnings of \$16,790 per year, the top occupation in Ohio provides workers with earnings that are barely above Ohio's minimum wage. The median wage for Ohio's top occupation falls short of self-sufficiency by nearly \$30,000 for this Cuyahoga County family of three.

- The second most common occupation—retail salespersons—yields earnings of \$9.43 per hour and \$19,626 per year, still less than half of the Standard for this family type in Cuyahoga County. Indeed, six of Ohio's top ten occupations have median earnings that are less than half of the Standard for a Cuyahoga family with one adult, one preschooler, and one school-age child.

**Table 5. Wages of Ohio's Ten Largest Occupations, 2011**

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Hourly Median Wage	Annual Median Wage*	Percent of Standard**
All Occupations	5,091,490	\$15.72	\$32,706	71%
Combined Food Preparation and Serving Workers Including Fast Food	150,720	\$8.08	\$16,790	36%
Retail Salespersons	146,360	\$9.43	\$19,626	43%
Cashiers	133,860	\$8.36	\$17,396	38%
Registered Nurses	117,870	\$28.76	\$59,823	130%
Laborers and Freight Stock and Material Movers	108,010	\$11.31	\$23,530	51%
Office Clerks General	103,220	\$12.68	\$26,366	57%
Waiters and Waitresses	92,700	\$8.10	\$16,831	36%
Janitors and Cleaners Except Maids and Housekeeping Cleaners	85,240	\$10.52	\$21,886	47%
Customer Service Representatives	80,650	\$14.84	\$30,867	67%
Stock Clerks and Order Fillers	75,810	\$10.16	\$21,146	46%
<b>THE ANNUAL SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD IN CUYAHOGA COUNTY</b>		<b>\$21.85</b>	<b>\$46,141</b>	<b>100%</b>

\* Wages adjusted for inflation using the Midwest region Consumer Price Index from the Bureau of Labor Statistics.

Source: US Department of Labor, "May 2009 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed October 14, 2010).

- Only one of the top occupations, registered nurse, yields earnings that are above the minimum required to meet basic needs in Cuyahoga County for this three-person family. Registered nurses in Ohio have a median income that is 130% of the Self-Sufficiency Standard for this family type in Cuyahoga County.
- Customer service representatives earn the next highest amount of the top ten occupations. Although at \$14.84 per hour and \$30,867 annually, their median wages are less than half that of registered nurses and only two-thirds of the wage needed to be self-sufficient for this family type in Cuyahoga County.

Thus, all but one of Ohio's ten most common occupations have median wages that are below the minimum level of

self-sufficiency. The next two sections will address the two basic approaches for Ohio to close the income gap between low-wage work and what it really takes to make ends meet: reduce costs or raise incomes. The first approach relies on short term strategies to reduce costs temporarily through subsidies, such as SNAP (food stamps) and child care assistance. Strategies for the second approach, raising incomes, include longer-term approaches such as increasing education levels, incumbent worker programs, and nontraditional job tracks. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem. Some parents may receive education and training that leads to a new job yet continue to supplement their incomes by work supports until their wages reach the self-sufficiency level.

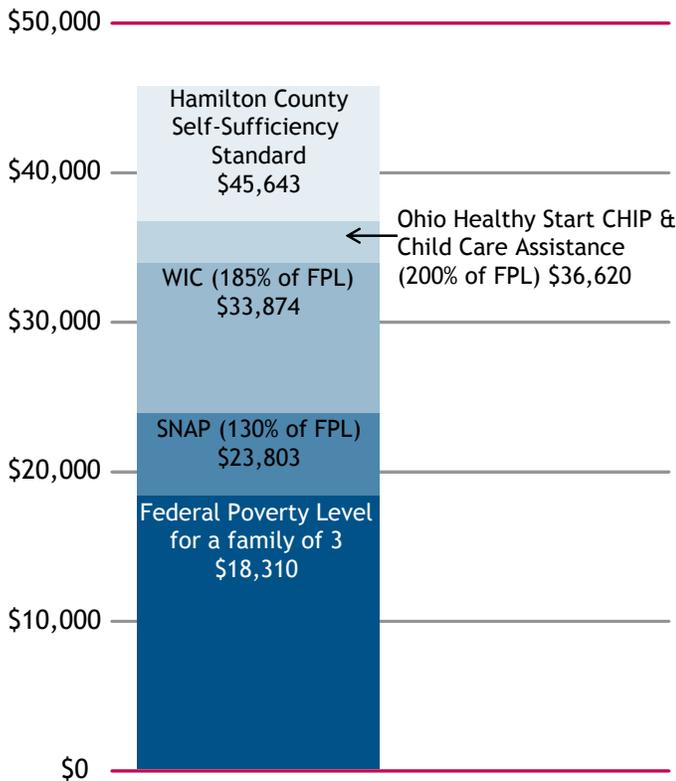
## Closing the Wage Gap #1: Reducing Costs

While the Self-Sufficiency Standard provides the amount of income that meets families’ basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. Work supports can help working families achieve stability without needing to choose between basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or non-stimulating environments. Work supports can also offer stability to help a family retain employment, a necessary condition for improving wages. This section models how work supports temporarily reduce family expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

**Figure 6. Comparison of Ohio Work Support Income Eligibility Levels**

The bar below represents the 2011 Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Hamilton County, Ohio, compared to the income eligibility levels of four work support programs and the Federal Poverty Level (FPL) for a family of three.

### ANNUAL ELIGIBILITY LEVEL



WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE BETWEEN BASIC NEEDS, SUCH AS SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE AND/OR NON-STIMULATING ENVIRONMENTS.

Work supports include programs such as:

- child care assistance
- health care (Medicaid and Ohio’s Children’s Health Insurance Program—Ohio Healthy Start)
- food assistance (the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program, and the Women, Infants and Children (WIC) Program)
- housing assistance (including Section 8 vouchers and public housing)

Although not a work support per se, child support is also modeled as it assists families in meeting basic needs.

Work supports are unfortunately not available or accessible to all who need them due to the low income eligibility levels, lack of funding, waiting lists, administrative barriers, and/or the perceived stigma of receiving assistance. Yet, when families do receive work supports, tax credits, and child support they play a critical role in helping families move toward economic self-sufficiency.

**Table 6** provides a summary of the work supports, child support, and tax credits modeled in this section. **Figure 6** shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and place modeled in this section—one adult, one preschooler, and one school-age child in Hamilton County.

Table 6. Summary of Ohio Work Supports, Child Support, and Tax Credits

WORK SUPPORT PROGRAM	BENEFIT	INCOME ELIGIBILITY
CHILD CARE ASSISTANCE	Child care costs are reduced to a co-payment which is dependent on income level and family size. For example, a family of three earning 150% of the FPL* would have a \$200 monthly co-payment.	Ohio sets a family's initial eligibility at 150% of the FPL to begin receiving assistance. Once receiving benefits, the eligibility for ongoing receipt is 200% of the FPL*.
HOUSING ASSISTANCE (SECTION 8 HOUSING VOUCHERS AND PUBLIC HOUSING)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are 80% of area median income. However, due to limited funding most new program participants must have income below 30% of area median income.
MEDICAID	Health care benefits are fully subsidized.	Adults over 65 and disabled of any age: adjusted income up to 64% FPL. Families with children under 19: income up to 90% FPL. Pregnant women and children under 19: income up to 200% FPL.
CHILDREN'S HEALTH INSURANCE PROGRAM (HEALTHY START)	Health care benefits for children under 19 years of age; no monthly premium and most services are free (some services have co-payments of between \$1-3).	Children are eligible in families with income up to 200% FPL.
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMP PROGRAM)	Maximum benefit for a family of 3: \$526 per month. Maximum benefit for a family of 4: \$668 per month.	Eligibility is based on gross income up to 130% FPL and net income (gross income minus allowable deductions) up to 100% FPL. Families with an elderly person or a person with disability benefits only need to meet the net income requirements.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)	Average monthly benefit of \$36.68 in Ohio for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPL.
CHILD SUPPORT	Average payment is \$261 per month in Ohio.	No income limit.
<b>FEDERAL TAX CREDITS</b>		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Maximum benefit for families with 1 child: \$3,094 per year. Maximum benefit for families with 2+ children: \$5,112 per year.	1 parent family with 1 child: up to \$36,052. 1 parent family with 2+ children: up to \$40,964.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCCTC)	\$3,000-\$6,000 annual tax deduction.	No income limit.
FEDERAL CHILD TAX CREDIT (CTC)	Up to \$1,000 annual tax credit per child.	Married filing jointly: up to \$110,000. Head of Household: up to \$55,000. All others: up to \$75,000. Refundable portion limited to earnings over \$3,000.
<b>OHIO STATE TAX CREDIT</b>		
OHIO STATE CCTC**	100% of federal CCTC with adjusted income under \$20,000. 25% of the federal CCTC with adjusted income between \$20,000 and \$40,000.	Adjusted gross income must be less than \$40,000 per year.

\* The 2010 Federal Poverty Guidelines (FPG) for a family of three is \$18,310 (annual income). See <http://aspe.hhs.gov/poverty/10poverty.shtml>.

\*\* The Ohio CCTC is accounted for in the "Taxes" row of the Self-Sufficiency Standard for Ohio.

Note: Eligibility and benefits for work supports and tax credits change routinely—typically yearly. The information reported in Table 3 represents eligibility and benefit guidelines for 2010/2011.

## REDUCE COSTS THROUGH WORK SUPPORTS AND CHILD SUPPORT

Without any work (or other) supports to reduce costs, in order to be economically secure, one parent with one preschooler, and one school-age child living in Hamilton County needs to earn \$3,804 per month (see Column #1 in Table 7). However, with the help of work supports, meeting basic needs is attainable at a variety of wage levels as demonstrated in Table 7. In Columns #2-#6 of Table 7, work supports are listed in the column headings and monthly costs that have been reduced by work supports are indicated

with bold font in the table; brackets surrounding column titles in the table show that a work support was modeled but the family was not eligible to receive it and therefore that monthly cost was not reduced.

### THE SELF-SUFFICIENCY STANDARD (COLUMN #1).

Column #1 of Table 7 shows the Self-Sufficiency Standard without the assistance of any work (or other) supports to reduce costs for families with one adult, one preschooler, and one school-age child living in Hamilton County. This family type has monthly child care expenses of \$1,244 and monthly housing costs of \$703. The adult in this family must earn a

Self-Sufficiency Wage of \$3,804 per month or \$21.61 per hour working full-time to meet the family’s basic needs without the help of public or private assistance.

**CHILD SUPPORT (COLUMN #2).** The average amount received by families participating in the Child Support Enforcement Program in Ohio is \$261 per month (see Column #2).<sup>12</sup> Adding child support reduces the wage needed by this parent to meet basic needs to \$3,501 per month and \$19.89 per hour. Child support payments from absent, non-custodial parents can be a valuable addition to family budgets, even in cases where the non-custodial parent’s income is relatively low.

**CHILD CARE (COLUMN #3).** Since child care is one of the major expenses for families with children, the addition of a child care subsidy often provides the greatest financial relief of any single work support. Once enrolled in the program, families with incomes up to 200% of the FPL are eligible for Ohio’s child care assistance program (note: families must have income below 150% of the FPL to be initially eligible for child care assistance).<sup>13</sup> In Column #3, child care assistance

reduces child care costs substantially from \$1,244 to a co-payment of \$234 per month, thus reducing the amount this family type in Cincinnati needs to earn to \$2,641 per month to meet basic needs.

**CHILD CARE, SNAP, WIC, AND MEDICAID (COLUMN #4).** For adults moving from welfare to work, child care assistance, food assistance, and Medicaid comprise the typical package of benefits. Assuming transitional Medicaid covers all of the family’s health care expenses, health care costs are reduced from \$414 per month to zero in Column #4.<sup>14</sup> Food costs are reduced from \$454 to \$191 per month with the additional resources provided by SNAP (families are eligible with income up to 130% of the FPL) and WIC (eligible with income up to 185% of the FPL) benefits.<sup>15</sup> Child care assistance reduces the family’s child care copayment to \$147 per month in Column #4. Medicaid and assistance with lowering child care and food costs together reduce the wage required to meet basic needs to \$1,794 per month. With the help of these crucial work supports, this Hamilton County family making the transition from public assistance (TANF) to self-sufficiency would be able to meet the family’s basic needs at an obtainable starting wage of \$10.19 per hour. Six of Ohio’s top ten occupations pay median wages that are close to or higher than this wage.

## THE TREATMENT OF TAX CREDITS TABLE 7 & FIGURE 7

The Standard shows refundable and nonrefundable tax credits monthly, as with all other costs. However, in almost all cases refundable tax credits are not received monthly, but are instead received annually when taxes are filed the following year (for more details see *Appendix A: Methodology, Assumptions, and Sources*). Therefore, to more realistically model the impact of work supports in Table 7 (Columns #2-#6), the refundable tax credits are shown as received annually; these include the federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC). However, because the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund, it is included as received monthly in Table 7.

A more detailed explanation of how and why the taxes and tax credits are treated differently when modeling work supports is provided in *Appendix A: Methodology, Assumptions, and Sources*.

**CHILD CARE, SNAP, WIC, AND OHIO HEALTHY START (COLUMN #5).** When employers do not offer family health coverage and if the family is ineligible for Medicaid, children in families with income up to 200% of the FPL are eligible for health insurance with no premiums through Healthy Start, Ohio’s Children’s Health Insurance Program (CHIP).<sup>16</sup> Column #5 shows the same work support package as Column #4, except that instead of Medicaid for the whole family, Healthy Start has been substituted for the children. The adult in this family type still pays for the cost of her own health care (the premium of her employer-provided health insurance and her out-of-pocket costs). As a result, the family’s total monthly cost of health care in Column #5 is equal to the adult’s premium (plus her out of pocket costs) of \$155 per month. The cost of food is \$417 per month, as the family qualifies for WIC, but no longer qualifies for SNAP (due to the increased income the family needs to earn to cover the increased health care costs). The child care co-payment increases slightly to \$200 per month. With the

**Table 7. Impact of the Addition of Child Support and Work Supports on Monthly Costs and Self-Sufficiency Wage**

**One Adult, One Preschooler and One School-age Child: Hamilton County, OH 2011**

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table. Brackets surrounding column titles show that a work support was modeled but the family was not eligible to receive it in that column based on income eligibility.

	#1	#2	#3	#4	#5	#6
	SELF-SUFFICIENCY STANDARD	CHILD SUPPORT	CHILD CARE	CHILD CARE, SNAP/ WIC* & TRANSITIONAL MEDICAID	CHILD CARE, [SNAP]/WIC, OH HEALTHY START	CHILD CARE, SNAP/WIC, OH HEALTHY START, HOUSING
<b>MONTHLY EXPENSES:</b>						
Housing	\$703	\$703	\$703	\$703	\$703	<b>\$555</b>
Child Care	\$1,244	\$1,244	<b>\$234</b>	<b>\$147</b>	<b>\$200</b>	<b>\$160</b>
Food	\$454	\$454	\$454	<b>\$191</b>	<b>\$417</b>	<b>\$247</b>
Transportation	\$274	\$274	\$274	\$274	\$274	\$274
Health Care	\$414	\$414	\$414	<b>\$0</b>	<b>\$155</b>	<b>\$155</b>
Miscellaneous	\$309	\$309	\$309	\$309	\$309	\$309
Taxes	\$672	\$593	\$354	\$186	\$275	\$200
<b>TOTAL MONTHLY EXPENSES (Net Of Work Supports)</b>	<b>\$4,070</b>	<b>\$3,991</b>	<b>\$2,742</b>	<b>\$1,810</b>	<b>\$2,334</b>	<b>\$1,900</b>
<b>ADDITIONAL MONTHLY RESOURCES:</b>						
Total Tax Credit**	(\$267)	(\$229)	(\$101)	(\$16)	(\$64)	(\$24)
Child Support		<b>(\$261)</b>				
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>(\$267)</b>	<b>(\$490)</b>	<b>(\$101)</b>	<b>(\$16)</b>	<b>(\$64)</b>	<b>(\$24)</b>
<b>SELF-SUFFICIENCY WAGE:</b> (Total Monthly Expenses Minus Total Additional Monthly Resources)						
<b>HOURLY</b>	\$21.61	\$19.89	\$15.01	\$10.19	\$12.90	\$10.66
<b>MONTHLY</b>	<b>\$3,804</b>	<b>\$3,501</b>	<b>\$2,641</b>	<b>\$1,794</b>	<b>\$2,270</b>	<b>\$1,876</b>
<b>ANNUAL</b>	\$45,643	\$42,012	\$31,694	\$21,525	\$27,242	\$22,511
<b>ANNUAL REFUNDABLE TAX CREDITS**:</b>						
Total Federal EITC		\$0	\$1,952	\$4,094	\$2,890	\$3,886
Total State Proposed EITC		\$0	\$390	\$819	\$578	\$777
Total Federal CTC		\$511	\$1,521	\$2,000	\$1,908	\$2,000

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) in Ohio. Assumes average monthly value of WIC benefit \$36.68 (FY 2010). SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as an annual tax credit. The nonrefundable portions of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions are shown in the bottom shaded rows of the table. See discussion on the treatment of taxes and tax credits in *Appendix A: Methodology, Assumptions, and Sources*.

help of child care assistance, WIC, and Healthy Start, the parent needs to earn \$2,270 per month to meet basic needs.

**HOUSING, CHILD CARE, SNAP, WIC, AND HEALTHY START (COLUMN #6).** Comparing Column #5 to Column #6 shows how much housing assistance, through the federal Section 8 Housing Choice Voucher Program, can help families with limited income meet basic needs. By reducing the cost of housing to 30% of income, housing costs drop

from \$703 to \$555 per month.<sup>17</sup> The addition of housing assistance to the package of work supports reduces the income needed to meet basic needs enough so that the family qualifies for a lower child care copayment (\$160 per month) and is again eligible for both SNAP and WIC, reducing food costs to \$247 per month. With the full benefit package, a parent with one preschooler and one school-age child living in Cincinnati (Hamilton County) can meet basic needs with an income of \$1,876 per month or \$10.66 per hour.

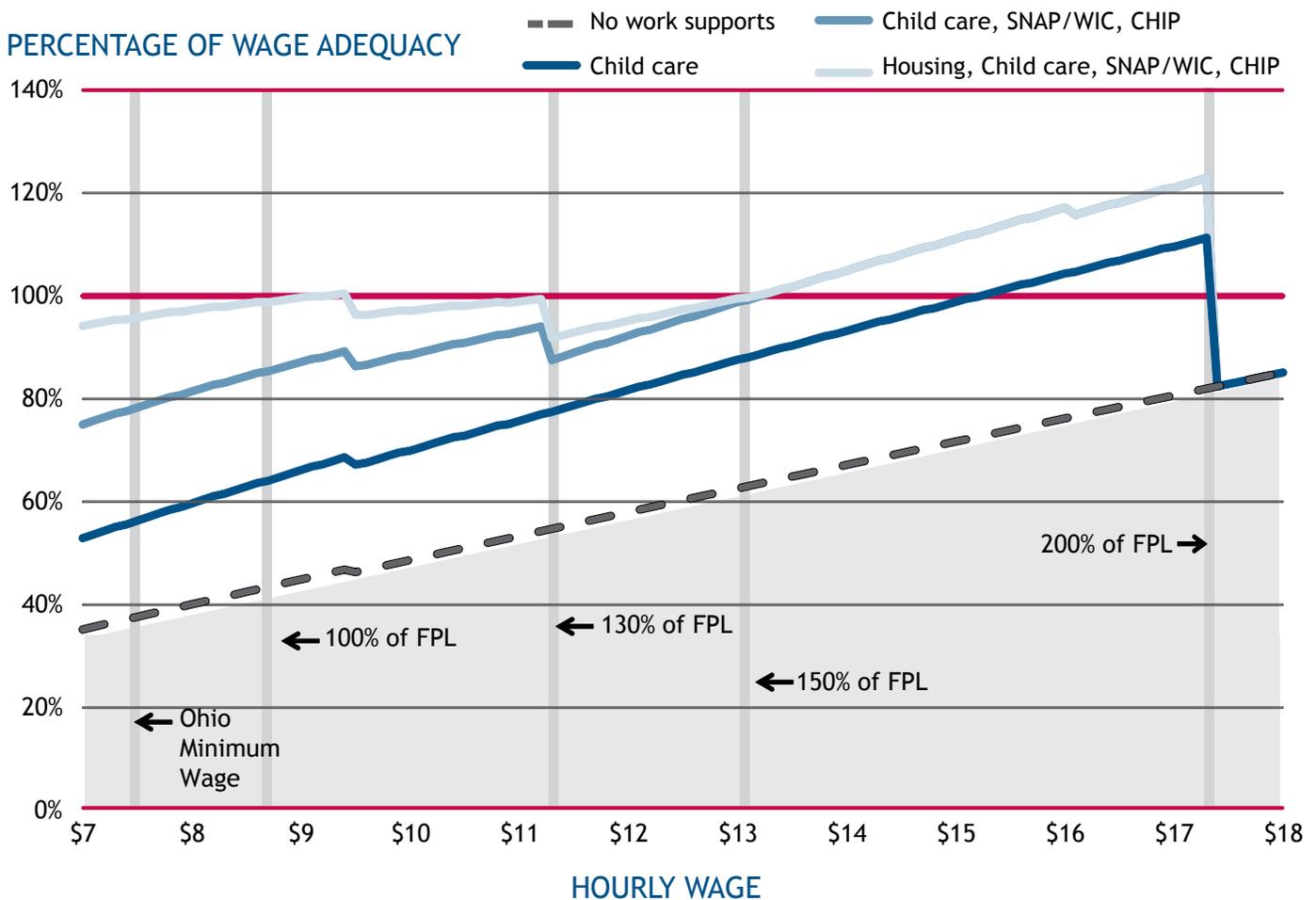
Assuming the family receives refundable tax credits annually (instead of monthly as shown in the Standard) and the adult works at these wages throughout the year, the annual amounts of the refundable tax credits are shown in the shaded rows at the bottom of the table for Columns #2-#6. When costs are only reduced by child support as in Column #2, the family’s income is too high to qualify for EITC, but they are eligible for an annual child tax credit of \$511. In Column #6 in which the full work support package is modeled, the parent is eligible for nearly \$6,000 in annual refundable tax credits. If Ohio added a state Earned Income Tax Credit at 20% of the federal EITC, the parent would be eligible for an additional \$777 in annual refundable tax credits.

### INCREASE WAGE ADEQUACY THROUGH WORK SUPPORTS

While Table 7 shows how child support and work supports reduce the wage needed, **Figure 7** starts with specific wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet 100% of the family’s basic needs.

As a parent transitions from a low-wage job to a job paying self-sufficient wages, work supports help close the gap

**Figure 7. Impact of Work Supports on Wage Adequacy**  
*One Adult, One Preschooler, and One School-age Child: Hamilton County, OH 2011*



Note: The 2010 Federal Poverty Level (FPL) for a family of three is \$18,310 (annual income). See <http://aspe.hhs.gov/poverty/10poverty.shtml>.

between actual wages and how much it takes to meet basic needs. Modeling the same family as Table 7 (one parent with one preschooler and one school-age child in Hamilton County), Figure 7 shows the impact of work supports on wage adequacy as the parent’s income increases beyond a minimum wage job. The dashed line provides a “baseline,” demonstrating the adequacy of wage levels without work supports (wages only). Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of each combination of work supports. In addition to Figure 7, see *Appendix E: Modeling the Impact of Work Supports on Wage Adequacy* for a detailed table of the exact amounts of each work support modeled in the figure.

**OHIO MINIMUM WAGE.** Starting at the Ohio minimum wage of \$7.40 per hour, a single parent with one preschooler and one school-age child living in Hamilton County and working full time earns about 37% of the income needed to meet her family’s basic needs if she is not receiving any work supports (see the dashed line on Figure 7).<sup>18</sup> However, if the parent receives child care assistance (the first solid line from the bottom of Figure 8), the monthly cost of child care decreases from \$1,244 to just \$82, and wage adequacy increases to 56%—still only covering half of the monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care (Healthy Start), the cost of food decreases to \$48 per month and health insurance to \$155 per month, increasing wage adequacy to 78% (shown in the second solid line from the top of Figure 7). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family’s income and wage adequacy reaches 95% (see the top solid line of Figure 7).

**100% OF THE FPL.** If this parent earns a wage equal to 100% of the Federal Poverty Level (\$8.67 per hour), her wage adequacy would be 43% without any supports to reduce her monthly costs.<sup>19</sup> However, child care assistance increases her wage adequacy to 64% and if she also receives food assistance and Healthy Start it reaches 85%. Receiving the full work support package with housing assistance allows her to meet 99% of the family’s basic needs.

**130% OF THE FPL.** If this parent’s wage increases to 130% of the FPL, or \$11.27 per hour, she is able to meet just over half (55%) of the income needs of this family without any assistance. Receiving assistance with child care costs increases the wage adequacy of \$11.27 per hour to 77%. The further addition of food assistance and Healthy Start increases the wage adequacy of 130% of the FPL to 87%. With the help of the full work support package, demonstrated by the top solid line on Figure 7, she is able to meet 92% of her family’s basic needs.

**150% OF THE FPL.** An adult earning 150% of the FPL earns \$13.00 per hour. At this wage a single parent with a preschooler and school-age child in Hamilton County would be able to cover 63% of her family’s basic needs without any work supports. By only receiving help with the cost of child care, the wage adequacy level for this family increases to 87%. However, receiving assistance with the cost of food, children’s health care, and child care brings the family to 99% wage adequacy and the family is nearly able to cover all of their basic needs. At this wage level the family qualifies for just a small amount of housing assistance and their wage adequacy remains at 99% with the full work supports package.

**200% OF THE FPL.** If this parent’s earnings increase to 200% of the FPL, she would earn \$17.34 per hour, enough for her to cover 82% of her family’s basic needs without any assistance. By receiving child care assistance alone, the wage adequacy level for this family increases to 112%, meaning the parent is able to cover all of her family’s basic needs and have a small surplus of income. At this wage level the family does not qualify for food assistance (SNAP or WIC) or housing assistance, however the family does qualify for Healthy Start. At a wage equal to 200% of the FPL, with child care assistance and Healthy Start, the family’s wage adequacy reaches 123%.

*Appendix E: Modeling the Impact of Work Supports on Wage Adequacy* shows the Impact of Work Supports on Wage Adequacy in a full table format, including detail of the impact on specific monthly expenses.

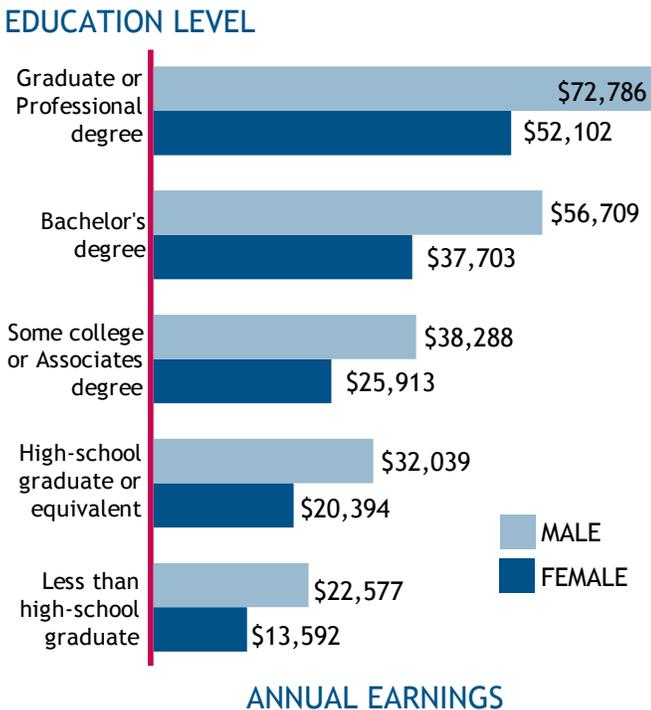
## Closing the Wage Gap #2: Raising Incomes

For families who have not yet achieved wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to adequately meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing Ohio’s wage gap will require increasing the skills of low-wage workers, recognizing the importance of asset building, and public policies that make work pay.

### INCREASE SKILLS

Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>20</sup> As shown in **Figure 8**, annual income grows with each increase in

**Figure 8. The Impact of Education on Earnings by Gender in Ohio, 2011**



Source: U.S. Census Bureau, American Factfinder, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” 2009 American Community Survey, Detailed Tables, <http://factfinder.census.gov/> (accessed October 14, 2010). Data is updated using the Midwest Region Consumer Price Index from the Bureau of Labor Statistics.

education levels of Ohio workers for both women and men.<sup>21</sup> Postsecondary education, job training, and adult basic education are vital steps to higher wages.

Basic adult education programs are an important first step for many workers as inadequate education, language difficulties, or insufficient job skills and experience may prevent them from achieving self-sufficient wages. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are particularly important.

For women, many “nontraditional” occupations (NTOs), such as in manufacturing and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, there is an anticipated demand for workers in the “green economy” and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>22</sup>

For low-income workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. The ability to retain employees is needed in many industries, such as manufacturing, that rely on skills and technology unique to a given company or industry subset.

To increase the skills of low-wage workers there must be a balance between work requirements and access to training, as well as providing income supports for low-income, employed parents in college or training. Helping low-wage workers balance work, family, and financial responsibilities through career counseling, child care assistance, transportation assistance, or flexible scheduling can increase success.

Aligning training and postsecondary education programs with the workforce needs of the region increases the potential income of low-wage workers and

helps communities strengthen their local economies by responding to businesses’ specific labor needs. Targeting job training programs toward occupations with high growth projections is one way to respond to workforce needs.

**Figure 9** shows median earnings as well as education/training needs for high growth occupations in Ohio compared to the Standard for two family types in Cuyahoga County.

### INCREASE ASSETS

A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. One method that encourages asset building for low-wage workers are Individual Development Account (IDA) programs. IDAs are managed by community-based

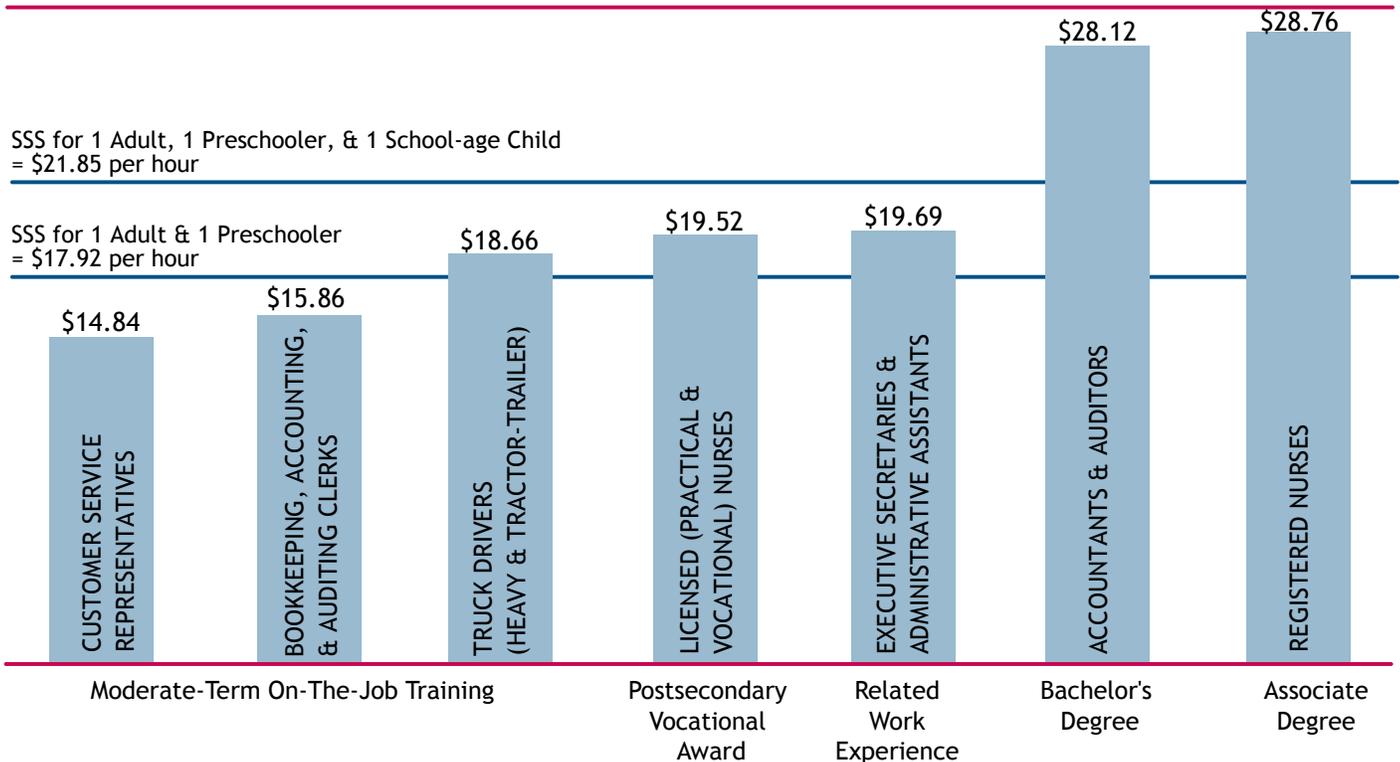
organizations and are held at local financial institutions while a public or private entity provides a matching contribution toward regular savings made by families. The savings can then be used for a specified objective that enhances long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

### INCREASE WAGES

As demonstrated in this report, even two adults working full-time must earn well beyond a minimum wage to meet their family’s basic needs. Higher wages can have a positive impact not only for workers but also for their employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs. One method to increase salaries of low-wage workers is to increase the minimum wage. Localized Living Wage laws are

**Figure 9. The Self-Sufficiency Standard for Cuyahoga County Compared to Median Wages\* of Occupations with High Employment Prospects in Ohio, 2011**

#### MEDIAN HOURLY WAGE



#### HIGH EMPLOYMENT PROSPECT OCCUPATIONS BY EDUCATION & TRAINING REQUIREMENTS

Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information, November 2008. US Department of Labor. May 2009 State Occupational Employment and Wage Estimates. Retrieved from <http://www.bls.gov/oes/data.htm>

\*Wages adjusted for inflation using the Midwest region Consumer Price Index from the Bureau of Labor Statistics.

another approach to raising wages of workers. These laws mandate that public employees as well as contractors and employers receiving public subsidies pay a “living wage,” thus impacting private sector as well as public sector wages. Additionally, according to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.<sup>23</sup>

Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupants.<sup>24</sup> Women and people of color all too

often face artificial barriers to employment—barriers not addressed by tax credits or training and education strategies. It is important to recognize that not all barriers to self-sufficiency lie in the individual persons and/or families seeking self-sufficiency.

## CLOSING THE WAGE GAP USING THE STANDARD

The Self-Sufficiency Standard has been used to enhance initiatives to close the wage gap through both reducing costs and raising wages. For example, in terms of reducing costs, analysis using the Standard has been used by Oklahoma, Pennsylvania, and other states to demonstrate the impact of work supports, or changing work support formulas, on the incomes and self-sufficiency of families receiving these subsidies. Likewise, to raise incomes, the Self-Sufficiency Standard has been used to help set Living Wages. Particularly important for clients of programs helping families achieve self-sufficiency, the use of budget worksheets and online calculators has helped these clients both access work supports and develop individualized paths to self-sufficiency. These and many more examples of the ways the Standard can be used to help Ohioans achieve self-sufficiency can be found detailed in *Appendix B: Examples of How the Standard Has Been Used*.

## Conclusion

As Ohio recovers from the current recession, long-term economic prosperity will require responsible planning that puts all Ohioans on the path to self-sufficiency. A strong economy will mean good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs. *The Self-Sufficiency Standard for Ohio 2011* defines the income needed to realistically support a family, without public or private assistance. For most workers, the Self-Sufficiency Standard shows that earnings above the official Federal Poverty Level are nevertheless far below what is needed to meet families' basic needs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Ohio families. For workers with wages below the Self-Sufficiency Standard, public subsidies for high-cost necessities such as child care, health care, and housing are critical to meeting basic needs, retaining jobs and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Ohio has the opportunity to lay the foundation towards a strong workforce and thriving communities.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, to analyze policy, and to help individuals striving to be self-sufficient. Community organizations, academic researchers, policy institutes, legal advocates, training providers, Community Action Agencies, and state and local officials, among others, are using the Self-Sufficiency Standard.

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@uw.edu](mailto:pearce@uw.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For more information on The Self-Sufficiency Standard for Ohio, to order this publication or the Standard wage tables for any of Ohio's counties, or to find out more about the programs at the Ohio Association of Community Action Agencies, contact Josh Summer at (614) 224-8500, or visit [www.oacaa.org](http://www.oacaa.org).

## Endnotes

1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)* (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. According to the U.S. Bureau of Labor Statistics, both parents were employed in 59% of two-parent families with children in 2009. Likewise, 68% of single mothers with children were employed in 2009 and 77% of single fathers with children were employed in 2009. Although about 74% of employed women with children under 18 years of age worked full-time in 2009, working part-time is clearly the desirable option under many circumstances such as when the children are very young or in need of special care, or when affordable/appropriate child care is not available. For many low-income mothers it is equally clear that economic necessity, as well as the TANF requirements that limit benefits and stipulate that recipients participate in job searches, preclude this option. U.S. Department of Labor, Bureau of Labor Statistics, “Employment Characteristics of Families in 2009,” Economic News Releases, Employment and Unemployment, <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed August 10, 2010).
3. E.A. Gowdy and S.R. Pearlmutter, “Economic Self-Sufficiency is a Road I’m On: The Results of Focus Group Research with Low-Income Women,” in *Building on Women’s Strengths: A Social Work Agenda for the Twenty-First Century (first edition)*, ed. Carlton Munson and LianeV. Davis (New York: The Haworth Press, 1994), 91.
4. The 2011 Ohio state minimum wage is \$7.40 per hour. Ohio Department of Commerce, Division of Industrial Compliance and Labor, “2011 Ohio Minimum Wage,” [http://www.com.ohio.gov/laws/docs/laws\\_MinimumWage2011.pdf](http://www.com.ohio.gov/laws/docs/laws_MinimumWage2011.pdf) (accessed October 07, 2010).
5. In 2009 the average consumer expenditure on food was \$6,372 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2009,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed October 7, 2010).
6. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Table II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2009,” Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed October 7, 2010).
7. The Self-Sufficiency Wage for each of these places has been updated to current dollars using the Consumer Price Index for the appropriate regions. U.S. Department of Labor, Bureau of Labor Statistics, “Northeast/Midwest/South/West Regions All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed October 24, 2010).
8. U.S. Department of Labor, Bureau of Labor Statistics, “Midwest Region All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed November 4, 2010).
9. The HUD median income limit for a three-person family in Pickaway County is \$61,740 annually. U.S. Department of Housing and Urban Development, “FY 2009 Income Limits Summary, Pickaway County,” FY 2009 Income Limits Documentation System, <http://www.huduser.org> (accessed October 28, 2010).
10. Although these income limits are based on 80%, 50%, and 30% of the median income, the final income limit benchmarks are calculated after various adjustments are accounted for, such as high or low housing cost adjustments. Therefore the final income limits are not necessarily an exact percent of the original median income. Most housing assistance is limited to the “Very Low Income” category, and in some instances to the “Extremely Low Income” category. U.S. Department of Housing and Urban Development, “FY 2009 Income Limits Summary, Pickaway County,” FY 2009 Income Limits Documentation System, <http://www.huduser.org> (accessed October 28, 2010).
11. Median wages of Ohio’s top occupations come from the Bureau of Labor Statistics Occupational Employment Statistics survey and are updated for inflation using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, “May 2010 Occupational Employment and Wage Estimates: Ohio,” Occupational Employment Statistics, <http://www.bls.gov/oes/> (accessed October 14, 2010). U.S. Department of Labor, Bureau of Labor Statistics, “Midwest Region All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed October 14, 2010).
12. U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement, “FY 2007 Annual Report to Congress,” Tables 4, 14, 15 and 61, [http://www.acf.hhs.gov/programs/cse/pubs/2010/reports/fy2007\\_annual\\_report/](http://www.acf.hhs.gov/programs/cse/pubs/2010/reports/fy2007_annual_report/) (accessed September 7, 2010). Data has been inflated using the Bureau of Labor Statistics, Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, “Midwest Region All Items, 1982-84=100 - CUURA101SA0,” Consumer Price Index, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed September 7, 2010).
13. Ohio Department of Jobs and Family Services, Child Day Care, “Monthly Maximum Gross Income Per Family Size,” Helping Families Afford Child Care, Appendix to Rule 5101:2-16-30, <http://jfs.ohio.gov/cdc/docs/2-16-30%20Appen%2015%20and%20200%20perm%20enact.pdf> (accessed October 14, 2010).
14. Families that enter the workforce from TANF are usually eligible for continued coverage by Medicaid for themselves and their children for up to 12 months through the Transitional Medicaid program. Ohio Legal Services, “Medicaid,” Questions and Answers, Health Care, [http://www.ohiolegalservices.org/public/legal\\_problem/health-care/medicaid/qandact\\_view](http://www.ohiolegalservices.org/public/legal_problem/health-care/medicaid/qandact_view) (accessed November 10, 2010). Matthew Broaddus, Shannon Blaney, Annie Dude, Jocelyn Guyer, Leighton Ku, and Jaia Peterson, “Expanding Family Coverage: States’ Medicaid Eligibility Policies for Working Families in the Year 2000 (Table 4),” Washington, D.C. (2002), <http://www.cbpp.org/1-2-02health.htm> (accessed December 24, 2008).

15. USDA Food and Nutrition Service, Supplemental Nutrition Assistance Program, “Fact Sheet on Resources, Income, and Benefits,” [http://www.fns.usda.gov/FSP/applicant\\_recipients/fs\\_Res\\_Ben\\_Elig.htm](http://www.fns.usda.gov/FSP/applicant_recipients/fs_Res_Ben_Elig.htm) (accessed October 7, 2010). Note: The 2009-2010 Income Eligibility Guidelines for WIC will remain in place through June 30, 2011. USDA Food and Nutrition Services, “How to Apply: WIC Income Eligibility Guidelines 2009-2010,” <http://www.fns.usda.gov/wic/howtoapply/incomeguidelines09-10.htm> (accessed October 7, 2010).
16. Ohio Department of Jobs and Family Services, Ohio Medicaid, “Healthy Start,” Programs for Children, Families and Pregnant Women, <http://jfs.ohio.gov/ohp/consumers/familychild.stm> (accessed October 7, 2010).
17. U.S. Department of Housing and Urban Development, “Housing Choice Vouchers Fact Sheet,” Topic Areas, Housing Choice Voucher Program Section 8, [http://portal.hud.gov/portal/page/portal/HUD/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](http://portal.hud.gov/portal/page/portal/HUD/topics/housing_choice_voucher_program_section_8) (accessed November 10, 2010).
18. The 2011 Ohio state minimum wage is \$7.40 per hour. Ohio Department of Commerce, Division of Industrial Compliance and Labor, “2011 Ohio Minimum Wage,” [http://www.com.ohio.gov/laws/docs/laws\\_MinimumWage2011.pdf](http://www.com.ohio.gov/laws/docs/laws_MinimumWage2011.pdf) (accessed October 07, 2010).
19. U.S. Department of Health and Human Services, Assistant Secretary for Planning and Evaluation, “The HHS Poverty Guidelines for the Remainder of 2010,” Poverty Guidelines, Research, and Measurement, <http://aspe.hhs.gov/poverty/10poverty.shtml> (accessed November 9, 2010).
20. Harry Holzer & Robert Lerman, “America’s Forgotten Middle Skill Jobs: Education and Training Requirements in the Next Decade and Beyond,” The Workforce Alliance (2007), Washington, D.C., [http://www.urban.org/UploadedPDF/411633\\_forgottenjobs.pdf](http://www.urban.org/UploadedPDF/411633_forgottenjobs.pdf) (accessed Retrieved April 22, 2009).
21. U.S. Census Bureau, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” 2008 American Community Survey 1-Yr Estimates, Detailed Tables, <http://factfinder.census.gov/> (accessed October 14, 2010).
22. The U.S. Department of Labor FY 2010 budget included \$500 million (appropriated through the American Recovery and Reinvestment Act) for competitive grants to train workers for green jobs and \$50 million for green jobs employment and training initiatives. U.S. Department of Labor, “Secretary Hilda L. Solis Unveils U.S. Department of Labor’s Budget for Fiscal Year 2010,” News Release Number 09-0489-NAT, <http://www.dol.gov/opa/media/press/oasam/OASAM20090489.htm> (accessed March 23, 2010).
23. In 2006, union workers averaged \$23.33 per hour, compared to \$18.53 for nonunion workers. U.S. Department of Labor, Bureau of Labor Statistics, “National Compensation Survey: Occupational Wages in the United States,” Summary 07-03, <http://www.bls.gov/ncs/ocs/sp/ncbl0910.pdf> (accessed January 22, 2008). In 2007, a union employee’s average share of employer-sponsored health insurance was 8% of the medical care premium for single coverage and 12% for family coverage, compared with a nonunion employee’s average share of 20% and 32% for single and family premiums, respectively. U.S. Department of Labor, Bureau of Labor Statistics, “National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2007,” Summary 07-05, <http://www.bls.gov/ncs/ebs/sp/ebsm0006.pdf> (accessed January 22, 2008).
24. For more information on pay equity see the National Committee on Pay Equity at <http://www.pay-equity.org>.

## Appendix A: Methodology, Assumptions, and Sources

This appendix explains the methodology, assumptions, and sources used to calculate the Standard. We begin with a discussion of our general approach, followed by the specifics of how each cost is calculated, ending with a list of data sources. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Self-Sufficiency Standard are:

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

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data is available. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard is calculated for 70 different family types for each county in Ohio. The 70 different family types range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to two-adult families with three teenagers. These 70 family types represent the majority of households. The Standard can also be calculated for a wider range of family types, including larger and multi-generational families. The cost of each basic need and the Self-Sufficiency Wages for eight selected family types for each county in Ohio are included in Appendix D of this report.

The Self-Sufficiency Standard assumes adult household members work full-time and *therefore includes all major costs associated with employment for every adult household member* (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted

that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The Standard assumes adults work 8 hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and by multiplying by 12 months per year to obtain the annual wage.

The components of *The Self-Sufficiency Standard for Ohio 2011* and the assumptions included in the calculations are described below.

**HOUSING.** The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state’s metropolitan and non-metropolitan areas. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. On October 1, 2010, HUD published final FMRs for fiscal year 2011. Housing costs in the 2011 Ohio Self-Sufficiency Standard are calculated using the FY 2011 HUD Fair Market Rents.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. They are also known as Core-Based Statistical Areas (CBSAs), and if they are particularly large (with a population core of at least 2.5 million), they may be divided into “Metropolitan Divisions” (i.e., HMFAs).

Annual FMRs, used to determine the level of rent for those receiving housing assistance through Section 8 vouchers, are based on data from the 2000 decennial census, the biannual American Housing Survey, and random digit dialing telephone surveys, updated for inflation. The survey sample includes renters who have rented their unit within

the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>a</sup> All of Ohio's FMRs are set at the 40th percentile.

HUD calculates one set of FMRs for an entire metropolitan area. In Ohio there are eight MSAs with more than one county sharing the same FMRs. In order to differentiate the cost of housing by county, the Standard uses median gross rent ratios by county calculated from the U.S. Census Bureau's 2006-2008 American Community Survey (ACS) 3-Year Estimates.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, and families with three children require three bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality varies, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

**CHILD CARE.** The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market-rate for low-income families in employment and/or education and training. States were also required to conduct cost surveys biannually to determine the market-rate (defined as the 75th percentile) by setting, age, and geographical location or set a statewide rate.<sup>b</sup> Many states, including Ohio, have continued to conduct or commission the surveys on a regular basis. Data for Ohio child care costs is from the Ohio Department of Jobs and Family Services *Market Rate Study 2010/2011*, which is conducted by the Ohio State University Statistical Consulting Services.<sup>c</sup>

Care by family relatives accounts for the largest proportion of care for children less than three years of age (30% compared to 15% in family day care and 18% in child care centers).<sup>d</sup> However, since one of the basic assumptions of

the Standard is that it provides the costs of meeting needs without public or private subsidies, the "private subsidy" of free or low cost child care provided by relatives and others is not assumed.

Thus the question becomes, which paid setting is most used for infants (defined as children under three), family day care or center care? Some proportion of relative care is paid care, with estimates ranging from one-fourth to more than half. In addition, a substantial proportion of relative caregivers also provide care for non-relative children.<sup>e</sup> As a result, relative care, when paid for, closely resembles the family day care home setting.

When even a minimal proportion of relative care is added to the paid family day care setting amount (e.g., it is assumed that just 20% of relative care is paid), then this combined grouping (family day care homes plus paid relative care) becomes the most common paid day care setting for infants. That is, 15% of children in family day care plus (at least) 6% who are in relative care (20% of the 30%) totals 21%, and thus is more than the 18% of infants who are in paid care in child care centers.<sup>f</sup>

For children three and four years old, however, clearly the most common child care arrangement is the child care center, accounting for 42% of the care (compared to 12% in family child care and 23% in relative care).<sup>g</sup>

For the Ohio 2011 Standard, the cost of child care for infants is calculated as the cost of full-time child care at certified and registered home child care providers for children newborn through 35 months of age. Note that the Ohio Market Rate Study calculates children ages newborn through 17 months of age as one age category and children 18 through 35 months of age as another category. For the Standard, these two age categories are combined into one 'infant' category by averaging the rates for both age groups. The cost of child care for preschoolers is calculated as full-time care at licensed day care centers and licensed Type A home child care providers for children ages three through five. Costs for school-age children in the Standard are calculated as part-time care at licensed day care centers and licensed Type A home child care providers for children ages 5 through 12 who are in school. For all three age groups, the Ohio Market Rate Study reports weekly rates. The Standard

multiplies weekly rates by 4.34 weeks per month to obtain monthly child care rates.

The Ohio Child Care Market Rates are established in six groups of counties with similar reported child care rates. The rates established for each group apply to all counties in each group. The Standard's child care costs are set at the 75th percentile of the current market rate survey results, provided in the 2010/2011 Ohio Market Rate Study. Note however, that Ohio's maximum reimbursement rate for child care subsidies is lower than the 75th percentile of the current Market Rate, and instead is set at the 65th percentile of the 2006 Market Rate for 2010/2011.<sup>h</sup>

**FOOD.** Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>i</sup>

The Low-Cost Food Plan is 25% higher than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.<sup>j</sup>

The USDA Low-Cost Food Plan varies by month and does not give an annual average food cost, so the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The 2011 Ohio Standard uses data for June 2010.

Both the Low-Cost Food Plan and the Standard's budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female.

Geographic differences in food costs within Ohio are varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research. The ACCRA grocery index is standardized to price budget grocery items regardless of the shopper's socio-economic status. Ohio food costs range from 9% higher than the national average cost of food in the Cleveland-Elyria-Mentor metropolitan area to about 11% lower than the national average cost of food in the Cincinnati-Middletown metropolitan area.<sup>k</sup>

## TRANSPORTATION.

**Public Transportation:** If there is an "adequate" public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered "adequate" if it is used by a substantial percentage of the working population to commute to work. According to a study done by the Institute of Urban and Regional Development, University of California, if approximately 7% of the total public uses public transportation (to commute to work) that translates to approximately 30% of the low- and moderate-income population.<sup>l</sup> The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. For Ohio, the Standard uses 2006-2008 American Community Survey 3-Yr Estimates and 2000 Census data to calculate the percent of public transportation use to commute to work by county. All Ohio counties have fewer than 7% of workers using public transportation to commute to work.<sup>m</sup> Therefore, the Standard uses private transportation to calculate transportation costs for all Ohio counties.

**Private Transportation:** For private transportation, the Standard assumes that adults need a car to get to and from work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood 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. 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. Per-mile

driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Ohio statewide average round trip commute to work distance is 26 miles. Two Ohio MSAs have separate average round trip commute distances: the Cincinnati-Hamilton MSA is 32 miles and the Cleveland-Akron MSA is 23 miles.<sup>n</sup>

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2007 State Averages Expenditures and Premiums for Personal Automobile Insurance. To create within state variation (regional or county) in auto insurance premiums, ratios are created using sample premiums from the Ohio Department of Insurance automobile consumer publication, *Sample Semi-Annual Auto Insurance Premiums*. The top two market share companies in Ohio (State Farm and Grange), are obtained from the Ohio Department of Insurance's *Automobile Insurance Complaint Ratios*. State Farm and Grange sample premiums are used to create county specific ratios for the cost of auto insurance. The state level average auto insurance premium is adjusted by county using ratios calculated from the county specific premium rates for the top market share companies.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2009 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest region of the U.S. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

**HEALTH CARE.** The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Ohio, 78% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 70% have employer sponsored health insurance).<sup>o</sup> The full-time worker's employer pays an average of 75% of the insurance premium for the employee

and 69% for the family in Ohio. Nationally, the employer pays 80% of the insurance premium for the employee and 73% of the insurance premium for the family.<sup>p</sup>

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health care premiums are the average employment-based health premium paid by a state's residents for a single adult and for a family. In Ohio the average premium paid by the employee is \$88.75 for a single adult and \$305.58 for a family.<sup>q</sup> The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.

To vary the state premium costs for Ohio, the Standard uses sample premiums from the top three market share companies for health insurance in Ohio from Health Plan One. Market share information is obtained from the Ohio Department of Insurance health-related consumer publication, *Health Insurance Complaint Ratios*. The state level MEPS average premium is adjusted by county using ratios calculated from the county specific premium rates for the top market share companies.

Health care costs also include regional out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers, and the trend over the last decade has been one of employee costs rising through increased premiums, increased deductible and co-payments, and more limited coverage. In Ohio, the worker's share of health care premiums nearly doubled over the past decade, increasing by 84% (from \$550 to \$1,012 per month) between 2000 and 2009 while the average worker's earnings increased by just 12% between 2000 and 2009.<sup>r</sup>

Those who do not have access to affordable health insurance through their employers must either purchase their own coverage or do without health insurance. When an

individual or a family cannot afford to purchase health coverage, an illness or injury can become a very serious financial crisis. Likewise, a serious health condition can make it extremely expensive to purchase individual coverage. However, the Patient Protection and Affordable Care Act of 2010 will require individuals who can afford it to either obtain minimal health insurance or contribute a fee towards the costs of uninsured Americans effective in 2014; those who cannot afford health insurance may be eligible for reduced cost-sharing coverage or may be eligible for an exemption.<sup>5</sup> By 2014 the Affordable Care Act will also prohibit all discrimination against pre-existing conditions; and, in the meantime, states can opt to participate in a Pre-Existing Condition Insurance Plan, which provides coverage options for people who have been without health insurance for six months due to a pre-existing condition. The Affordable Care Act also prohibits insurance companies from rescinding coverage after an individual becomes sick, effective with coverage plans that started as of September 23, 2010.<sup>6</sup>

**MISCELLANEOUS.** This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>7</sup>

**TAXES.** Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. Income tax calculations for the Standard include state and local income tax. Ohio income tax rates range from 0.587% to 5.925% depending on income level and filing status.<sup>8</sup> In addition to state income tax, Ohio has local income tax

rates that vary by municipality. To calculate local income tax for each county, the tax rate that is applicable to the highest proportion of the county's total population is used for the entire county. Using this methodology, local income tax rates vary from 0% in several counties where the majority of the populace lives in municipalities without a local income tax rate up to 2.75% in Mahoning County (the municipal income tax rate for Youngstown).<sup>9</sup>

Calculations for sales tax for Ohio include both state and local Sales and Use Tax. The state sales tax is 5.5%. In addition to the state sales tax most counties also have a county sales tax, the majority of which are between 1% and 2%. Several counties also have a local transit tax rate. For example, the total sales tax calculated for Cuyahoga County is 7.75% (including a 5.5% state sales tax, a 1.25% local sales tax, and a 1% transit tax).<sup>10</sup>

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. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

**TAX CREDITS.** The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Federal and state tax credits are shown as received monthly in the Standard.

**The Earned Income Tax Credit (EITC)**, or as it is also 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, meaning working adults may receive the tax credit whether or not they owe any federal taxes. Ohio does not have a state EITC.

**The Child Care Tax Credit (CCTC)**, also known as the Child and Dependent Care Tax Credit, 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 federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income

## TREATMENT OF TAX CREDITS IN TABLE 7 AND FIGURE 7

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, for the work supports modeled in Table 5 (Columns # 2-#6), the refundable federal Earned Income Tax Credit (EITC), the proposed state EITC, and the additional refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling columns of Table 5.

The tax credits are calculated this way in Table 5 in order to be as realistic as possible. Until recently, a family could receive part of its EITC on a monthly basis (called Advance EITC), but many workers preferred to receive it annually as a lump sum. In fact, nearly all families receive the EITC as a single payment the following year when they file their tax returns.<sup>a</sup> Many families prefer to use the EITC as forced savings to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>b</sup> Therefore, in Columns #2-#6 of Table 5, the total amount of the refundable federal, state, and city EITC the family would receive annually (when they file their taxes) is shown in the first shaded line at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full-time, for the year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts with only the portion that can be used to offset any remaining (after the CCTC) taxes owed shown monthly, while the additional refundable portion of the CTC is shown as a lump sum received annually in the second shaded line of Table 5. Note that unlike the EITC one cannot legally receive the additional refundable portion of the Child Tax Credit on a monthly basis.

a. Some workers may be unaware of the advance payment option, and others may have employers who do not participate. Also, research has shown that families make financial decisions based on receipt of the EITC (together with tax refunds) when they file their taxes early in the following year. Jennifer Romich and Thomas Weisner, “How Families View and Use the EITC: The Case for Lump-Sum Delivery,” *National Tax Journal*, 53(4) (part 2) (2000): 1107-1134; hereafter cited as *How Families View and Use the EITC*.

b. *How Families View and Use the EITC*.

taxes will receive little or no CCTC. In 2009, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

Ohio has a state CCTC that is 100% of the federal CCTC for qualifying families with adjusted income less than \$20,000 per year and 25% of the federal credit for qualifying families with adjusted income between \$20,000 and \$40,000 per year.

**The Child Tax Credit (CTC)** is like the EITC in that it is a refundable federal tax credit. In 2009, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly. Ohio does not have a state CTC.

## ENDNOTES FOR APPENDIX A

a. U.S. Housing and Urban Development, “Fair Market Rents for the Section 8 Housing Assistance Payments Program,” Data Sets, Fair Market Rents: Overview (2007), [http://www.huduser.org/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/datasets/fmr/fmrover_071707R2.doc) (accessed August 17, 2010).

b. U.S. Government Printing Office, GPO Access, “Section 9. Child Care,” 108th Congress 2004 House Ways and Means Committee Green Book, Search: Child Care, <http://www.gpoaccess.gov/wmprints/search2.htm> l (accessed August 17, 2010).

c. Ohio Department of Jobs and Family Services, “2010 Ohio Child Care Market Rate Survey Analysis,” Child Care, Market Rate 2010, Analysis, <http://jfs.ohio.gov/cdc/marketrate2010.stm> (accessed November 8, 2010).

d. Jeffrey Capizzano et al., “Child Care Arrangements for Children under Five: Variation across States,” *The Urban Institute, New Federalism: National Survey of America’s Families Series B*, No. B-7 (March 2007) p. 8, <http://www.urban.org/url>.

cfm?ID=309438 (accessed August 17, 2010); hereafter cited as Child Care Arrangements. Capizzano notes in a 2004 report analyzing updated *National Survey of America's Families* data "...there seems to have been little change in the distribution of child care arrangements among both low- and higher-income families from 1999 to 2002." Jeffrey Capizzano and Gina Adams, "Children in Low-Income Families Are Less Likely to Be in Center-Based Child Care," *The Urban Institute, Snapshots of America's Families III* no. 16 (2004) p. 2, <http://www.urban.org/url.cfm?ID=310923> (accessed August 17, 2010); hereafter cited as Child in Low-Income Families.

e. Child Care Arrangements and Children in Low-Income Families.

f. Child Care Arrangements, p. 8.

g. Child Care Arrangements, p. 8.

h. Ohio Department of Jobs and Family Services, "Child Care and Development Fund Plan FFY 2010-2011," p. 24 (3.2.5), [http://jfs.ohio.gov/cdc/docs/Ohio\\_2010\\_2011\\_CCDF%20Plan1.pdf](http://jfs.ohio.gov/cdc/docs/Ohio_2010_2011_CCDF%20Plan1.pdf) (accessed December 2, 2010).

i. Food Research and Action Center, "Food Stamp Program Frequently Asked Questions," Federal Food Programs, [http://www.frac.org/html/federal\\_food\\_programs/programs/fsp\\_faq.html](http://www.frac.org/html/federal_food_programs/programs/fsp_faq.html) (accessed August 17, 2010).

j. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2009," Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed October 12, 2010).

k. Council for Community and Economic Research, ACCRA, "ACCRA Cost of Living Index: 2009 Annual Average Section 2 Index," <http://www.c2er.org> (accessed February 16, 2010).

l. Chris Porter and Elizabeth Deakin, *Socioeconomic and Journey-to-work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas* (Berkeley: Institute of Urban and Regional Development, University of California, 1995).

m. U.S. Census Bureau, "Means of Transportation to Work," 2006-2008 American Community Survey 3-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov/> (accessed July 21, 2010). U.S. Census Bureau, "Table P30: Means of Transportation to Work for Workers 16 Years and Over," Census 2000 Summary File 3 (SF 3) - Sample Data, Detailed Tables, <http://www.factfinder.census.gov> (accessed July 21, 2010).

n. U.S. Department of Transportation, 2009 National Household Transportation Survey, "Average Person Trip Length (Trip Purpose: to/from work)," Online Analysis Tools, <http://nhts.ornl.gov> (accessed January 21, 2010).

o. The Henry J. Kaiser Foundation State Health Facts Online, "Ohio: Employer-Sponsored Coverage Rates for the Nonelderly by Family Work Status, States (2007-2008), U.S. (2008)," Health Coverage and the Uninsured (2007-2008), <http://www.statehealthfacts.org/profileind.jsp?rgn=29&cat=3&ind=150> (accessed October 12, 2010).

p. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family

Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2009," Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed October 12, 2010).

q. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, "Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2009," Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed October 12, 2010).

r. Families USA, "Premiums Versus Paychecks, by State, 2000-2009," <http://www.familiesusa.org/assets/pdfs/premium-increases-2000-to-2009.pdf> (October 22, 2009).

s. Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, "Requirement to Maintain Minimum Essential Coverage," Part 1 Individual Responsibility, Section 1501, pg 143, <http://docs.house.gov/energycommerce/ppacacon.pdf> (accessed August 31, 2010).

t. Office of the Legislative Counsel, 111th Congress 2nd Session, Compilation of Patient Protection and Affordable Care Act, "Immediate Access to Insurance for Uninsured Americans with a Preexisting Condition," Title 1—Quality, Affordable Health Care for All Americans, Section 1101, pg 30, <http://docs.house.gov/energycommerce/ppacacon.pdf> (accessed August 31, 2010).

u. Constance F. Citro and Robert T. Michael, eds., *Measuring Poverty: A New Approach* (Washington, DC: National Academy Press, 1995), <http://www.census.gov/hhes/poverty/povmeas/toc.html> (accessed August 12, 2010).

v. Ohio Department of Taxation, "Ohio Individual Income Tax Rates: 2004-2011," Individual Income Tax, [http://www.tax.ohio.gov/divisions/ohio\\_individual/individual/annual\\_tax\\_rates.stm](http://www.tax.ohio.gov/divisions/ohio_individual/individual/annual_tax_rates.stm) (accessed October 12, 2010).

w. Ohio Department of Taxation, "Municipal Income Tax Rate Database Table," The Finder, Municipal Tax, [http://tax.ohio.gov/online\\_services/thefinder.stm](http://tax.ohio.gov/online_services/thefinder.stm) and <https://thefinder.tax.ohio.gov/StreamlineSalesTaxWeb/Download/MuniRateTableInstructions.aspx> (accessed September 7, 2010).

x. Ohio Department of Taxation, "State and Permissive Sales Tax Rates by County, October, 2010," Sales and Use Tax, Tax Rates and Changes, Current Rate Information, Map of Current Sales Tax Rates, [http://tax.ohio.gov/divisions/sales\\_and\\_use/rate\\_changes/index.stm](http://tax.ohio.gov/divisions/sales_and_use/rate_changes/index.stm) (accessed October 12, 2010). Ohio Department of Taxation, "Rates Listed by County and Transit Authority October 1, 2010 Through December 31, 2010," Sales and Use Tax, Tax Rates and Changes, 2010 Rate Changes, 4th Quarter, [http://tax.ohio.gov/divisions/sales\\_and\\_use/rate\\_changes/documents/st\\_rates\\_102010.pdf](http://tax.ohio.gov/divisions/sales_and_use/rate_changes/documents/st_rates_102010.pdf) (accessed October 12, 2010).

## DATA SOURCES

### HOUSING

**Housing Cost:** U.S. Department of Housing and Urban Development, “Schedule B: FY 2011 Final Fair Market Rents for Existing Housing,” Data Sets, Fair Market Rents, <http://www.huduser.org/portal/datasets/fmr.html> (accessed October 5, 2010).

**County-Level Housing Costs:** U.S. Census Bureau, American Factfinder, “B25064 Median Gross Rent,” 2006-2008 American Community Survey 3-Year Estimates, Detailed Tables, <http://factfinder.census.gov/> (accessed September 8, 2010).

### CHILD CARE

**Child Care Costs:** Ohio Department of Jobs and Family Services, “2010 Ohio Child Care Market Rate Survey Analysis,” Child Care, Market Rate 2010, Analysis, <http://jfs.ohio.gov/cdc/marketrate2010.stm> (accessed November 8, 2010).

### FOOD

**Food Costs:** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2010,” <http://www.cnpp.usda.gov/Publications/FoodPlans/2010/CostofFoodJun10.pdf> (accessed August 24, 2010).

**County-Level Food Costs:** Council for Community and Economic Research, ACCRA, “ACCRA Cost of Living Index: 2009 Annual Average Section 2 Index,” <http://www.c2er.org> (accessed February 16, 2010).

### PUBLIC TRANSPORTATION

**Public Transportation Use:** U.S. Census Bureau, “Table B0810: Means of Transportation to Work,” 2006-2008 American Community Survey 3-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed July 21, 2010). U.S. Census Bureau, “Table P30: Means of Transportation to Work for Workers 16 Years and Over,” Census 2000, Summary File 3 (SF 3) - Sample Data, Detailed Tables, <http://www.factfinder.census.gov> (accessed July 21, 2010).

### PRIVATE TRANSPORTATION

**Auto Insurance Premium:** National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2007,” Insurance Information Institute, <http://www.iii.org/media/facts/statsbyissue/auto> (accessed October 12, 2010).

**Auto Insurance Market Share:** Ohio Department of Insurance, “Automobile Insurance Complaint Ratios,” Auto-Related Consumer Publications, Consumer Complaints on Auto Insurance, <http://www.insurance.ohio.gov/Consumer/OCS/Pages/OCSPubIndexTab1.aspx> (accessed July 20, 2010).

**County-Level Insurance Premium:** Ohio Department of Insurance, “Sample Semi-Annual Auto Insurance Premiums,” Auto-Related Consumer Publications, <http://www.insurance.ohio.gov/Consumer/OCS/Pages/OCSPubIndexTab1.aspx> (accessed July 20, 2010).

**Distance to Work:** U.S. Department of Transportation, 2009 National Household Transportation Survey, “Average Person Trip Length (Trip Purpose: to/from Work),” Online Analysis Tools, <http://www.nhts.ornl.gov> (accessed January 21, 2010).

**Fixed Auto Costs:** Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2009, CE Databases, <http://www.bls.gov/data/> (accessed October 12, 2010).

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://www.bls.gov/cpi/home.htm> (accessed October 14, 2010).

**Per Mile Costs:** American Automobile Association, “Your Driving Costs,” Behind the Numbers 2010 Edition, AAA Association Communication, <http://www.aaexchange.com/Assets/Files/201048935480.Driving%20Costs%202010.pdf> (accessed August 11, 2010).

### HEALTH CARE

**Inflation:** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers,

U.S. City Average,” Medical Care Services (*for premiums*) and Medical Services (*for out-of-pocket costs*), <http://www.bls.gov/cpi/> (accessed October 14, 2010).

**Out-of-Pocket Costs:** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Household Component Analytical Tool, “Total Amount Paid by Self/Family, all Types of Service, 2007” MEPSnetHC, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/MEPSnetHC.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp) (accessed October 14, 2010).

**State Premiums:** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2009,” Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2009&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed October 12, 2010).

**County-Level Premium Costs:** Health Plan One, “Ohio Health Insurance Quotes,” <http://www.healthplanone.com/> (accessed August 16, 2010). Top market share companies are obtained from: Ohio Department of Insurance, “Health Insurance Complaint Ratios,” Health-related Consumer Publications, Consumer Complaints on Health Insurance (2008), <http://www.insurance.ohio.gov/Consumer/OCS/Pages/OCSPubIndexTab3.aspx> (Retrieved July 20, 2010).

## TAXES

**Federal Income Tax:** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed October 26, 2010), “Revised Procedures 2009-50, Section 3. 2010 Adjusted Items,” <http://www.irs.gov/pub/irs-drop/rp-09-50.pdf> (accessed October 26, 2010). Tax Policy Center, “2011 Tax Parameters,” [http://www.taxpolicycenter.org/taxtopics/TCE\\_CompareRates\\_2011.cfm](http://www.taxpolicycenter.org/taxtopics/TCE_CompareRates_2011.cfm) (accessed November 10, 2010).

**State Income Tax:** Ohio Department of Taxation, “Ohio 2009 Income Tax Booklet for Residents, Nonresidents, and

Part-year Residents,” Individual Income Tax, [http://www.tax.ohio.gov/divisions/ohio\\_individual/individual/index.stm](http://www.tax.ohio.gov/divisions/ohio_individual/individual/index.stm) (accessed September 7, 2010).

**State and Local Sales and Use Tax:** Ohio Department of Taxation, “State and Permissive Sales Tax Rates by County, July, 2010,” [http://tax.ohio.gov/divisions/tax\\_analysis/tax\\_data\\_series/sales\\_and\\_use/documents/salestaxmapcolor.pdf](http://tax.ohio.gov/divisions/tax_analysis/tax_data_series/sales_and_use/documents/salestaxmapcolor.pdf) (accessed July 21, 2010).

## FEDERAL TAX CREDITS

**Federal Child Care Tax Credit:** Internal Revenue Service, “Publication 503. Child and Dependent Care Expenses,” <http://www.irs.gov/pub/irs-pdf/p503.pdf> (accessed October 26, 2010).

**Federal Child Tax Credit:** Internal Revenue Service, “Publication 972. Child Tax Credit,” <http://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed October 26, 2010). U.S. Library of Congress, Thomas, “Title V: Additional Tax Relief and Other Tax Provisions, Sec. 501,” <http://thomas.loc.gov/> (accessed October 23, 2008).

**Federal Earned Income Tax Credit:** Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed October 26, 2010). Internal Revenue Service, “EITC for Individuals. EITC thresholds and tax law updates,” <http://www.irs.gov/individuals/article/0,,id=150513,00.html> (October 28, 2008). Internal Revenue Service, “Revised Procedures 2009-50, Section 3. 2010 Adjusted Items,” Publications, Index of [pub/irs-pub/](http://www.irs.gov/pub/irs-pub/), Administrative, Procedural, and Miscellaneous, <http://www.irs.gov/pub/irs-drop/rp-09-50.pdf> (accessed October 26, 2010).

**Federal Tax Credits (General):** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed October 26, 2010).

## STATE TAX CREDITS

**Ohio Child and Dependent Care Tax Credit:** Ohio Department of Taxation, “Ohio 2009 Income Tax Booklet for Residents, Nonresidents, and Part-year Residents,” Individual Income Tax, [http://www.tax.ohio.gov/divisions/ohio\\_individual/individual/index.stm](http://www.tax.ohio.gov/divisions/ohio_individual/individual/index.stm) (accessed September 7, 2010).

## Appendix B: Examples of How the Standard Has Been Used

The Standard is a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we provide specific examples of some of these uses—with references and website addresses—so that you can explore these uses as well as contact programs and persons who have actually applied the Self-Sufficiency Standard in their work.

### ASSESSMENT OF PUBLIC POLICY OPTIONS

***The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes.*** As in the modeling tables in this report, the Standard can be used to evaluate the impact of a variety of work supports (SNAP/Food Stamp Program, Medicaid) or policy options (changes in child care co-payments, tax reform or tax credits) on family budgets.

- The Self-Sufficiency Standard for Massachusetts was used in the Crittenton Women’s Union 2007 report, *Unlocking the Doors to Higher Education and Training for Massachusetts’ Working Poor Families* to advocate for tuition-free community college education and other ways to address financial barriers to education in Massachusetts, citing the need for post-secondary education and training in order to acquire Self-Sufficiency Wage jobs (see [www.liveworkthrive.org/research\\_and\\_tools/reports\\_and\\_publications/The\\_Massachusetts\\_Working\\_Poor\\_Families\\_Project\\_Report](http://www.liveworkthrive.org/research_and_tools/reports_and_publications/The_Massachusetts_Working_Poor_Families_Project_Report)).
- In Colorado, the Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its 2002 statewide report *Housing Colorado: The Challenge for a Growing State* (see <http://dola.colorado.gov/cdh/researchers/documents/HousingColo02.pdf>).
- In Maryland, Advocates for Children and Youth used the Self-Sufficiency Standard in their *Maryland Can Do Better for Children* campaign, a three-year plan to address critical needs of children and their families by 2010.

During the 2007 special session of the Maryland General Assembly, the campaign utilized the Self-Sufficiency Standard for each of Maryland’s 24 jurisdictions to successfully advocate for expanded Refundable Earned Income Tax Credits for low-income families (see [www.acy.org](http://www.acy.org)).

- In December 2005, the Human Services Coalition of Dade County in Florida issued a policy brief titled *Nonprofits, Government, and The New War on Poverty: Beating the Odds in a Global Economy*, which used the Standard to examine Florida’s human services sector from an economic and community perspective. For more information on the Human Services Coalition of Dade County, see [www.hscdade.org](http://www.hscdade.org).
- In Pennsylvania, many groups, including PathWays PA, have used the Standard to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages (see [www.pathwayspa.org](http://www.pathwayspa.org)).
- When the Oklahoma Department of Human Services proposed large increases in child care co-payments, the Oklahoma Community Action Project (CAP) of Tulsa County used analysis based on the Self-Sufficiency Standard in their report, *Increased Child Care Co-Payments Threaten Access to Care for Low Income Families*, resulting in the Department rescinding the proposed increases. For more information about the work of the Community Action Project of Tulsa County, see [www.captc.org](http://www.captc.org).

### EVALUATION OF ECONOMIC DEVELOPMENT PROPOSALS

***The Self-Sufficiency Standard has been used to evaluate state and local level economic development proposals.***

Using the Standard can help determine if businesses seeking tax breaks or other government subsidies will, or will not, create jobs that pay “living wages.” If the jobs to be created pay wages that are below the Standard so that the employees will need public work supports to be able to meet their basic needs, the new business is essentially seeking a “double subsidy.” Economic development proposals can be evaluated for their net positive or negative effect on the

local economy, as well as on the well-being of the potential workers and their families.

- Colorado’s Fort Carson is one of the first military bases to consider reviewing its vendor contracts using the Self-Sufficiency Standard. Their sustainability plan would seek vendors who pay “livable wages” to their employees, as defined by the Standard.
- In Nebraska, the Nebraska Appleseed Center has developed a set of job quality standards that corporations should follow prior to receiving public funds (see [www.neappleseed.org](http://www.neappleseed.org)).
- The Delaware Economic Development Office has used the Delaware Self-Sufficiency Standard to evaluate strategic fund grant applications in order to focus its resources on quality employment growth.

## TARGETING OF JOB TRAINING RESOURCES

*The Self-Sufficiency Standard has been used to target job training resources.* Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through an evaluation of the local labor market and available job training and education infrastructure, the skills and geographic location of current or potential workers are evaluated and job seekers are matched to employment with family-sustaining wages. Through this analysis it is possible to determine the jobs and sectors on which to target training and education resources.

- In Washington, D.C., the Standard was used in the 2000 Workforce Investment Act statute, which requires that the Workforce Investment Board target job-training dollars in high-growth occupations and assess the quality of the jobs in order to meet the wage and supportive service needs of job seekers. To see a more detailed description of the District of Columbia’s Workforce Investment Act go to [www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp](http://www.does.dc.gov/does/cwp/view,a,1233,q,538387.asp).

## EVALUATION OF EMPLOYMENT PROGRAM OUTCOMES

*The Self-Sufficiency Standard can be used to evaluate outcomes for clients in a range of employment programs,* from short-term job search and placement programs to

programs providing extensive education or job training. By evaluating wage outcomes in terms of the Standard, programs are using a measure of true effectiveness. Such evaluations can help redirect resources to approaches that result in improved outcomes for participants.

- In Washington State, the Seattle-King County Workforce Development Council adopted the Self-Sufficiency Standard as its official measure of self-sufficiency and uses the Standard as a program evaluation benchmark. Using data collected by caseworkers and the online Self-Sufficiency Standard Calculator, the Council demonstrates the impact of its education and training programs on the achievement of self-sufficiency by its participants. For more information on the Seattle-King County Workforce Development Council, see [www.seakingwdc.org](http://www.seakingwdc.org).
- Under its Workforce Investment Act, the Chicago Workforce Investment Board adopted the Self-Sufficiency Standard as its self-sufficiency benchmark. For more information on Chicago’s Workforce Investment Act, see [www.cityofchicago.org](http://www.cityofchicago.org).
- The Colorado Center on Law and Policy successfully lobbied the Eastern Regional Workforce Board in Fort Morgan, Colorado to officially adopt the Self-Sufficiency Standard to determine eligibility for intensive and/or training services (see [www.yourworkforcecenter.com/other/ruralconsortium/other/WIA%205%20YR%20Plan.htm](http://www.yourworkforcecenter.com/other/ruralconsortium/other/WIA%205%20YR%20Plan.htm)).

## TARGETING EDUCATION RESOURCES

*The Self-Sufficiency Standard helps demonstrate the pay-off for investing in education and training* such as post-secondary education and training, including training for occupations that are nontraditional for women and people of color.

- For example, the Missouri Women’s Council of the Department of Economic Development used the Standard to begin a program for low-income women that promotes nontraditional career development, leading to jobs paying Self-Sufficiency Wages. For more information on the Missouri Women’s Council see [www.womenscouncil.org/about\\_WC.htm](http://www.womenscouncil.org/about_WC.htm).

- In California’s Santa Clara County, 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 targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs (see [www.insightcced.org](http://www.insightcced.org)).
- Following the release of the Crittenton Women’s Union (CWU) 2005 report *Achieving Success in the New Economy: Which Jobs Help Women Reach Economic Self Sufficiency*, CWU has established an online Hot Jobs for Women guide. Using the Self-Sufficiency Standard for Massachusetts, the online guide assists women in identifying jobs in high demand that pay Self-Sufficiency Wages, yet require two years or less in full-time education or training (see [www.liveworkthrive.org/research\\_and\\_tools/hot\\_jobs](http://www.liveworkthrive.org/research_and_tools/hot_jobs)).
- In North Carolina, the Wilford County working group for the NC State project developed the *Targeting Higher-Wage Jobs Resource Guide* for social services caseworkers. The project presented legislative testimony and made presentations at conferences and trainings (see [www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC](http://www.sixstrategies.org/states/statewhatdone.cfm?strStateProject=NC)).
- In Connecticut, the Self-Sufficiency Standard has been adopted at the state level since 1998. It has been used in planning state-supported job training, placement and employment retention programs, and has been distributed to all state agencies that counsel individuals seeking education, training, or employment. Connecticut’s Permanent Commission on the Status of Women regularly uses the Self-Sufficiency Standard in legislative testimony (see <http://ctpcsw.com/>).
- In New York, the Standard has been used in modeling services for young adults in career education to demonstrate how their future career choices and educational paths might impact their ability to support a future family or to address changing family dynamics. The Standard has also been used in New York for job readiness planning for women seeking skilled employment.
- In Delaware, the Standard was used to train people from the developmental disability community on how to retain their benefits when returning to the workforce.

## DETERMINATION OF NEED FOR SERVICES

*The Self-Sufficiency Standard has been used to determine which individuals are eligible and/or most in need of specific support or training services.*

- For example, in Virginia, Voices for Virginia’s Children successfully advocated for the state’s TANF Authorization Committee to use the Virginia Self-Sufficiency Standard as a tool for setting eligibility guidelines. For more information on the programs of Voices for Virginia’s Children go to [www.vakids.org/work/fes.htm](http://www.vakids.org/work/fes.htm).
- The Connecticut Legislature enacted a state statute that identified “the under-employed worker” as an individual without the skills necessary to earn a wage equal to the Self-Sufficiency Standard. The statute directed statewide workforce planning boards to recommend funding to assist such workers (see [www.larcc.org/documents/mapping\\_change\\_2002.pdf](http://www.larcc.org/documents/mapping_change_2002.pdf)).
- The Director of Human Resources and Human Services for Nevada incorporated the Nevada Self-Sufficiency Standard into Nevada’s 2005 needs projections. Additionally, the Director used the Standard in the recommendations related to caseloads.

## COUNSELING TOOL FOR PARTICIPANTS IN WORK & TRAINING PROGRAMS

*The Self-Sufficiency Standard has been used as a counseling tool to help participants in work and training programs access benefits and develop strategies to become self-sufficient.* Computer-based counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Computer-based Self-Sufficiency Calculators, for use by counselors with clients and the public, have been developed for Illinois, New York, Oregon, Pennsylvania, Washington State, the Bay Area in California, Colorado and Washington, DC. These tools integrate a wide variety of data not usually brought together, allowing clients to access information about the benefits of various programs and work supports that can move them towards self-sufficiency.

Through online calculators, clients are empowered with information and tools that allow them to develop and test out their own strategies for achieving self-sufficient incomes.

- For example, PathWays PA offers *The Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2008 Pennsylvania Self-Sufficiency Standard. The online counseling tool can be used by counselors and clients to test the ability of various wages to meet a family’s self-sufficiency needs, as well as what training programs they might be eligible for at their current wage. This tool also allows clients to apply for benefits immediately or for counselors to do so on a client’s behalf. *The Pennsylvania Online Training and Benefits Eligibility Tool* can be found at [www.pathwayspa.org](http://www.pathwayspa.org).
- The Denver County Office of Economic Development, Division of Workforce Development uses the Self-Sufficiency Standard as well as the Colorado Economic Self-Sufficiency Standard Calculator to inform participants about the career choices that will move them toward economic self-sufficiency. The Workplace Center at the Community College of Denver utilizes the Colorado Economic Self-Sufficiency Standard Calculator to counsel participants on career choices, real wage determination and avoiding potential obstacles to economic self-sufficiency such as the systemic “cliff effect” built in to many work support programs. The Colorado Center on Law and Policy hosts the Colorado Self-Sufficiency Calculator at [www.coloradoselfsufficiencystandardcalculator.org/ColoradoCalculator/Home.aspx](http://www.coloradoselfsufficiencystandardcalculator.org/ColoradoCalculator/Home.aspx).
- In Washington State, a statewide Self-Sufficiency Calculator is used across workforce councils as a counseling tool and can be viewed at [www.thecalculator.org](http://www.thecalculator.org). Additionally, the Snohomish Workforce Development Council in Washington has developed a self-sufficiency matrix that is used in case management. The self-sufficiency matrix can be used as a case management tool, a self-assessment tool, a measurement tool, and a communication tool. The matrix is composed of 25 key outcome scales (e.g., employment stability, education, English language skills, life skills, and child care). The scales are based on a continuum of “in crisis” to “thriving.” The case manager works with the customer to score the scales and monitor progress. To learn more about the matrix, please visit [www.worksourceonline.com/js/documents/Instructions.pdf](http://www.worksourceonline.com/js/documents/Instructions.pdf).
- Virginia Kids developed *The Self-Sufficiency Standard for Virginia – Budget Worksheet Exercise* as a counseling tool (see [http://www.vakids.org/pubs/FES/budget\\_worksheet\\_exercise.htm](http://www.vakids.org/pubs/FES/budget_worksheet_exercise.htm)).
- In the D.C. Metropolitan Area, Wider Opportunities for Women developed and piloted a Teen Curriculum based on the Standard that educates adolescents about career choices, life decisions, and self-sufficiency (see [www.wowonline.org](http://www.wowonline.org)). Additionally, the Washington, DC Metro Area Self-Sufficiency Calculator can be found at [www.dcmassc.org](http://www.dcmassc.org).
- In New York the Women’s Center for Education and Career advancement has used the Standard to train counselors to better communicate ideas about Self-Sufficiency and economic issues with their clients and assess benefit eligibility. The Women’s Center for Education and Career Advancement also hosts an online Self-Sufficiency Calculator for the City of New York. The Calculator for the City of New York can be accessed at [www.wceca.org/index.html](http://www.wceca.org/index.html).
- The Oregon *Prosperity Planner*, a calculator based on the 2008 Oregon Self-Sufficiency Standard can be found at [www.prosperityplanner.org](http://www.prosperityplanner.org).
- The Social Impact Research Center at the Heartland Alliance for Human Needs and Human Rights hosts *The Illinois Self-Sufficiency Calculator* at [www.ilcalculator.org/](http://www.ilcalculator.org/).
- The California Bay Area Self-Sufficiency Calculator, *The Calculator*, can be found at [www.insightccd.org/index.php/insight-communities/cfess/calculator](http://www.insightccd.org/index.php/insight-communities/cfess/calculator).

## PUBLIC EDUCATION

*The Self-Sufficiency Standard has been used as a public education tool.* As an education tool, the Standard helps the public at large understand what is involved in making the transition to self-sufficiency. For employers the Standard can be used to demonstrate the importance of providing benefits, especially health care, which help families meet

their needs. As an education tool for service providers, the Standard can show how the various components of social services fit together, helping to facilitate the coordination of a range of services and supports. For policy makers and legislators, the Standard as an education tool shows both the need for and the impact of work support programs on low-wage workers' family budgets.

- For example, Voices for Utah Children distributed copies of the Utah Self-Sufficiency Standard to state legislators and candidates during the 2003 legislative session to frame a discussion about increasing funding for Utah's Children's Health Insurance Program. For more information on Voices for Utah Children go to [www.utahchildren.org](http://www.utahchildren.org).
  - In Seattle, bookmarks were distributed during the run of a play based on *Nickel and Dimed: On (Not) Getting By in America*, a book by Barbara Ehrenreich that explores the struggles confronted by low-wage workers. A computer with a mock website allowed participants to enter their incomes and compare them to the Standard and begin to understand the plight of working families.
  - MassFESS (hosted by the Crittenton Women's Union) developed an Economic Self-Sufficiency Standard Curriculum that can be used by organizations to support their work in career development, education/training, economic literacy, living wage campaigns, and other types of community organizing, policymaking and advocacy efforts. For information on the Crittenton Women's Union, see [www.liveworkthrive.org](http://www.liveworkthrive.org).
  - In an initiative started at the University of Washington School of Social Work, policymakers participate in the "Walk-A-Mile" program, where they "walk" in the shoes of welfare recipients by living on a SNAP budget for one month. The Washington Standard was used to develop educational tools used by policymakers about the impact of benefits on family budgets.
  - The Wisconsin Women's Network distributed the Wisconsin Self-Sufficiency Standard to its many and varied women's coalition members, many of whom continue to find a use for the Standard in their advocacy work. The Wisconsin Women's Network website can be accessed at [www.wiwomensnetwork.org](http://www.wiwomensnetwork.org).
- ## CREATE GUIDELINES FOR WAGE-SETTING
- The Self-Sufficiency Standard has been used as a guideline for wage-setting.* By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards.
- For example, Vanderbilt University in Tennessee uses the Standard to educate employees and administrators about the need to increase the take-home pay of service staff. For more information go to <http://studentorgs.vanderbilt.edu/students4livingwage/info.php>.
  - Employers and educational institutions have used the Self-Sufficiency Standard to set organizational wage standards in Colorado. The introduction of the Self-Sufficiency Standard in Pitkin County, Colorado has encouraged county commissioners and directors to review current pay scales and work support policies.
  - The Standard has been used in California, Illinois, New York, New Jersey, Hawaii, Nebraska, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through Living Wage ordinances and in negotiating labor union agreements (see [www.ncsl.org/default.aspx?tabid=13394](http://www.ncsl.org/default.aspx?tabid=13394)).
  - At the request of the state of California, the Center for the Child Care Workforce used the Self-Sufficiency Standard in 2002 to develop specific salary guidelines by county (see [www.ccw.org/data.html](http://www.ccw.org/data.html)).
  - In Maryland, the Center for Poverty Solutions and Advocates for Children and Youth (among other organizations) proposed state legislation that would require the Maryland Secretary of Budget and Management to consider a specified Self-Sufficiency Standard when setting or amending a pay rate and require that a state employee whose pay rate is less than the Self-Sufficiency Standard receive a specified pay increase. For more information on Advocates for Children and Youth, see [www.acy.org](http://www.acy.org).
  - In California, the National Economic Development and Law Center (now the Insight Center for Community Economic Development, or Insight CCED) used the Self-Sufficiency Standard in a wage analysis of University of California service workers, entitled *High Ideals, Low*

*Pay*. The Standard was used to assess the degree to which University of California service workers' wages are sufficient to provide the basic needs for employees and their families. Insight CCED recommends the University of California consider using the Standard to determine and adopt living wage policies (see [www.insightcced.org](http://www.insightcced.org)).

- The Self-Sufficiency Standard was an integral tool for increasing Hawaii's minimum wage to \$6.75 on January 1, 2006 and \$7.25 on January 1, 2007.
- Georgetown University students ended a nine day hunger strike when the University administration agreed to improve wages for the low-paid custodial, food service, and security workers. The student group utilized the Self-Sufficiency Standard for the District of Columbia in their campaign advocacy. The negotiated agreement included raising the minimum hourly wage to \$13 beginning July 2006 and annual wage adjustments based on the Consumer Price Index.

## SUPPORT RESEARCH

***Because the Self-Sufficiency Standard provides an accurate and specific measure of income adequacy, it is frequently used in research.*** The Standard provides a means of estimating how poverty differs from place to place and among different family types. The Standard also 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.

- For example, the Self-Sufficiency Standard has been used to examine the cost of health insurance in Washington and Massachusetts. *Income Adequacy and the Affordability of Health Insurance in Washington State* and the *Health Economic Sufficiency Standard for Massachusetts* used the Standard to examine the cost of health insurance for different family types, with varying health statuses and health care coverage, in different locations (see [www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf](http://www.wowonline.org/ourprograms/fess/state-resources/documents/MAHealthEconomicSelf-SufficiencyStandard.pdf)).
- PathWays PA cites the Self-Sufficiency Standard frequently in its publications, including *Investing in Pennsylvania's Families: Economic Opportunities for All*, a policy publication looking at the needs of working families in Pennsylvania earning less than 200% of the Federal Poverty Level (see [www.pathwayspa.org/InvestingPAFamily\\_Aug\\_2\\_2007.pdf](http://www.pathwayspa.org/InvestingPAFamily_Aug_2_2007.pdf)). PathWays PA also uses the Standard as a measure against which to base tax credits, healthcare reform, and other needs.
- In several states, the Self-Sufficiency Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Self-Sufficiency Standard, as well as the characteristics of those above and below the Standard, such as race, ethnicity, family type, education, and employment. These demographic reports have been published by the Center for Women's Welfare for seven states, such as the report *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California* (see [www.selfsufficiencystandard.org/pubs.html#addpubs](http://www.selfsufficiencystandard.org/pubs.html#addpubs)).

# Appendix C: Federal Approaches to Measuring Poverty

## THE FEDERAL POVERTY LEVEL

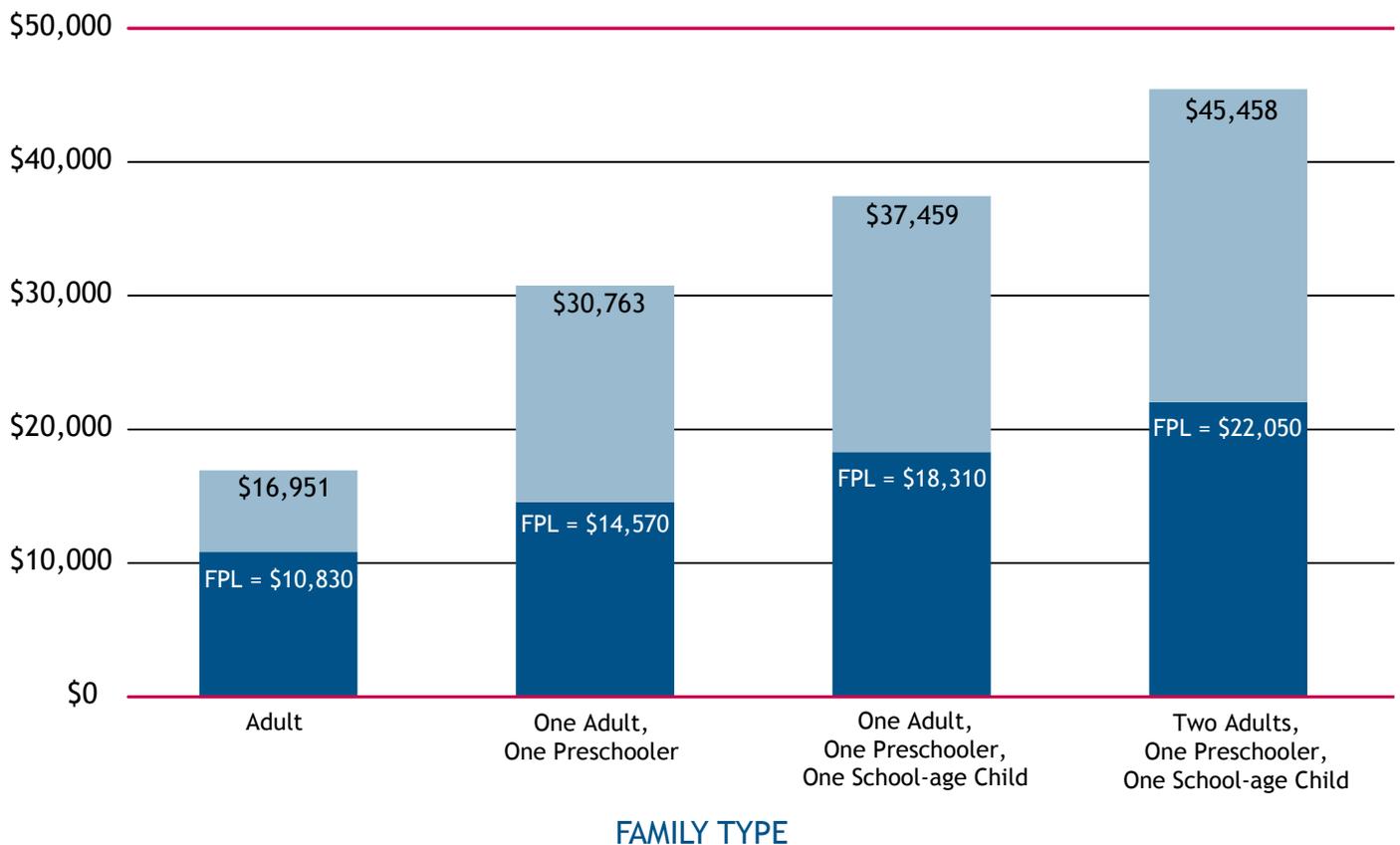
The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed more than four decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.<sup>a</sup> Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>b</sup> Despite the many limitations of the federal poverty measure, it is still used to calculate eligibility for a number of poverty and work support programs. The most significant shortcoming of the federal poverty measure is that for most families, in most places, *the poverty level is simply too low*. **Figure C-1**, *The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types*, demonstrates that for various family types in Columbiana County the income

THE MOST SIGNIFICANT SHORTCOMING OF THE FEDERAL POVERTY MEASURE IS THAT FOR MOST FAMILIES, IN MOST PLACES, THE POVERTY LEVEL IS SIMPLY TOO LOW.

needed to meet basic needs is far above the FPL. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age— the FPL increases by a constant \$3,740 per year for each additional family member and therefore does not adequately account for the real costs of meeting basic needs. **Table C-1**, *The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level*, demonstrates that across all

Figure C-1. The Self-Sufficiency Standard and the Federal Poverty Level for Select Family Types Columbiana County, OH 2011

### ANNUAL INCOME



of Ohio's counties the income needed to meet basic needs is far above the FPL, indicating that families across Ohio can have incomes above the federal poverty measure and yet lack sufficient resources to adequately meet their basic needs. For this reason, most assistance programs use a multiple of the federal poverty measure to determine need. For instance, Ohio's Children's Health Insurance Program, Healthy Start, is available for families with incomes up to 200% of the FPL.<sup>c</sup>

However, simply raising the poverty level, or using a multiple of the FPL, cannot solve the structural problems inherent in the official poverty measure. In addition to the fundamental problem of being too low, there are five basic methodological problems with the federal poverty measure.

*First, the measure is based on the cost of a single item—food—rather than a “market basket” of all basic needs.* Over four decades ago, when the Federal Poverty Level was first developed by Mollie Orshansky, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets based on nutritional standards.) Knowing that the average American family spent a third of their budget on food, Orshansky reasoned that multiplying the food budget by three would yield an estimate of the amount needed to meet other basic needs, and thus this became the basis of the FPL.<sup>d</sup>

*Second, the measure's methodology is frozen, not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs.* Since it was developed, the poverty level has only been updated annually using the Consumer Price Index. As a result, the percentage of the household budget devoted to food has remained at one-third of the FPL even though American families now spend an average of only 13% of their income on food.<sup>e</sup> At the same time, other costs have risen much faster—such as health care, housing, and more recently food and energy—and new costs have arisen, such as child care and taxes. None of these changes are, or can be, reflected in the federal poverty measure based on a frozen methodology.

*Third, the federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a stay-at-home wife, or if a single parent, implicitly assumes*

*she is not employed.* This family demographic no longer reflects the reality of the majority of American families today. According to the U.S. Bureau of Labor Statistics, both parents were employed in 59% of two-parent families with children in 2009. Likewise, 68% of single mothers were employed in 2009 and 77% of single fathers were employed in 2009.<sup>f</sup> Thus, paid employment and its associated costs such as child care, transportation, and taxes is the norm for the majority of families today rather than the exception. Moreover, when the poverty measure was first developed, these employment-related items were not a significant expense for most families: taxes were relatively low, transportation was inexpensive, and child care for families with young children was not common. However, today these expenses are substantial, and borne by most families, and thus these costs should be included in a modern poverty measure.

*Fourth, the poverty measure does not vary by geographic location.* That is, the federal poverty measure is the same whether one lives in Louisiana or in the San Francisco Bay Area of California (with Alaska and Hawaii the only exceptions to the rule). However, housing in the most expensive areas of the United States costs more than three times as much as in the least expensive areas.<sup>g</sup> Even within states, costs vary considerably: in Ohio, the cost of a two-bedroom rental in Delaware County is 133% of the cost of the same size rental in several less expensive Ohio counties, such as Adams, Gallia, or Harrison.

Finally, the federal poverty measure provides no information or means to track changes in specific costs (such as housing, child care, etc.), nor the impact of subsidies, taxes, and/or tax credits that reduce (or increase) these costs. The federal poverty measure does not allow for determining how specific costs rise or fall over time. Likewise, when assessing the impact of subsidies, taxes, and tax credits, poverty measures cannot trace the impact they have on net costs unless they are explicitly included in the measure itself.

For these and other reasons, many researchers and analysts have proposed revising the federal poverty measure. Suggested changes would reflect 21st century needs, incorporate geographically based differences in costs, and respond to changes over time.<sup>h</sup>

Table C-1. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2011  
 Three Family Types, All Ohio Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Adams County	\$27,423	188%	\$31,612	173%	\$39,985	181%
Allen County	\$35,683	245%	\$43,938	240%	\$50,443	229%
Ashland County	\$30,808	211%	\$36,567	200%	\$44,831	203%
Ashtabula County	\$32,022	220%	\$38,805	212%	\$46,391	210%
Athens County	\$29,432	202%	\$35,136	192%	\$43,952	199%
Auglaize County	\$32,257	221%	\$41,969	229%	\$48,312	219%
Belmont County	\$29,367	202%	\$35,066	192%	\$43,798	199%
Brown County	\$30,845	212%	\$37,549	205%	\$45,522	206%
Butler County	\$40,427	277%	\$47,637	260%	\$53,990	245%
Carroll County	\$28,689	197%	\$34,261	187%	\$43,300	196%
Champaign County	\$30,157	207%	\$35,961	196%	\$44,476	202%
Clark County	\$31,569	217%	\$38,314	209%	\$46,045	209%
Clermont County	\$37,451	257%	\$45,091	246%	\$51,466	233%
Clinton County	\$30,243	208%	\$36,055	197%	\$44,542	202%
Columbiana County	\$30,763	211%	\$37,459	205%	\$45,458	206%
Coshocton County	\$29,258	201%	\$34,834	190%	\$43,713	198%
Crawford County	\$27,591	189%	\$31,731	173%	\$40,153	182%
Cuyahoga County	\$37,840	260%	\$46,141	252%	\$52,814	240%
Darke County	\$27,196	187%	\$31,412	172%	\$39,276	178%
Defiance County	\$30,792	211%	\$36,638	200%	\$44,952	204%
Delaware County	\$39,318	270%	\$46,861	256%	\$52,926	240%
Erie County	\$33,026	227%	\$40,588	222%	\$47,116	214%
Fairfield County	\$34,876	239%	\$43,880	240%	\$49,962	227%
Fayette County	\$31,091	213%	\$36,915	202%	\$45,152	205%
Franklin County	\$39,433	271%	\$46,978	257%	\$53,290	242%
Fulton County	\$30,823	212%	\$36,677	200%	\$44,984	204%
Gallia County	\$29,252	201%	\$34,824	190%	\$43,704	198%
Geauga County	\$38,107	262%	\$46,398	253%	\$52,891	240%
Greene County	\$37,125	255%	\$44,826	245%	\$50,852	231%
Guernsey County	\$27,341	188%	\$31,540	172%	\$39,433	179%
Hamilton County	\$38,171	262%	\$45,643	249%	\$52,226	237%
Hancock County	\$32,566	224%	\$38,927	213%	\$46,698	212%
Hardin County	\$34,690	238%	\$42,913	234%	\$49,256	223%
Harrison County	\$29,572	203%	\$35,292	193%	\$43,959	199%
Henry County	\$30,310	208%	\$36,115	197%	\$44,585	202%
Highland County	\$29,347	201%	\$34,931	191%	\$43,783	199%
Hocking County	\$29,247	201%	\$34,819	190%	\$43,701	198%
Holmes County	\$34,225	235%	\$42,545	232%	\$48,884	222%
Huron County	\$31,326	215%	\$37,286	204%	\$45,335	206%
Jackson County	\$29,538	203%	\$35,254	193%	\$43,933	199%

The 2010 FPL is: \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four. The 2010 FPL is effective at least through the end of 2010. See <http://aspe.hhs.gov/poverty/09poverty.shtml>.

Table C-1, *Continued*. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2011  
Three Family Types, All Ohio Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Jefferson County	\$36,200	248%	\$43,987	240%	\$50,248	228%
Knox County	\$32,470	223%	\$42,131	230%	\$48,470	220%
Lake County	\$36,751	252%	\$45,987	251%	\$52,481	238%
Lawrence County	\$29,263	201%	\$34,839	190%	\$43,717	198%
Licking County	\$32,773	225%	\$39,516	216%	\$46,645	212%
Logan County	\$30,422	209%	\$36,238	198%	\$44,672	203%
Lorain County	\$38,695	266%	\$46,814	256%	\$53,301	242%
Lucas County	\$35,958	247%	\$43,936	240%	\$50,522	229%
Madison County	\$30,673	211%	\$36,291	198%	\$44,534	202%
Mahoning County	\$34,880	239%	\$42,932	234%	\$49,543	225%
Marion County	\$31,850	219%	\$38,616	211%	\$46,256	210%
Medina County	\$38,953	267%	\$47,241	258%	\$53,726	244%
Meigs County	\$29,241	201%	\$34,809	190%	\$43,691	198%
Mercer County	\$28,141	193%	\$32,389	177%	\$40,761	185%
Miami County	\$31,136	214%	\$36,848	201%	\$45,013	204%
Monroe County	\$29,263	201%	\$34,839	190%	\$43,717	198%
Montgomery County	\$37,550	258%	\$45,084	246%	\$51,306	233%
Morgan County	\$27,345	188%	\$31,543	172%	\$39,437	179%
Morrow County	\$31,923	219%	\$37,722	206%	\$45,470	206%
Muskingum County	\$27,341	188%	\$31,540	172%	\$39,433	179%
Noble County	\$29,258	201%	\$34,834	190%	\$43,713	198%
Ottawa County	\$31,362	215%	\$37,322	204%	\$45,359	206%
Paulding County	\$28,141	193%	\$32,389	177%	\$40,761	185%
Perry County	\$27,341	188%	\$31,540	172%	\$39,433	179%
Pickaway County	\$31,923	219%	\$37,722	206%	\$45,470	206%
Pike County	\$29,304	201%	\$34,884	191%	\$43,749	198%
Portage County	\$33,499	230%	\$40,375	221%	\$46,965	213%
Preble County	\$30,744	211%	\$36,590	200%	\$44,922	204%
Putnam County	\$28,462	195%	\$32,651	178%	\$41,186	187%
Richland County	\$29,936	205%	\$35,716	195%	\$44,300	201%
Ross County	\$30,192	207%	\$36,734	201%	\$45,024	204%
Sandusky County	\$31,120	214%	\$36,945	202%	\$45,174	205%
Scioto County	\$29,263	201%	\$34,839	190%	\$43,717	198%
Seneca County	\$30,113	207%	\$35,913	196%	\$44,442	202%
Shelby County	\$31,592	217%	\$38,339	209%	\$46,063	209%
Stark County	\$32,721	225%	\$42,312	231%	\$48,647	221%
Summit County	\$37,513	257%	\$45,423	248%	\$51,859	235%
Trumbull County	\$34,463	237%	\$42,603	233%	\$48,797	221%
Tuscarawas County	\$30,148	207%	\$35,945	196%	\$44,461	202%
Union County	\$33,462	230%	\$39,681	217%	\$46,937	213%

The 2010 FPL is: \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four. See <http://aspe.hhs.gov/poverty/09poverty.shtml>.

Table C-1, *Continued*. The Self-Sufficiency Standard as a Percent of the Federal Poverty Level, 2011  
Three Family Types, All Ohio Counties

COUNTY	ONE ADULT, ONE PRESCHOOLER		ONE ADULT, ONE PRESCHOOLER, ONE SCHOOL-AGE		TWO ADULTS, ONE PRESCHOOLER, ONE SCHOOL-AGE	
	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)	Annual Self-Sufficiency Standard	Self-Sufficiency Standard as Percentage of Federal Poverty Level (FPL)
Van Wert County	\$28,141	193%	\$32,389	177%	\$40,761	185%
Vinton County	\$29,258	201%	\$34,834	190%	\$43,713	198%
Warren County	\$42,444	291%	\$49,632	271%	\$55,970	254%
Washington County	\$29,263	201%	\$34,839	190%	\$43,717	198%
Wayne County	\$31,643	217%	\$37,609	205%	\$45,547	207%
Williams County	\$28,654	197%	\$32,808	179%	\$41,376	188%
Wood County	\$33,756	232%	\$43,159	236%	\$49,416	224%
Wyandot County	\$28,141	193%	\$32,389	177%	\$40,761	185%

The 2010 FPL is: \$14,570 for a family of two, \$18,310 for a family of three, and \$22,050 for a family of four. See <http://aspe.hhs.gov/poverty/09poverty.shtml>.

## THE SUPPLEMENTAL POVERTY MEASURE

Besides the Self-Sufficiency Standard, the other major proposed alternative to the federal poverty measure is a measure based on recommendations from the National Academy of Sciences (NAS).<sup>i</sup> The new Supplemental Poverty Measure (SPM) being developed by the Obama Administration for release in 2011 will be based on the NAS methodology, with some revisions.<sup>j</sup> The Census Bureau has produced poverty estimates based on various combinations of the NAS recommendations, designating them as experimental poverty measures.<sup>k</sup>

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure will provide a new and improved statistic to better understand the prevalence of poverty in the United States. The SPM is not intended to be a replacement for the FPL, but it will provide policymakers with additional data on the extent of poverty and the impact of public policies. At the same time, the SPM will not replace the need for other benchmarks of income adequacy. The Standard will continue to be an essential tool for understanding what it takes to make ends meet at a minimally adequate level in today's economy.

## APPENDIX C ENDNOTES

- a. There are two federal measurements of poverty. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one and two adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the federal poverty guidelines or the Federal Poverty Level (FPG/FPL). The FPL is calculated by the U.S. Department of Health and Human Services each February and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPL only varies by family size, regardless of composition; the 2010 FPL for a family of three is \$18,310. The Standard references the FPL in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/faq.shtml#thrifty> and <http://aspe.hhs.gov/poverty/09poverty.shtml>.
- b. Carmen DeNavas-Walt, Bernadette Proctor, and Cheryl Hill-Lee, “Income, Poverty, and Health Insurance Coverage in the U.S.: 2004,” U.S. Census Bureau, Current Population Reports, Series P60-229, Washington, D.C. (U.S. Government Printing Office), <http://www.census.gov/prod/2005pubs/p60-229.pdf> (accessed September 14, 2005).
- c. Ohio Department of Jobs and Family Services, Ohio Medicaid, “Healthy Start,” Programs for Children, Families and Pregnant Women, <http://jfs.ohio.gov/ohp/consumers/familychild.stm> (accessed October 7, 2010).
- e. U.S. Department of Health and Human Services, “Frequently Asked Questions Related to the Poverty Guidelines and Poverty,” <http://aspe.hhs.gov/poverty/faq.shtml> (accessed March 25, 2008).
- f. In 2009 the average consumer expenditure on food was \$6,372 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2009,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed October 7, 2010).
- g. U.S. Department of Labor, U.S. Bureau of Labor Statistics, “Employment Characteristics of Families-2009,” <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed November 10, 2010).
- h. Using the 2011 Fair Market Rents, the cost of housing (including utilities) at the 40th percentile, for a two-bedroom unit in the most expensive place—the San Francisco metropolitan area—is \$1,833. This is over three and a half times as much as the least expensive housing, found in several counties in Kentucky, where two-bedroom units cost \$506 per month. U.S. Housing and Urban Development Department, “Fair Market Rents,” <http://www.huduser.org/datasets/fmr.html> (accessed November 10, 2010).
- i. One of the first persons to advocate implementing changes over time into the Federal Poverty Level was Patricia Ruggles, author of *Drawing the Line*. Ruggles’ work and the analyses of many others are summarized in *Measuring Poverty: A New Approach*. Constance Citro and Robert Michael, Eds., “Measuring Poverty: A New Approach,” Washington, D.C.: National Academy Press, <http://www.census.gov/hhes/www/povmeas/toc.html> (accessed November 10, 2010); hereafter cited as *Measuring Poverty*.
- j. *Measuring Poverty*.
- k. U.S. Department of Commerce, U.S. Census Bureau, “Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure,” Poverty Measurement Studies and Alternative Measures, <http://www.census.gov/hhes/www/povmeas/povmeas.html> (accessed March 15, 2010).
- l. Kathleen Short and Teresa Garner, “Creating a Consistent Poverty Measure Over Time Using NAS Procedures: 1996-2005,” U.S. Census Bureau, Working Paper Series, Poverty Thresholds, [http://www.census.gov/hhes/www/povmeas/papers/experimental\\_measures\\_96\\_05v7.pdf](http://www.census.gov/hhes/www/povmeas/papers/experimental_measures_96_05v7.pdf) (accessed March 30, 2010).

---

## **Appendix D: The Self-Sufficiency Standard for Select Family Types in Ohio**

---

Table 1  
The Self-Sufficiency Standard for Adams County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$503	\$596	\$596	\$596	\$596	\$790	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$110	\$204	\$273	\$249	\$210	\$335	\$319	\$295
Taxes	\$193	\$306	\$461	\$331	\$219	\$678	\$546	\$442
Earned Income Tax Credit (-)	\$0	-\$115	-\$62	-\$164	-\$292	\$0	\$0	-\$73
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$100	-\$39	-\$100	-\$100	-\$110
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.00</b>	<b>\$12.98</b>	<b>\$17.71</b>	<b>\$14.97</b>	<b>\$11.52</b>	<b>\$22.80</b>	<b>\$10.76</b> per adult	<b>\$9.47</b> per adult
MONTHLY	\$1,408	\$2,285	\$3,117	\$2,634	\$2,028	\$4,013	\$3,789	\$3,332
ANNUAL	\$16,898	\$27,423	\$37,402	\$31,612	\$24,331	\$48,154	\$45,471	\$39,985

Table 2  
The Self-Sufficiency Standard for Allen County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$495	\$613	\$613	\$613	\$613	\$756	\$613	\$613
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$235	\$357	\$468	\$535	\$620	\$631	\$672	\$735
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$112	\$240	\$351	\$299	\$234	\$423	\$398	\$347
Taxes	\$198	\$487	\$843	\$634	\$301	\$1,039	\$868	\$655
Earned Income Tax Credit (-)	\$0	-\$5	\$0	\$0	-\$208	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.14</b>	<b>\$16.90</b>	<b>\$25.19</b>	<b>\$20.80</b>	<b>\$13.80</b>	<b>\$30.38</b>	<b>\$14.16</b> per adult	<b>\$11.94</b> per adult
MONTHLY	\$1,433	\$2,974	\$4,433	\$3,661	\$2,428	\$5,346	\$4,983	\$4,204
ANNUAL	\$17,191	\$35,683	\$53,200	\$43,938	\$29,138	\$64,152	\$59,794	\$50,443

Table 3  
The Self-Sufficiency Standard for Ashland County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$503	\$652	\$652	\$652	\$652	\$841	\$652	\$652
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$214	\$325	\$426	\$487	\$565	\$575	\$612	\$670
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$110	\$219	\$296	\$270	\$222	\$364	\$342	\$316
Taxes	\$193	\$378	\$621	\$442	\$257	\$798	\$636	\$532
Earned Income Tax Credit (-)	\$0	-\$70	\$0	-\$77	-\$250	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$120	-\$59	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.00</b>	<b>\$14.59</b>	<b>\$20.52</b>	<b>\$17.31</b>	<b>\$12.66</b>	<b>\$25.32</b>	<b>\$11.74</b> per adult	<b>\$10.61</b> per adult
MONTHLY	\$1,407	\$2,567	\$3,611	\$3,047	\$2,228	\$4,457	\$4,131	\$3,736
ANNUAL	\$16,885	\$30,808	\$43,331	\$36,567	\$26,734	\$53,481	\$49,569	\$44,831

Table 4  
The Self-Sufficiency Standard for Ashtabula County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$508	\$647	\$647	\$647	\$647	\$822	\$647	\$647
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$162	\$413	\$431	\$437	\$459	\$455	\$496	\$502
Miscellaneous	\$112	\$224	\$304	\$278	\$227	\$374	\$350	\$324
Taxes	\$196	\$405	\$651	\$492	\$270	\$837	\$668	\$565
Earned Income Tax Credit (-)	\$0	-\$54	\$0	-\$38	-\$235	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$66	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.09</b>	<b>\$15.16</b>	<b>\$21.18</b>	<b>\$18.37</b>	<b>\$13.06</b>	<b>\$26.15</b>	<b>\$12.08</b> per adult	<b>\$10.98</b> per adult
MONTHLY	\$1,424	\$2,669	\$3,727	\$3,234	\$2,298	\$4,602	\$4,253	\$3,866
ANNUAL	\$17,085	\$32,022	\$44,727	\$38,805	\$27,576	\$55,221	\$51,037	\$46,391

Table 5  
The Self-Sufficiency Standard for Athens County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$539	\$598	\$598	\$598	\$598	\$769	\$598	\$598
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$233	\$240	\$240	\$240	\$240	\$240	\$454	\$454
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$115	\$213	\$290	\$264	\$217	\$357	\$337	\$311
Taxes	\$205	\$347	\$596	\$409	\$241	\$769	\$617	\$512
Earned Income Tax Credit (-)	\$0	-\$88	\$0	-\$102	-\$267	\$0	\$0	-\$3
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$51	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.32</b>	<b>\$13.94</b>	<b>\$19.99</b>	<b>\$16.64</b>	<b>\$12.18</b>	<b>\$24.71</b>	<b>\$11.53</b> per adult	<b>\$10.41</b> per adult
MONTHLY	\$1,465	\$2,453	\$3,519	\$2,928	\$2,144	\$4,348	\$4,060	\$3,663
ANNUAL	\$17,576	\$29,432	\$42,222	\$35,136	\$25,726	\$52,180	\$48,722	\$43,952

Table 6  
The Self-Sufficiency Standard for Auglaize County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$471	\$617	\$617	\$617	\$617	\$802	\$617	\$617
Child Care	\$0	\$672	\$1,336	\$1,119	\$447	\$1,783	\$1,336	\$1,119
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$157	\$396	\$414	\$420	\$442	\$438	\$479	\$485
Miscellaneous	\$107	\$225	\$304	\$289	\$232	\$385	\$350	\$335
Taxes	\$185	\$411	\$652	\$592	\$298	\$882	\$669	\$609
Earned Income Tax Credit (-)	\$0	-\$51	\$0	\$0	-\$214	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$105	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.76</b>	<b>\$15.27</b>	<b>\$21.17</b>	<b>\$19.87</b>	<b>\$13.63</b>	<b>\$27.05</b>	<b>\$12.08</b> per adult	<b>\$11.44</b> per adult
MONTHLY	\$1,366	\$2,688	\$3,726	\$3,497	\$2,399	\$4,762	\$4,252	\$4,026
ANNUAL	\$16,394	\$32,257	\$44,715	\$41,969	\$28,785	\$57,140	\$51,029	\$48,312

Table 7  
The Self-Sufficiency Standard for Belmont County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$467	\$596	\$596	\$596	\$596	\$749	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$156	\$390	\$408	\$414	\$437	\$432	\$474	\$480
Miscellaneous	\$107	\$213	\$290	\$264	\$217	\$355	\$336	\$310
Taxes	\$183	\$346	\$596	\$408	\$241	\$761	\$615	\$512
Earned Income Tax Credit (-)	\$0	-\$89	\$0	-\$103	-\$268	\$0	\$0	-\$6
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$51	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.72	\$13.90	\$19.97	\$16.60	\$12.16	\$24.53	\$11.50 per adult	\$10.37 per adult
MONTHLY	\$1,358	\$2,447	\$3,514	\$2,922	\$2,139	\$4,317	\$4,048	\$3,650
ANNUAL	\$16,302	\$29,367	\$42,174	\$35,066	\$25,673	\$51,807	\$48,570	\$43,798

Table 8  
The Self-Sufficiency Standard for Brown County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$470	\$620	\$620	\$620	\$620	\$800	\$620	\$620
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$107	\$219	\$299	\$273	\$222	\$370	\$345	\$319
Taxes	\$184	\$380	\$633	\$464	\$256	\$821	\$650	\$548
Earned Income Tax Credit (-)	\$0	-\$69	\$0	-\$60	-\$251	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$115	-\$59	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.74	\$14.60	\$20.76	\$17.78	\$12.62	\$25.77	\$11.88 per adult	\$10.78 per adult
MONTHLY	\$1,362	\$2,570	\$3,654	\$3,129	\$2,221	\$4,536	\$4,180	\$3,793
ANNUAL	\$16,347	\$30,845	\$43,851	\$37,549	\$26,650	\$54,435	\$50,165	\$45,522

Table 9  
The Self-Sufficiency Standard for Butler County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$638	\$826	\$826	\$826	\$826	\$1,106	\$826	\$826
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$199	\$302	\$397	\$454	\$526	\$535	\$570	\$624
Transportation	\$255	\$262	\$262	\$262	\$262	\$262	\$494	\$494
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$125	\$264	\$361	\$320	\$244	\$444	\$407	\$367
Taxes	\$241	\$607	\$883	\$716	\$344	\$1,120	\$904	\$732
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$165	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.17	\$19.14	\$26.03	\$22.56	\$14.94	\$32.10	\$14.54 per adult	\$12.78 per adult
MONTHLY	\$1,614	\$3,369	\$4,582	\$3,970	\$2,629	\$5,649	\$5,119	\$4,499
ANNUAL	\$19,369	\$40,427	\$54,982	\$47,637	\$31,548	\$67,792	\$61,430	\$53,990

Table 10  
The Self-Sufficiency Standard for Carroll County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$440	\$556	\$556	\$556	\$556	\$702	\$556	\$556
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$105	\$210	\$287	\$261	\$214	\$352	\$334	\$307
Taxes	\$176	\$330	\$584	\$389	\$232	\$745	\$602	\$508
Earned Income Tax Credit (-)	\$0	-\$98	\$0	-\$118	-\$277	\$0	\$0	-\$15
Child Care Tax Credit (-)	\$0	-\$70	-\$105	-\$125	-\$46	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.53	\$13.58	\$19.73	\$16.22	\$11.91	\$24.23	\$11.38 per adult	\$10.25 per adult
MONTHLY	\$1,326	\$2,391	\$3,473	\$2,855	\$2,097	\$4,265	\$4,006	\$3,608
ANNUAL	\$15,909	\$28,689	\$41,677	\$34,261	\$25,163	\$51,175	\$48,070	\$43,300

Table 11  
The Self-Sufficiency Standard for Champaign County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$509	\$642	\$642	\$642	\$642	\$792	\$642	\$642
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$111	\$216	\$293	\$267	\$220	\$358	\$340	\$313
Taxes	\$194	\$364	\$610	\$429	\$251	\$774	\$629	\$525
Earned Income Tax Credit (-)	\$0	-\$79	\$0	-\$88	-\$257	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$56	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.02	\$14.28	\$20.26	\$17.03	\$12.46	\$24.80	\$11.65 per adult	\$10.53 per adult
MONTHLY	\$1,412	\$2,513	\$3,566	\$2,997	\$2,193	\$4,365	\$4,099	\$3,706
ANNUAL	\$16,946	\$30,157	\$42,793	\$35,961	\$26,315	\$52,377	\$49,189	\$44,476

Table 12  
The Self-Sufficiency Standard for Clark County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$548	\$660	\$660	\$660	\$660	\$853	\$660	\$660
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$115	\$222	\$302	\$276	\$225	\$374	\$348	\$322
Taxes	\$206	\$396	\$645	\$482	\$265	\$838	\$662	\$559
Earned Income Tax Credit (-)	\$0	-\$60	\$0	-\$46	-\$242	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.33	\$14.95	\$21.01	\$18.14	\$12.88	\$26.14	\$12.00 per adult	\$10.90 per adult
MONTHLY	\$1,467	\$2,631	\$3,698	\$3,193	\$2,267	\$4,600	\$4,224	\$3,837
ANNUAL	\$17,598	\$31,569	\$44,377	\$38,314	\$27,201	\$55,201	\$50,692	\$46,045

Table 13  
The Self-Sufficiency Standard for Clermont County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$590	\$764	\$764	\$764	\$764	\$1,023	\$764	\$764
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$199	\$302	\$397	\$454	\$526	\$535	\$570	\$624
Transportation	\$255	\$262	\$262	\$262	\$262	\$262	\$494	\$494
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$120	\$249	\$358	\$306	\$239	\$440	\$405	\$353
Taxes	\$223	\$527	\$874	\$659	\$323	\$1,107	\$895	\$677
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$187	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.77	\$17.73	\$25.83	\$21.35	\$14.36	\$31.80	\$14.44 per adult	\$12.18 per adult
MONTHLY	\$1,543	\$3,121	\$4,545	\$3,758	\$2,527	\$5,596	\$5,083	\$4,289
ANNUAL	\$18,521	\$37,451	\$54,543	\$45,091	\$30,322	\$67,151	\$60,996	\$51,466

Table 14  
The Self-Sufficiency Standard for Clinton County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$573	\$635	\$635	\$635	\$635	\$925	\$635	\$635
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$117	\$217	\$294	\$268	\$221	\$373	\$340	\$314
Taxes	\$214	\$366	\$611	\$431	\$252	\$833	\$630	\$526
Earned Income Tax Credit (-)	\$0	-\$77	\$0	-\$86	-\$256	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$57	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.56	\$14.32	\$20.29	\$17.07	\$12.49	\$26.03	\$11.66 per adult	\$10.55 per adult
MONTHLY	\$1,506	\$2,520	\$3,572	\$3,005	\$2,199	\$4,582	\$4,105	\$3,712
ANNUAL	\$18,069	\$30,243	\$42,860	\$36,055	\$26,385	\$54,984	\$49,256	\$44,542

Table 15  
The Self-Sufficiency Standard for Columbiana County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$504	\$609	\$609	\$609	\$609	\$753	\$609	\$609
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$158	\$397	\$415	\$421	\$444	\$439	\$480	\$486
Miscellaneous	\$111	\$219	\$299	\$273	\$222	\$366	\$345	\$319
Taxes	\$194	\$378	\$632	\$462	\$255	\$804	\$649	\$546
Earned Income Tax Credit (-)	\$0	-\$70	\$0	-\$62	-\$252	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$115	-\$58	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.03	\$14.57	\$20.73	\$17.74	\$12.59	\$25.43	\$11.86 per adult	\$10.76 per adult
MONTHLY	\$1,413	\$2,564	\$3,649	\$3,122	\$2,215	\$4,476	\$4,175	\$3,788
ANNUAL	\$16,951	\$30,763	\$43,786	\$37,459	\$26,583	\$53,717	\$50,101	\$45,458

Table 16  
The Self-Sufficiency Standard for Coshocton County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$500	\$596	\$596	\$596	\$596	\$771	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$110	\$212	\$290	\$264	\$216	\$357	\$336	\$310
Taxes	\$192	\$344	\$594	\$403	\$240	\$768	\$613	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$108	-\$270	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.97	\$13.85	\$19.93	\$16.49	\$12.11	\$24.68	\$11.48 per adult	\$10.35 per adult
MONTHLY	\$1,402	\$2,438	\$3,507	\$2,903	\$2,132	\$4,343	\$4,040	\$3,643
ANNUAL	\$16,829	\$29,258	\$42,089	\$34,834	\$25,585	\$52,121	\$48,485	\$43,713

Table 17  
The Self-Sufficiency Standard for Crawford County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$499	\$596	\$596	\$596	\$596	\$768	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$158	\$397	\$415	\$421	\$444	\$439	\$480	\$486
Miscellaneous	\$110	\$205	\$273	\$249	\$210	\$334	\$320	\$295
Taxes	\$193	\$310	\$465	\$332	\$221	\$672	\$549	\$445
Earned Income Tax Credit (-)	\$0	-\$113	-\$59	-\$162	-\$289	\$0	\$0	-\$70
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$101	-\$41	-\$100	-\$100	-\$110
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.99</b>	<b>\$13.06</b>	<b>\$17.80</b>	<b>\$15.02</b>	<b>\$11.59</b>	<b>\$22.67</b>	<b>\$10.80</b> per adult	<b>\$9.51</b> per adult
MONTHLY	\$1,406	\$2,299	\$3,132	\$2,644	\$2,039	\$3,991	\$3,800	\$3,346
ANNUAL	\$16,867	\$27,591	\$37,588	\$31,731	\$24,469	\$47,889	\$45,603	\$40,153

Table 18  
The Self-Sufficiency Standard for Cuyahoga County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$590	\$711	\$711	\$711	\$711	\$911	\$711	\$711
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$246	\$374	\$490	\$561	\$650	\$661	\$704	\$771
Transportation	\$225	\$232	\$232	\$232	\$232	\$232	\$440	\$440
Health Care	\$164	\$421	\$439	\$445	\$467	\$463	\$504	\$510
Miscellaneous	\$123	\$250	\$362	\$311	\$246	\$441	\$411	\$360
Taxes	\$235	\$539	\$897	\$687	\$359	\$1,121	\$925	\$712
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$156	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$9.00</b>	<b>\$17.92</b>	<b>\$26.21</b>	<b>\$21.85</b>	<b>\$15.20</b>	<b>\$31.97</b>	<b>\$14.71</b> per adult	<b>\$12.50</b> per adult
MONTHLY	\$1,584	\$3,153	\$4,613	\$3,845	\$2,675	\$5,626	\$5,177	\$4,401
ANNUAL	\$19,007	\$37,840	\$55,362	\$46,141	\$32,103	\$67,511	\$62,128	\$52,814

Table 19  
The Self-Sufficiency Standard for Darke County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$495	\$596	\$596	\$596	\$596	\$793	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$109	\$203	\$272	\$247	\$209	\$334	\$318	\$293
Taxes	\$190	\$302	\$455	\$328	\$216	\$675	\$542	\$404
Earned Income Tax Credit (-)	\$0	-\$118	-\$67	-\$168	-\$295	\$0	\$0	-\$85
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$98	-\$38	-\$100	-\$100	-\$107
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.91	\$12.88	\$17.58	\$14.87	\$11.42	\$22.73	\$10.72 per adult	\$9.30 per adult
MONTHLY	\$1,393	\$2,266	\$3,094	\$2,618	\$2,011	\$4,001	\$3,773	\$3,273
ANNUAL	\$16,712	\$27,196	\$37,132	\$31,412	\$24,129	\$48,014	\$45,279	\$39,276

Table 20  
The Self-Sufficiency Standard for Defiance County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$517	\$628	\$628	\$628	\$628	\$792	\$628	\$628
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$113	\$219	\$296	\$270	\$223	\$362	\$343	\$316
Taxes	\$199	\$377	\$621	\$443	\$257	\$789	\$638	\$534
Earned Income Tax Credit (-)	\$0	-\$70	\$0	-\$76	-\$248	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$120	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.18	\$14.58	\$20.53	\$17.35	\$12.70	\$25.15	\$11.76 per adult	\$10.64 per adult
MONTHLY	\$1,440	\$2,566	\$3,613	\$3,053	\$2,235	\$4,426	\$4,139	\$3,746
ANNUAL	\$17,276	\$30,792	\$43,356	\$36,638	\$26,822	\$53,111	\$49,667	\$44,952

Table 21  
The Self-Sufficiency Standard for Delaware County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$629	\$795	\$795	\$795	\$795	\$1,000	\$795	\$795
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$208	\$315	\$413	\$472	\$548	\$557	\$593	\$649
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$122	\$259	\$356	\$316	\$240	\$432	\$401	\$361
Taxes	\$230	\$570	\$866	\$700	\$328	\$1,076	\$881	\$711
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$182	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.92</b>	<b>\$18.62</b>	<b>\$25.65</b>	<b>\$22.19</b>	<b>\$14.48</b>	<b>\$31.12</b>	<b>\$14.28</b> per adult	<b>\$12.53</b> per adult
MONTHLY	\$1,569	\$3,276	\$4,514	\$3,905	\$2,549	\$5,477	\$5,027	\$4,411
ANNUAL	\$18,832	\$39,318	\$54,167	\$46,861	\$30,586	\$65,726	\$60,327	\$52,926

Table 22  
The Self-Sufficiency Standard for Erie County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$532	\$679	\$679	\$679	\$679	\$886	\$679	\$679
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$114	\$228	\$308	\$282	\$231	\$381	\$354	\$328
Taxes	\$204	\$428	\$668	\$560	\$290	\$866	\$684	\$581
Earned Income Tax Credit (-)	\$0	-\$40	\$0	-\$7	-\$219	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$110	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.30</b>	<b>\$15.64</b>	<b>\$21.52</b>	<b>\$19.22</b>	<b>\$13.50</b>	<b>\$26.77</b>	<b>\$12.25</b> per adult	<b>\$11.15</b> per adult
MONTHLY	\$1,461	\$2,752	\$3,788	\$3,382	\$2,375	\$4,711	\$4,313	\$3,926
ANNUAL	\$17,527	\$33,026	\$45,458	\$40,588	\$28,503	\$56,532	\$51,762	\$47,116

Table 23  
The Self-Sufficiency Standard for Fairfield County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$598	\$756	\$756	\$756	\$756	\$951	\$756	\$756
Child Care	\$0	\$672	\$1,336	\$1,119	\$447	\$1,783	\$1,336	\$1,119
Food	\$208	\$315	\$413	\$472	\$548	\$557	\$593	\$649
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$119	\$236	\$314	\$299	\$242	\$395	\$360	\$344
Taxes	\$218	\$469	\$694	\$632	\$337	\$924	\$705	\$644
Earned Income Tax Credit (-)	\$0	-\$16	\$0	\$0	-\$173	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.65</b>	<b>\$16.51</b>	<b>\$22.07</b>	<b>\$20.78</b>	<b>\$14.73</b>	<b>\$27.97</b>	<b>\$12.48</b> per adult	<b>\$11.83</b> per adult
MONTHLY	\$1,523	\$2,906	\$3,885	\$3,657	\$2,592	\$4,923	\$4,394	\$4,163
ANNUAL	\$18,276	\$34,876	\$46,618	\$43,880	\$31,099	\$59,073	\$52,733	\$49,962

Table 24  
The Self-Sufficiency Standard for Fayette County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$551	\$673	\$673	\$673	\$673	\$810	\$673	\$673
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$115	\$220	\$297	\$271	\$224	\$361	\$344	\$317
Taxes	\$207	\$385	\$627	\$450	\$262	\$784	\$644	\$540
Earned Income Tax Credit (-)	\$0	-\$66	\$0	-\$71	-\$245	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$120	-\$62	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.37</b>	<b>\$14.72</b>	<b>\$20.62</b>	<b>\$17.48</b>	<b>\$12.80</b>	<b>\$25.01</b>	<b>\$11.81</b> per adult	<b>\$10.69</b> per adult
MONTHLY	\$1,473	\$2,591	\$3,630	\$3,076	\$2,252	\$4,402	\$4,156	\$3,763
ANNUAL	\$17,682	\$31,091	\$43,556	\$36,915	\$27,024	\$52,828	\$49,870	\$45,152

Table 25  
The Self-Sufficiency Standard for Franklin County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$623	\$787	\$787	\$787	\$787	\$991	\$787	\$787
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$208	\$315	\$413	\$472	\$548	\$557	\$593	\$649
Transportation	\$241	\$248	\$248	\$248	\$248	\$248	\$470	\$470
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$123	\$259	\$357	\$316	\$240	\$432	\$403	\$363
Taxes	\$233	\$572	\$869	\$703	\$334	\$1,078	\$889	\$719
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$179	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.98</b>	<b>\$18.67</b>	<b>\$25.70</b>	<b>\$22.24</b>	<b>\$14.58</b>	<b>\$31.16</b>	<b>\$14.37</b> per adult	<b>\$12.62</b> per adult
MONTHLY	\$1,581	\$3,286	\$4,524	\$3,915	\$2,565	\$5,484	\$5,058	\$4,441
ANNUAL	\$18,974	\$39,433	\$54,284	\$46,978	\$30,786	\$65,808	\$60,692	\$53,290

Table 26  
The Self-Sufficiency Standard for Fulton County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$516	\$638	\$638	\$638	\$638	\$823	\$638	\$638
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$162	\$411	\$429	\$435	\$458	\$453	\$495	\$501
Miscellaneous	\$112	\$219	\$296	\$270	\$223	\$365	\$343	\$316
Taxes	\$199	\$379	\$623	\$445	\$259	\$800	\$640	\$536
Earned Income Tax Credit (-)	\$0	-\$70	\$0	-\$75	-\$248	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$120	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.15</b>	<b>\$14.59</b>	<b>\$20.54</b>	<b>\$17.37</b>	<b>\$12.71</b>	<b>\$25.35</b>	<b>\$11.77</b> per adult	<b>\$10.65</b> per adult
MONTHLY	\$1,435	\$2,569	\$3,616	\$3,056	\$2,237	\$4,461	\$4,142	\$3,749
ANNUAL	\$17,215	\$30,823	\$43,386	\$36,677	\$26,847	\$53,534	\$49,701	\$44,984

Table 27  
The Self-Sufficiency Standard for Gallia County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$538	\$596	\$596	\$596	\$596	\$758	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$114	\$212	\$290	\$264	\$216	\$356	\$336	\$310
Taxes	\$203	\$343	\$593	\$402	\$239	\$762	\$612	\$511
Earned Income Tax Credit (-)	\$0	-\$91	\$0	-\$108	-\$270	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.27	\$13.85	\$19.92	\$16.49	\$12.11	\$24.56	\$11.48 per adult	\$10.35 per adult
MONTHLY	\$1,455	\$2,438	\$3,507	\$2,902	\$2,132	\$4,323	\$4,040	\$3,642
ANNUAL	\$17,461	\$29,252	\$42,081	\$34,824	\$25,579	\$51,874	\$48,475	\$43,704

Table 28  
The Self-Sufficiency Standard for Geauga County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$619	\$746	\$746	\$746	\$746	\$956	\$746	\$746
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$246	\$374	\$490	\$561	\$650	\$661	\$704	\$771
Transportation	\$216	\$223	\$223	\$223	\$223	\$223	\$421	\$421
Health Care	\$162	\$413	\$431	\$437	\$459	\$455	\$496	\$502
Miscellaneous	\$124	\$252	\$364	\$313	\$248	\$444	\$412	\$360
Taxes	\$240	\$542	\$898	\$689	\$364	\$1,124	\$922	\$709
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$149	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.14	\$18.04	\$26.33	\$21.97	\$15.38	\$32.16	\$14.72 per adult	\$12.52 per adult
MONTHLY	\$1,608	\$3,176	\$4,634	\$3,867	\$2,706	\$5,660	\$5,183	\$4,408
ANNUAL	\$19,293	\$38,107	\$55,608	\$46,398	\$32,478	\$67,921	\$62,194	\$52,891

Table 29  
The Self-Sufficiency Standard for Greene County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$632	\$778	\$778	\$778	\$778	\$1,047	\$778	\$778
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$204	\$309	\$406	\$464	\$538	\$548	\$583	\$638
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$122	\$247	\$356	\$304	\$237	\$440	\$401	\$349
Taxes	\$229	\$520	\$867	\$653	\$318	\$1,106	\$881	\$664
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$192	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.90</b>	<b>\$17.58</b>	<b>\$25.69</b>	<b>\$21.22</b>	<b>\$14.22</b>	<b>\$31.77</b>	<b>\$14.29</b> per adult	<b>\$12.04</b> per adult
MONTHLY	\$1,566	\$3,094	\$4,521	\$3,736	\$2,502	\$5,592	\$5,030	\$4,238
ANNUAL	\$18,787	\$37,125	\$54,255	\$44,826	\$30,025	\$67,102	\$60,357	\$50,852

Table 30  
The Self-Sufficiency Standard for Guernsey County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$517	\$596	\$596	\$596	\$596	\$787	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$112	\$204	\$272	\$248	\$209	\$334	\$319	\$294
Taxes	\$197	\$305	\$459	\$330	\$218	\$675	\$545	\$408
Earned Income Tax Credit (-)	\$0	-\$116	-\$64	-\$165	-\$293	\$0	\$0	-\$83
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$99	-\$39	-\$100	-\$100	-\$109
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.10</b>	<b>\$12.95</b>	<b>\$17.66</b>	<b>\$14.93</b>	<b>\$11.49</b>	<b>\$22.74</b>	<b>\$10.75</b> per adult	<b>\$9.34</b> per adult
MONTHLY	\$1,426	\$2,278	\$3,109	\$2,628	\$2,022	\$4,002	\$3,783	\$3,286
ANNUAL	\$17,113	\$27,341	\$37,305	\$31,540	\$24,258	\$48,029	\$45,402	\$39,433

Table 31  
The Self-Sufficiency Standard for Hamilton County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$543	\$703	\$703	\$703	\$703	\$942	\$703	\$703
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$199	\$302	\$397	\$454	\$526	\$535	\$570	\$624
Transportation	\$267	\$274	\$274	\$274	\$274	\$274	\$517	\$517
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$117	\$253	\$349	\$309	\$233	\$428	\$398	\$357
Taxes	\$211	\$543	\$838	\$672	\$300	\$1,059	\$865	\$694
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$211	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.48	\$18.07	\$25.09	\$21.61	\$13.71	\$30.80	\$14.12 per adult	\$12.36 per adult
MONTHLY	\$1,492	\$3,181	\$4,416	\$3,804	\$2,414	\$5,421	\$4,972	\$4,352
ANNUAL	\$17,906	\$38,171	\$52,989	\$45,643	\$28,964	\$65,049	\$59,663	\$52,226

Table 32  
The Self-Sufficiency Standard for Hancock County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$523	\$678	\$678	\$678	\$678	\$922	\$678	\$678
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$233	\$354	\$465	\$531	\$616	\$626	\$667	\$730
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$115	\$226	\$304	\$279	\$232	\$380	\$352	\$326
Taxes	\$206	\$417	\$653	\$494	\$297	\$859	\$675	\$572
Earned Income Tax Credit (-)	\$0	-\$46	\$0	-\$36	-\$214	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.35	\$15.42	\$21.22	\$18.43	\$13.63	\$26.62	\$12.16 per adult	\$11.06 per adult
MONTHLY	\$1,469	\$2,714	\$3,735	\$3,244	\$2,399	\$4,685	\$4,279	\$3,891
ANNUAL	\$17,629	\$32,566	\$44,818	\$38,927	\$28,794	\$56,215	\$51,351	\$46,698

Table 33  
The Self-Sufficiency Standard for Hardin County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$538	\$596	\$596	\$596	\$596	\$747	\$596	\$596
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$115	\$235	\$346	\$294	\$228	\$418	\$392	\$340
Taxes	\$207	\$466	\$825	\$612	\$274	\$1,020	\$845	\$630
Earned Income Tax Credit (-)	\$0	-\$18	\$0	\$0	-\$232	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$105	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.36	\$16.42	\$24.78	\$20.32	\$13.13	\$29.94	\$13.89 per adult	\$11.66 per adult
MONTHLY	\$1,471	\$2,891	\$4,361	\$3,576	\$2,311	\$5,270	\$4,891	\$4,105
ANNUAL	\$17,648	\$34,690	\$52,337	\$42,913	\$27,726	\$63,237	\$58,688	\$49,256

Table 34  
The Self-Sufficiency Standard for Harrison County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$474	\$596	\$596	\$596	\$596	\$763	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$158	\$399	\$417	\$423	\$446	\$441	\$483	\$489
Miscellaneous	\$108	\$214	\$291	\$265	\$218	\$357	\$337	\$311
Taxes	\$186	\$351	\$600	\$413	\$244	\$770	\$618	\$513
Earned Income Tax Credit (-)	\$0	-\$86	\$0	-\$100	-\$265	\$0	\$0	-\$3
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$52	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.79	\$14.00	\$20.04	\$16.71	\$12.23	\$24.73	\$11.54 per adult	\$10.41 per adult
MONTHLY	\$1,372	\$2,464	\$3,528	\$2,941	\$2,153	\$4,352	\$4,061	\$3,663
ANNUAL	\$16,461	\$29,572	\$42,335	\$35,292	\$25,840	\$52,224	\$48,731	\$43,959

Table 35  
The Self-Sufficiency Standard for Henry County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$501	\$606	\$606	\$606	\$606	\$780	\$606	\$606
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$111	\$217	\$294	\$268	\$221	\$361	\$340	\$314
Taxes	\$195	\$368	\$612	\$432	\$253	\$786	\$631	\$527
Earned Income Tax Credit (-)	\$0	-\$76	\$0	-\$85	-\$255	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$57	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.06</b>	<b>\$14.35</b>	<b>\$20.31</b>	<b>\$17.10</b>	<b>\$12.51</b>	<b>\$25.06</b>	<b>\$11.67</b> per adult	<b>\$10.56</b> per adult
MONTHLY	\$1,418	\$2,526	\$3,575	\$3,010	\$2,202	\$4,410	\$4,108	\$3,715
ANNUAL	\$17,017	\$30,310	\$42,903	\$36,115	\$26,429	\$52,923	\$49,299	\$44,585

Table 36  
The Self-Sufficiency Standard for Highland County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$803	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$110	\$213	\$290	\$264	\$217	\$360	\$336	\$310
Taxes	\$191	\$346	\$596	\$405	\$241	\$783	\$615	\$512
Earned Income Tax Credit (-)	\$0	-\$89	\$0	-\$106	-\$269	\$0	\$0	-\$6
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.95</b>	<b>\$13.90</b>	<b>\$19.96</b>	<b>\$16.54</b>	<b>\$12.15</b>	<b>\$24.99</b>	<b>\$11.50</b> per adult	<b>\$10.37</b> per adult
MONTHLY	\$1,398	\$2,446	\$3,513	\$2,911	\$2,138	\$4,398	\$4,046	\$3,649
ANNUAL	\$16,781	\$29,347	\$42,159	\$34,931	\$25,657	\$52,772	\$48,555	\$43,783

Table 37  
The Self-Sufficiency Standard for Hocking County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$538	\$596	\$596	\$596	\$596	\$850	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$114	\$212	\$290	\$264	\$216	\$365	\$336	\$310
Taxes	\$203	\$343	\$593	\$402	\$239	\$799	\$612	\$511
Earned Income Tax Credit (-)	\$0	-\$91	\$0	-\$108	-\$270	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.27</b>	<b>\$13.85</b>	<b>\$19.92</b>	<b>\$16.49</b>	<b>\$12.11</b>	<b>\$25.35</b>	<b>\$11.48</b> per adult	<b>\$10.35</b> per adult
MONTHLY	\$1,455	\$2,437	\$3,506	\$2,902	\$2,131	\$4,462	\$4,039	\$3,642
ANNUAL	\$17,460	\$29,247	\$42,077	\$34,819	\$25,576	\$53,539	\$48,472	\$43,701

Table 38  
The Self-Sufficiency Standard for Holmes County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$786	\$596	\$596
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$110	\$233	\$344	\$292	\$226	\$420	\$390	\$338
Taxes	\$192	\$454	\$815	\$603	\$265	\$1,026	\$835	\$620
Earned Income Tax Credit (-)	\$0	-\$24	\$0	\$0	-\$239	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$105	-\$64	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.98</b>	<b>\$16.21</b>	<b>\$24.60</b>	<b>\$20.14</b>	<b>\$12.94</b>	<b>\$30.10</b>	<b>\$13.80</b> per adult	<b>\$11.57</b> per adult
MONTHLY	\$1,404	\$2,852	\$4,330	\$3,545	\$2,277	\$5,297	\$4,859	\$4,074
ANNUAL	\$16,844	\$34,225	\$51,961	\$42,545	\$27,327	\$63,562	\$58,310	\$48,884

Table 39  
The Self-Sufficiency Standard for Huron County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$530	\$648	\$648	\$648	\$648	\$899	\$648	\$648
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$114	\$221	\$298	\$272	\$225	\$373	\$345	\$318
Taxes	\$204	\$390	\$631	\$458	\$265	\$835	\$648	\$544
Earned Income Tax Credit (-)	\$0	-\$63	\$0	-\$65	-\$241	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.29</b>	<b>\$14.83</b>	<b>\$20.71</b>	<b>\$17.65</b>	<b>\$12.89</b>	<b>\$26.08</b>	<b>\$11.85</b> per adult	<b>\$10.73</b> per adult
MONTHLY	\$1,458	\$2,611	\$3,645	\$3,107	\$2,268	\$4,590	\$4,171	\$3,778
ANNUAL	\$17,502	\$31,326	\$43,740	\$37,286	\$27,218	\$55,081	\$50,054	\$45,335

Table 40  
The Self-Sufficiency Standard for Jackson County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$508	\$608	\$608	\$608	\$608	\$729	\$608	\$608
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$111	\$214	\$291	\$265	\$217	\$353	\$337	\$311
Taxes	\$195	\$350	\$599	\$412	\$243	\$751	\$618	\$513
Earned Income Tax Credit (-)	\$0	-\$87	\$0	-\$100	-\$266	\$0	\$0	-\$4
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$52	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.03</b>	<b>\$13.99</b>	<b>\$20.03</b>	<b>\$16.69</b>	<b>\$12.22</b>	<b>\$24.32</b>	<b>\$11.53</b> per adult	<b>\$10.40</b> per adult
MONTHLY	\$1,414	\$2,462	\$3,526	\$2,938	\$2,151	\$4,280	\$4,059	\$3,661
ANNUAL	\$16,964	\$29,538	\$42,308	\$35,254	\$25,812	\$51,363	\$48,705	\$43,933

Table 41  
The Self-Sufficiency Standard for Jefferson County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$483	\$596	\$596	\$596	\$596	\$744	\$596	\$596
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$158	\$399	\$417	\$423	\$446	\$441	\$483	\$489
Miscellaneous	\$109	\$242	\$340	\$300	\$224	\$411	\$386	\$346
Taxes	\$188	\$500	\$800	\$636	\$262	\$990	\$821	\$652
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$244	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$62	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.86	\$17.14	\$24.26	\$20.83	\$12.82	\$29.31	\$13.63 per adult	\$11.90 per adult
MONTHLY	\$1,384	\$3,017	\$4,269	\$3,666	\$2,256	\$5,158	\$4,799	\$4,187
ANNUAL	\$16,611	\$36,200	\$51,230	\$43,987	\$27,067	\$61,901	\$57,587	\$50,248

Table 42  
The Self-Sufficiency Standard for Knox County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$531	\$637	\$637	\$637	\$637	\$815	\$637	\$637
Child Care	\$0	\$672	\$1,336	\$1,119	\$447	\$1,783	\$1,336	\$1,119
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$113	\$226	\$305	\$290	\$233	\$385	\$351	\$336
Taxes	\$201	\$414	\$655	\$594	\$301	\$881	\$671	\$611
Earned Income Tax Credit (-)	\$0	-\$48	\$0	\$0	-\$210	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$105	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.21	\$15.37	\$21.25	\$19.95	\$13.73	\$27.07	\$12.12 per adult	\$11.47 per adult
MONTHLY	\$1,445	\$2,706	\$3,740	\$3,511	\$2,417	\$4,764	\$4,265	\$4,039
ANNUAL	\$17,341	\$32,470	\$44,877	\$42,131	\$28,999	\$57,168	\$51,186	\$48,470

Table 43  
The Self-Sufficiency Standard for Lake County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$639	\$770	\$770	\$770	\$770	\$986	\$770	\$770
Child Care	\$0	\$672	\$1,336	\$1,119	\$447	\$1,783	\$1,336	\$1,119
Food	\$246	\$374	\$490	\$561	\$650	\$661	\$704	\$771
Transportation	\$216	\$223	\$223	\$223	\$223	\$223	\$421	\$421
Health Care	\$162	\$413	\$431	\$437	\$459	\$455	\$496	\$502
Miscellaneous	\$126	\$245	\$325	\$311	\$255	\$411	\$373	\$358
Taxes	\$247	\$510	\$737	\$679	\$405	\$986	\$756	\$699
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$116	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.30	\$17.40	\$22.98	\$21.77	\$16.28	\$29.29	\$13.04 per adult	\$12.42 per adult
MONTHLY	\$1,637	\$3,063	\$4,044	\$3,832	\$2,865	\$5,156	\$4,589	\$4,373
ANNUAL	\$19,640	\$36,751	\$48,530	\$45,987	\$34,376	\$61,868	\$55,063	\$52,481

Table 44  
The Self-Sufficiency Standard for Lawrence County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$735	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$110	\$212	\$290	\$264	\$216	\$353	\$336	\$310
Taxes	\$191	\$344	\$594	\$403	\$240	\$753	\$613	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$107	-\$270	\$0	\$0	-\$7
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.94	\$13.86	\$19.93	\$16.50	\$12.12	\$24.37	\$11.48 per adult	\$10.35 per adult
MONTHLY	\$1,397	\$2,439	\$3,508	\$2,903	\$2,132	\$4,289	\$4,041	\$3,643
ANNUAL	\$16,763	\$29,263	\$42,092	\$34,839	\$25,588	\$51,471	\$48,489	\$43,717

Table 45  
The Self-Sufficiency Standard for Licking County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$571	\$722	\$722	\$722	\$722	\$908	\$722	\$722
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$208	\$315	\$413	\$472	\$548	\$557	\$593	\$649
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$116	\$227	\$306	\$281	\$229	\$377	\$352	\$326
Taxes	\$210	\$423	\$664	\$509	\$282	\$851	\$677	\$572
Earned Income Tax Credit (-)	\$0	-\$44	\$0	-\$25	-\$227	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$110	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.44	\$15.52	\$21.41	\$18.71	\$13.27	\$26.41	\$12.16 per adult	\$11.04 per adult
MONTHLY	\$1,485	\$2,731	\$3,768	\$3,293	\$2,335	\$4,648	\$4,279	\$3,887
ANNUAL	\$17,826	\$32,773	\$45,218	\$39,516	\$28,020	\$55,778	\$51,349	\$46,645

Table 46  
The Self-Sufficiency Standard for Logan County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$549	\$653	\$653	\$653	\$653	\$821	\$653	\$653
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$115	\$217	\$295	\$269	\$221	\$361	\$341	\$315
Taxes	\$206	\$370	\$616	\$435	\$254	\$786	\$633	\$529
Earned Income Tax Credit (-)	\$0	-\$75	\$0	-\$83	-\$253	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$120	-\$58	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.34	\$14.40	\$20.39	\$17.16	\$12.56	\$25.05	\$11.69 per adult	\$10.58 per adult
MONTHLY	\$1,468	\$2,535	\$3,589	\$3,020	\$2,210	\$4,409	\$4,116	\$3,723
ANNUAL	\$17,615	\$30,422	\$43,072	\$36,238	\$26,521	\$52,903	\$49,387	\$44,672

Table 47  
The Self-Sufficiency Standard for Lorain County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$573	\$690	\$690	\$690	\$690	\$885	\$690	\$690
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$246	\$374	\$490	\$561	\$650	\$661	\$704	\$771
Transportation	\$216	\$223	\$223	\$223	\$223	\$223	\$421	\$421
Health Care	\$162	\$413	\$431	\$437	\$459	\$455	\$496	\$502
Miscellaneous	\$120	\$256	\$355	\$315	\$241	\$432	\$402	\$363
Taxes	\$222	\$554	\$859	\$698	\$335	\$1,074	\$883	\$717
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$176	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.74	\$18.32	\$25.53	\$22.17	\$14.64	\$31.14	\$14.33 per adult	\$12.62 per adult
MONTHLY	\$1,539	\$3,225	\$4,493	\$3,901	\$2,576	\$5,481	\$5,042	\$4,442
ANNUAL	\$18,463	\$38,695	\$53,916	\$46,814	\$30,909	\$65,766	\$60,509	\$53,301

Table 48  
The Self-Sufficiency Standard for Lucas County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$520	\$643	\$643	\$643	\$643	\$830	\$643	\$643
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$245	\$252	\$252	\$252	\$252	\$252	\$478	\$478
Health Care	\$162	\$411	\$429	\$435	\$458	\$453	\$495	\$501
Miscellaneous	\$115	\$241	\$351	\$299	\$233	\$427	\$399	\$347
Taxes	\$205	\$494	\$846	\$634	\$302	\$1,055	\$873	\$657
Earned Income Tax Credit (-)	\$0	-\$1	\$0	\$0	-\$210	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.33	\$17.03	\$25.23	\$20.80	\$13.73	\$30.70	\$14.19 per adult	\$11.96 per adult
MONTHLY	\$1,465	\$2,997	\$4,440	\$3,661	\$2,416	\$5,402	\$4,996	\$4,210
ANNUAL	\$17,583	\$35,958	\$53,283	\$43,936	\$28,997	\$64,830	\$59,955	\$50,522

Table 49  
The Self-Sufficiency Standard for Madison County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$533	\$675	\$675	\$675	\$675	\$849	\$675	\$675
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$208	\$315	\$413	\$472	\$548	\$557	\$593	\$649
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$112	\$218	\$295	\$269	\$221	\$362	\$340	\$314
Taxes	\$198	\$375	\$617	\$436	\$253	\$786	\$630	\$525
Earned Income Tax Credit (-)	\$0	-\$72	\$0	-\$82	-\$254	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$120	-\$57	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.14	\$14.52	\$20.44	\$17.18	\$12.54	\$25.08	\$11.67 per adult	\$10.54 per adult
MONTHLY	\$1,433	\$2,556	\$3,597	\$3,024	\$2,207	\$4,414	\$4,109	\$3,711
ANNUAL	\$17,193	\$30,673	\$43,168	\$36,291	\$26,485	\$52,962	\$49,302	\$44,534

Table 50  
The Self-Sufficiency Standard for Mahoning County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$515	\$623	\$623	\$623	\$623	\$783	\$623	\$623
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$210	\$318	\$417	\$477	\$553	\$562	\$599	\$655
Transportation	\$250	\$257	\$257	\$257	\$257	\$257	\$488	\$488
Health Care	\$158	\$397	\$415	\$421	\$444	\$439	\$480	\$486
Miscellaneous	\$113	\$236	\$346	\$294	\$227	\$419	\$394	\$342
Taxes	\$201	\$469	\$826	\$612	\$272	\$1,022	\$852	\$636
Earned Income Tax Credit (-)	\$0	-\$16	\$0	\$0	-\$233	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$105	-\$67	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.22	\$16.52	\$24.81	\$20.33	\$13.10	\$30.00	\$13.97 per adult	\$11.73 per adult
MONTHLY	\$1,447	\$2,907	\$4,367	\$3,578	\$2,306	\$5,280	\$4,918	\$4,129
ANNUAL	\$17,365	\$34,880	\$52,402	\$42,932	\$27,675	\$63,359	\$59,020	\$49,543

Table 51  
The Self-Sufficiency Standard for Marion County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$545	\$666	\$666	\$666	\$666	\$844	\$666	\$666
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$115	\$223	\$303	\$278	\$226	\$374	\$349	\$324
Taxes	\$205	\$401	\$648	\$487	\$267	\$835	\$665	\$562
Earned Income Tax Credit (-)	\$0	-\$56	\$0	-\$41	-\$237	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.32</b>	<b>\$15.08</b>	<b>\$21.11</b>	<b>\$18.28</b>	<b>\$12.99</b>	<b>\$26.11</b>	<b>\$12.05</b> per adult	<b>\$10.95</b> per adult
MONTHLY	\$1,465	\$2,654	\$3,716	\$3,218	\$2,286	\$4,595	\$4,242	\$3,855
ANNUAL	\$17,575	\$31,850	\$44,591	\$38,616	\$27,433	\$55,139	\$50,902	\$46,256

Table 52  
The Self-Sufficiency Standard for Medina County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$665	\$800	\$800	\$800	\$800	\$1,026	\$800	\$800
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$246	\$374	\$490	\$561	\$650	\$661	\$704	\$771
Transportation	\$216	\$223	\$223	\$223	\$223	\$223	\$421	\$421
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$129	\$257	\$369	\$318	\$252	\$450	\$416	\$365
Taxes	\$257	\$561	\$917	\$708	\$391	\$1,150	\$940	\$727
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$127	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$9.50</b>	<b>\$18.44</b>	<b>\$26.73</b>	<b>\$22.37</b>	<b>\$15.96</b>	<b>\$32.69</b>	<b>\$14.92</b> per adult	<b>\$12.72</b> per adult
MONTHLY	\$1,672	\$3,246	\$4,704	\$3,937	\$2,809	\$5,754	\$5,253	\$4,477
ANNUAL	\$20,061	\$38,953	\$56,451	\$47,241	\$33,704	\$69,043	\$63,032	\$53,726

Table 53  
The Self-Sufficiency Standard for Meigs County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$537	\$596	\$596	\$596	\$596	\$817	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$114	\$212	\$290	\$264	\$216	\$361	\$336	\$310
Taxes	\$202	\$342	\$592	\$401	\$238	\$785	\$611	\$510
Earned Income Tax Credit (-)	\$0	-\$91	\$0	-\$108	-\$270	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.26</b>	<b>\$13.84</b>	<b>\$19.92</b>	<b>\$16.48</b>	<b>\$12.11</b>	<b>\$25.06</b>	<b>\$11.47</b> per adult	<b>\$10.34</b> per adult
MONTHLY	\$1,453	\$2,437	\$3,506	\$2,901	\$2,131	\$4,411	\$4,038	\$3,641
ANNUAL	\$17,440	\$29,241	\$42,069	\$34,809	\$25,570	\$52,929	\$48,461	\$43,691

Table 54  
The Self-Sufficiency Standard for Mercer County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$505	\$596	\$596	\$596	\$596	\$803	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$112	\$208	\$276	\$252	\$213	\$340	\$322	\$298
Taxes	\$197	\$319	\$480	\$354	\$231	\$697	\$560	\$456
Earned Income Tax Credit (-)	\$0	-\$105	-\$47	-\$150	-\$280	\$0	\$0	-\$59
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$109	-\$45	-\$100	-\$100	-\$110
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.09</b>	<b>\$13.32</b>	<b>\$18.11</b>	<b>\$15.34</b>	<b>\$11.83</b>	<b>\$23.20</b>	<b>\$10.91</b> per adult	<b>\$9.65</b> per adult
MONTHLY	\$1,425	\$2,345	\$3,188	\$2,699	\$2,082	\$4,084	\$3,840	\$3,397
ANNUAL	\$17,096	\$28,141	\$38,258	\$32,389	\$24,988	\$49,007	\$46,078	\$40,761

Table 55  
The Self-Sufficiency Standard for Miami County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$562	\$691	\$691	\$691	\$691	\$930	\$691	\$691
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$213	\$323	\$424	\$485	\$562	\$572	\$609	\$666
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$115	\$220	\$297	\$271	\$224	\$371	\$343	\$317
Taxes	\$208	\$385	\$626	\$448	\$260	\$823	\$640	\$536
Earned Income Tax Credit (-)	\$0	-\$65	\$0	-\$72	-\$246	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$120	-\$61	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.39</b>	<b>\$14.74</b>	<b>\$20.61</b>	<b>\$17.45</b>	<b>\$12.75</b>	<b>\$25.85</b>	<b>\$11.78</b> per adult	<b>\$10.66</b> per adult
MONTHLY	\$1,477	\$2,595	\$3,628	\$3,071	\$2,245	\$4,549	\$4,147	\$3,751
ANNUAL	\$17,722	\$31,136	\$43,538	\$36,848	\$26,936	\$54,585	\$49,758	\$45,013

Table 56  
The Self-Sufficiency Standard for Monroe County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$732	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$110	\$212	\$290	\$264	\$216	\$353	\$336	\$310
Taxes	\$191	\$344	\$594	\$403	\$240	\$752	\$613	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$107	-\$270	\$0	\$0	-\$7
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.94</b>	<b>\$13.86</b>	<b>\$19.93</b>	<b>\$16.50</b>	<b>\$12.12</b>	<b>\$24.35</b>	<b>\$11.48</b> per adult	<b>\$10.35</b> per adult
MONTHLY	\$1,397	\$2,439	\$3,508	\$2,903	\$2,132	\$4,285	\$4,041	\$3,643
ANNUAL	\$16,763	\$29,263	\$42,092	\$34,839	\$25,588	\$51,417	\$48,489	\$43,717

Table 57  
The Self-Sufficiency Standard for Montgomery County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$569	\$701	\$701	\$701	\$701	\$943	\$701	\$701
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$204	\$309	\$406	\$464	\$538	\$548	\$583	\$638
Transportation	\$238	\$245	\$245	\$245	\$245	\$245	\$464	\$464
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$116	\$249	\$346	\$306	\$230	\$426	\$392	\$352
Taxes	\$211	\$530	\$827	\$661	\$286	\$1,051	\$846	\$676
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$223	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$70	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.47	\$17.78	\$24.82	\$21.35	\$13.37	\$30.59	\$13.90 per adult	\$12.15 per adult
MONTHLY	\$1,490	\$3,129	\$4,367	\$3,757	\$2,353	\$5,384	\$4,893	\$4,276
ANNUAL	\$17,882	\$37,550	\$52,409	\$45,084	\$28,234	\$64,603	\$58,722	\$51,306

Table 58  
The Self-Sufficiency Standard for Morgan County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$732	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$110	\$204	\$272	\$248	\$209	\$329	\$319	\$294
Taxes	\$191	\$305	\$459	\$330	\$218	\$653	\$545	\$409
Earned Income Tax Credit (-)	\$0	-\$116	-\$64	-\$165	-\$293	\$0	\$0	-\$83
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$100	-\$39	-\$100	-\$100	-\$109
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.94	\$12.95	\$17.67	\$14.94	\$11.49	\$22.27	\$10.75 per adult	\$9.34 per adult
MONTHLY	\$1,397	\$2,279	\$3,109	\$2,629	\$2,022	\$3,920	\$3,784	\$3,286
ANNUAL	\$16,763	\$27,345	\$37,310	\$31,543	\$24,262	\$47,035	\$45,405	\$39,437

Table 59  
The Self-Sufficiency Standard for Morrow County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$574	\$726	\$726	\$726	\$726	\$914	\$726	\$726
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$208	\$315	\$413	\$472	\$548	\$557	\$593	\$649
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$116	\$224	\$300	\$274	\$226	\$368	\$346	\$319
Taxes	\$211	\$403	\$639	\$468	\$269	\$814	\$652	\$546
Earned Income Tax Credit (-)	\$0	-\$55	\$0	-\$57	-\$237	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$66	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.47	\$15.12	\$20.89	\$17.86	\$13.01	\$25.64	\$11.90 per adult	\$10.76 per adult
MONTHLY	\$1,490	\$2,660	\$3,676	\$3,143	\$2,289	\$4,513	\$4,187	\$3,789
ANNUAL	\$17,881	\$31,923	\$44,110	\$37,722	\$27,469	\$54,157	\$50,246	\$45,470

Table 60  
The Self-Sufficiency Standard for Muskingum County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$495	\$596	\$596	\$596	\$596	\$763	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$110	\$204	\$272	\$248	\$209	\$332	\$319	\$294
Taxes	\$191	\$305	\$459	\$330	\$218	\$665	\$545	\$408
Earned Income Tax Credit (-)	\$0	-\$116	-\$64	-\$165	-\$293	\$0	\$0	-\$83
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$99	-\$39	-\$100	-\$100	-\$109
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.93	\$12.95	\$17.66	\$14.93	\$11.49	\$22.54	\$10.75 per adult	\$9.34 per adult
MONTHLY	\$1,395	\$2,278	\$3,109	\$2,628	\$2,022	\$3,966	\$3,783	\$3,286
ANNUAL	\$16,745	\$27,341	\$37,305	\$31,540	\$24,258	\$47,594	\$45,402	\$39,433

Table 61  
The Self-Sufficiency Standard for Noble County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$732	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$110	\$212	\$290	\$264	\$216	\$353	\$336	\$310
Taxes	\$191	\$344	\$594	\$403	\$240	\$752	\$613	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$108	-\$270	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.94	\$13.85	\$19.93	\$16.49	\$12.11	\$24.34	\$11.48 per adult	\$10.35 per adult
MONTHLY	\$1,397	\$2,438	\$3,507	\$2,903	\$2,132	\$4,284	\$4,040	\$3,643
ANNUAL	\$16,762	\$29,258	\$42,089	\$34,834	\$25,585	\$51,414	\$48,485	\$43,713

Table 62  
The Self-Sufficiency Standard for Ottawa County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$525	\$650	\$650	\$650	\$650	\$839	\$650	\$650
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$114	\$221	\$298	\$272	\$225	\$367	\$345	\$318
Taxes	\$202	\$390	\$631	\$458	\$265	\$809	\$647	\$543
Earned Income Tax Credit (-)	\$0	-\$62	\$0	-\$64	-\$241	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$64	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.25	\$14.85	\$20.72	\$17.67	\$12.90	\$25.56	\$11.86 per adult	\$10.74 per adult
MONTHLY	\$1,452	\$2,613	\$3,647	\$3,110	\$2,271	\$4,498	\$4,173	\$3,780
ANNUAL	\$17,422	\$31,362	\$43,765	\$37,322	\$27,248	\$53,977	\$50,077	\$45,359

Table 63  
The Self-Sufficiency Standard for Paulding County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$479	\$596	\$596	\$596	\$596	\$778	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$109	\$208	\$276	\$252	\$213	\$337	\$322	\$298
Taxes	\$189	\$319	\$480	\$354	\$231	\$687	\$560	\$456
Earned Income Tax Credit (-)	\$0	-\$105	-\$47	-\$150	-\$280	\$0	\$0	-\$59
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$109	-\$45	-\$100	-\$100	-\$110
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.89	\$13.32	\$18.11	\$15.34	\$11.83	\$22.99	\$10.91 per adult	\$9.65 per adult
MONTHLY	\$1,388	\$2,345	\$3,188	\$2,699	\$2,082	\$4,046	\$3,840	\$3,397
ANNUAL	\$16,662	\$28,141	\$38,258	\$32,389	\$24,988	\$48,553	\$46,078	\$40,761

Table 64  
The Self-Sufficiency Standard for Perry County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$746	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$110	\$204	\$272	\$248	\$209	\$330	\$319	\$294
Taxes	\$191	\$305	\$459	\$330	\$218	\$658	\$545	\$408
Earned Income Tax Credit (-)	\$0	-\$116	-\$64	-\$165	-\$293	\$0	\$0	-\$83
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$99	-\$39	-\$100	-\$100	-\$109
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.94	\$12.95	\$17.66	\$14.93	\$11.49	\$22.39	\$10.75 per adult	\$9.34 per adult
MONTHLY	\$1,397	\$2,278	\$3,109	\$2,628	\$2,022	\$3,940	\$3,783	\$3,286
ANNUAL	\$16,762	\$27,341	\$37,305	\$31,540	\$24,258	\$47,286	\$45,402	\$39,433

Table 65  
The Self-Sufficiency Standard for Pickaway County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$574	\$726	\$726	\$726	\$726	\$914	\$726	\$726
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$208	\$315	\$413	\$472	\$548	\$557	\$593	\$649
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$116	\$224	\$300	\$274	\$226	\$368	\$346	\$319
Taxes	\$211	\$403	\$639	\$468	\$269	\$814	\$652	\$546
Earned Income Tax Credit (-)	\$0	-\$55	\$0	-\$57	-\$237	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$66	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.47</b>	<b>\$15.12</b>	<b>\$20.89</b>	<b>\$17.86</b>	<b>\$13.01</b>	<b>\$25.64</b>	<b>\$11.90</b> per adult	<b>\$10.76</b> per adult
MONTHLY	\$1,490	\$2,660	\$3,676	\$3,143	\$2,289	\$4,513	\$4,187	\$3,789
ANNUAL	\$17,881	\$31,923	\$44,110	\$37,722	\$27,469	\$54,157	\$50,246	\$45,470

Table 66  
The Self-Sufficiency Standard for Pike County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$500	\$598	\$598	\$598	\$598	\$716	\$598	\$598
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$110	\$213	\$290	\$264	\$216	\$351	\$336	\$310
Taxes	\$192	\$345	\$595	\$404	\$240	\$745	\$614	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$107	-\$269	\$0	\$0	-\$7
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.97</b>	<b>\$13.88</b>	<b>\$19.95</b>	<b>\$16.52</b>	<b>\$12.13</b>	<b>\$24.21</b>	<b>\$11.49</b> per adult	<b>\$10.36</b> per adult
MONTHLY	\$1,402	\$2,442	\$3,510	\$2,907	\$2,135	\$4,260	\$4,043	\$3,646
ANNUAL	\$16,829	\$29,304	\$42,125	\$34,884	\$25,622	\$51,123	\$48,521	\$43,749

Table 67  
The Self-Sufficiency Standard for Portage County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$591	\$756	\$756	\$756	\$756	\$962	\$756	\$756
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$120	\$230	\$307	\$281	\$234	\$378	\$354	\$327
Taxes	\$222	\$439	\$667	\$556	\$304	\$853	\$683	\$579
Earned Income Tax Credit (-)	\$0	-\$34	\$0	-\$10	-\$205	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.74	\$15.86	\$21.49	\$19.12	\$13.87	\$26.47	\$12.24 per adult	\$11.12 per adult
MONTHLY	\$1,538	\$2,792	\$3,782	\$3,365	\$2,441	\$4,660	\$4,307	\$3,914
ANNUAL	\$18,458	\$33,499	\$45,384	\$40,375	\$29,293	\$55,915	\$51,690	\$46,965

Table 68  
The Self-Sufficiency Standard for Preble County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$550	\$667	\$667	\$667	\$667	\$864	\$667	\$667
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$115	\$219	\$296	\$270	\$223	\$365	\$342	\$316
Taxes	\$206	\$377	\$622	\$443	\$258	\$804	\$639	\$535
Earned Income Tax Credit (-)	\$0	-\$71	\$0	-\$77	-\$249	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$120	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.35	\$14.56	\$20.51	\$17.32	\$12.68	\$25.42	\$11.75 per adult	\$10.64 per adult
MONTHLY	\$1,469	\$2,562	\$3,610	\$3,049	\$2,232	\$4,474	\$4,137	\$3,744
ANNUAL	\$17,632	\$30,744	\$43,324	\$36,590	\$26,782	\$53,683	\$49,639	\$44,922

Table 69  
The Self-Sufficiency Standard for Putnam County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$463	\$610	\$610	\$610	\$610	\$757	\$610	\$610
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$107	\$209	\$278	\$253	\$214	\$335	\$324	\$299
Taxes	\$185	\$326	\$489	\$359	\$235	\$679	\$565	\$463
Earned Income Tax Credit (-)	\$0	-\$101	-\$41	-\$146	-\$276	\$0	\$0	-\$52
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$112	-\$47	-\$100	-\$100	-\$105
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.76	\$13.48	\$18.30	\$15.46	\$11.96	\$22.81	\$10.97 per adult	\$9.75 per adult
MONTHLY	\$1,366	\$2,372	\$3,220	\$2,721	\$2,104	\$4,014	\$3,861	\$3,432
ANNUAL	\$16,395	\$28,462	\$38,639	\$32,651	\$25,249	\$48,172	\$46,329	\$41,186

Table 70  
The Self-Sufficiency Standard for Richland County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$491	\$619	\$619	\$619	\$619	\$803	\$619	\$619
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$156	\$393	\$411	\$417	\$439	\$435	\$476	\$482
Miscellaneous	\$109	\$215	\$293	\$267	\$219	\$361	\$339	\$313
Taxes	\$190	\$358	\$605	\$423	\$248	\$783	\$624	\$520
Earned Income Tax Credit (-)	\$0	-\$81	\$0	-\$92	-\$260	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$54	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.91	\$14.17	\$20.18	\$16.91	\$12.38	\$25.01	\$11.60 per adult	\$10.49 per adult
MONTHLY	\$1,392	\$2,495	\$3,551	\$2,976	\$2,178	\$4,401	\$4,084	\$3,692
ANNUAL	\$16,708	\$29,936	\$42,617	\$35,716	\$26,136	\$52,814	\$49,011	\$44,300

Table 71  
The Self-Sufficiency Standard for Ross County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$511	\$596	\$596	\$596	\$596	\$737	\$596	\$596
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$111	\$216	\$296	\$271	\$219	\$363	\$342	\$317
Taxes	\$195	\$365	\$622	\$446	\$248	\$793	\$639	\$537
Earned Income Tax Credit (-)	\$0	-\$78	\$0	-\$74	-\$260	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$120	-\$54	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.06</b>	<b>\$14.30</b>	<b>\$20.53</b>	<b>\$17.39</b>	<b>\$12.37</b>	<b>\$25.20</b>	<b>\$11.76</b> per adult	<b>\$10.66</b> per adult
MONTHLY	\$1,418	\$2,516	\$3,612	\$3,061	\$2,177	\$4,435	\$4,139	\$3,752
ANNUAL	\$17,013	\$30,192	\$43,350	\$36,734	\$26,130	\$53,222	\$49,664	\$45,024

Table 72  
The Self-Sufficiency Standard for Sandusky County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$543	\$639	\$639	\$639	\$639	\$794	\$639	\$639
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$115	\$220	\$297	\$271	\$224	\$363	\$344	\$317
Taxes	\$208	\$386	\$627	\$451	\$262	\$792	\$644	\$540
Earned Income Tax Credit (-)	\$0	-\$66	\$0	-\$71	-\$244	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$120	-\$62	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.39</b>	<b>\$14.73</b>	<b>\$20.63</b>	<b>\$17.49</b>	<b>\$12.81</b>	<b>\$25.18</b>	<b>\$11.81</b> per adult	<b>\$10.69</b> per adult
MONTHLY	\$1,477	\$2,593	\$3,631	\$3,079	\$2,254	\$4,431	\$4,158	\$3,765
ANNUAL	\$17,719	\$31,120	\$43,578	\$36,945	\$27,047	\$53,177	\$49,892	\$45,174

Table 73  
The Self-Sufficiency Standard for Scioto County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$499	\$596	\$596	\$596	\$596	\$783	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$110	\$212	\$290	\$264	\$216	\$358	\$336	\$310
Taxes	\$192	\$344	\$594	\$403	\$240	\$773	\$613	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$107	-\$270	\$0	\$0	-\$7
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.96</b>	<b>\$13.86</b>	<b>\$19.93</b>	<b>\$16.50</b>	<b>\$12.12</b>	<b>\$24.78</b>	<b>\$11.48</b> per adult	<b>\$10.35</b> per adult
MONTHLY	\$1,401	\$2,439	\$3,508	\$2,903	\$2,132	\$4,362	\$4,041	\$3,643
ANNUAL	\$16,813	\$29,263	\$42,092	\$34,839	\$25,588	\$52,342	\$48,489	\$43,717

Table 74  
The Self-Sufficiency Standard for Seneca County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$463	\$598	\$598	\$598	\$598	\$751	\$598	\$598
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$107	\$216	\$293	\$267	\$220	\$358	\$340	\$313
Taxes	\$184	\$363	\$609	\$428	\$250	\$774	\$628	\$524
Earned Income Tax Credit (-)	\$0	-\$79	\$0	-\$89	-\$258	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$56	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.76</b>	<b>\$14.26</b>	<b>\$20.25</b>	<b>\$17.00</b>	<b>\$12.44</b>	<b>\$24.81</b>	<b>\$11.64</b> per adult	<b>\$10.52</b> per adult
MONTHLY	\$1,365	\$2,509	\$3,563	\$2,993	\$2,190	\$4,366	\$4,096	\$3,703
ANNUAL	\$16,382	\$30,113	\$42,759	\$35,913	\$26,280	\$52,397	\$49,155	\$44,442

Table 75  
The Self-Sufficiency Standard for Shelby County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$508	\$661	\$661	\$661	\$661	\$825	\$661	\$661
Child Care	\$0	\$616	\$1,291	\$967	\$351	\$1,643	\$1,291	\$967
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$152	\$379	\$397	\$403	\$426	\$421	\$462	\$468
Miscellaneous	\$111	\$222	\$302	\$276	\$225	\$371	\$348	\$322
Taxes	\$194	\$396	\$645	\$483	\$265	\$826	\$662	\$559
Earned Income Tax Credit (-)	\$0	-\$59	\$0	-\$46	-\$241	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$8.02</b>	<b>\$14.96</b>	<b>\$21.02</b>	<b>\$18.15</b>	<b>\$12.89</b>	<b>\$25.90</b>	<b>\$12.01</b> per adult	<b>\$10.90</b> per adult
MONTHLY	\$1,411	\$2,633	\$3,700	\$3,195	\$2,268	\$4,558	\$4,226	\$3,839
ANNUAL	\$16,929	\$31,592	\$44,395	\$38,339	\$27,220	\$54,693	\$50,709	\$46,063

Table 76  
The Self-Sufficiency Standard for Stark County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$499	\$630	\$630	\$630	\$630	\$796	\$630	\$630
Child Care	\$0	\$672	\$1,336	\$1,119	\$447	\$1,783	\$1,336	\$1,119
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$110	\$227	\$306	\$291	\$234	\$385	\$352	\$337
Taxes	\$192	\$419	\$657	\$596	\$302	\$878	\$673	\$613
Earned Income Tax Credit (-)	\$0	-\$44	\$0	\$0	-\$206	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$105	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.99</b>	<b>\$15.49</b>	<b>\$21.33</b>	<b>\$20.03</b>	<b>\$13.84</b>	<b>\$27.04</b>	<b>\$12.16</b> per adult	<b>\$11.52</b> per adult
MONTHLY	\$1,407	\$2,727	\$3,755	\$3,526	\$2,436	\$4,760	\$4,280	\$4,054
ANNUAL	\$16,880	\$32,721	\$45,059	\$42,312	\$29,236	\$57,118	\$51,362	\$48,647

Table 77  
The Self-Sufficiency Standard for Summit County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$579	\$741	\$741	\$741	\$741	\$943	\$741	\$741
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$237	\$244	\$244	\$244	\$244	\$244	\$463	\$463
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$119	\$249	\$359	\$308	\$241	\$437	\$407	\$355
Taxes	\$221	\$528	\$879	\$667	\$337	\$1,094	\$902	\$686
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$176	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$58	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.72	\$17.76	\$25.93	\$21.51	\$14.66	\$31.53	\$14.51 per adult	\$12.28 per adult
MONTHLY	\$1,535	\$3,126	\$4,565	\$3,785	\$2,580	\$5,549	\$5,108	\$4,322
ANNUAL	\$18,423	\$37,513	\$54,774	\$45,423	\$30,959	\$66,591	\$61,294	\$51,859

Table 78  
The Self-Sufficiency Standard for Trumbull County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$520	\$628	\$628	\$628	\$628	\$790	\$628	\$628
Child Care	\$0	\$768	\$1,749	\$1,165	\$397	\$2,147	\$1,749	\$1,165
Food	\$210	\$318	\$417	\$477	\$553	\$562	\$599	\$655
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$158	\$397	\$415	\$421	\$444	\$439	\$480	\$486
Miscellaneous	\$111	\$234	\$344	\$293	\$226	\$417	\$390	\$338
Taxes	\$196	\$460	\$818	\$604	\$265	\$1,014	\$834	\$618
Earned Income Tax Credit (-)	\$0	-\$21	\$0	\$0	-\$239	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$105	-\$64	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.07	\$16.32	\$24.65	\$20.17	\$12.94	\$29.85	\$13.79 per adult	\$11.55 per adult
MONTHLY	\$1,421	\$2,872	\$4,339	\$3,550	\$2,277	\$5,254	\$4,856	\$4,066
ANNUAL	\$17,051	\$34,463	\$52,068	\$42,603	\$27,323	\$63,049	\$58,270	\$48,797

Table 79  
The Self-Sufficiency Standard for Tuscarawas County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$468	\$617	\$617	\$617	\$617	\$781	\$617	\$617
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$107	\$216	\$294	\$268	\$220	\$360	\$340	\$314
Taxes	\$184	\$363	\$608	\$427	\$250	\$777	\$627	\$523
Earned Income Tax Credit (-)	\$0	-\$79	\$0	-\$88	-\$257	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$120	-\$56	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.75	\$14.27	\$20.26	\$17.02	\$12.46	\$24.91	\$11.64 per adult	\$10.53 per adult
MONTHLY	\$1,365	\$2,512	\$3,565	\$2,995	\$2,192	\$4,384	\$4,098	\$3,705
ANNUAL	\$16,378	\$30,148	\$42,780	\$35,945	\$26,308	\$52,612	\$49,172	\$44,461

Table 80  
The Self-Sufficiency Standard for Union County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$644	\$773	\$773	\$773	\$773	\$925	\$773	\$773
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$124	\$230	\$307	\$281	\$234	\$372	\$354	\$327
Taxes	\$241	\$438	\$666	\$512	\$304	\$830	\$683	\$578
Earned Income Tax Credit (-)	\$0	-\$34	\$0	-\$23	-\$205	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$9.14	\$15.84	\$21.47	\$18.79	\$13.85	\$26.00	\$12.23 per adult	\$11.11 per adult
MONTHLY	\$1,609	\$2,789	\$3,780	\$3,307	\$2,438	\$4,575	\$4,305	\$3,911
ANNUAL	\$19,313	\$33,462	\$45,355	\$39,681	\$29,257	\$54,906	\$51,662	\$46,937

Table 81  
The Self-Sufficiency Standard for Van Wert County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$464	\$596	\$596	\$596	\$596	\$725	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$108	\$208	\$276	\$252	\$213	\$332	\$322	\$298
Taxes	\$185	\$319	\$480	\$354	\$231	\$665	\$560	\$456
Earned Income Tax Credit (-)	\$0	-\$105	-\$47	-\$150	-\$280	\$0	\$0	-\$59
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$109	-\$45	-\$100	-\$100	-\$110
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$7.77	\$13.32	\$18.11	\$15.34	\$11.83	\$22.53	\$10.91 per adult	\$9.65 per adult
MONTHLY	\$1,368	\$2,345	\$3,188	\$2,699	\$2,082	\$3,966	\$3,840	\$3,397
ANNUAL	\$16,412	\$28,141	\$38,258	\$32,389	\$24,988	\$47,592	\$46,078	\$40,761

Table 82  
The Self-Sufficiency Standard for Vinton County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$537	\$596	\$596	\$596	\$596	\$816	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$432	\$428	\$469	\$475
Miscellaneous	\$114	\$212	\$290	\$264	\$216	\$361	\$336	\$310
Taxes	\$203	\$344	\$594	\$403	\$240	\$787	\$613	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$108	-\$270	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.26	\$13.85	\$19.93	\$16.49	\$12.11	\$25.06	\$11.48 per adult	\$10.35 per adult
MONTHLY	\$1,454	\$2,438	\$3,507	\$2,903	\$2,132	\$4,411	\$4,040	\$3,643
ANNUAL	\$17,448	\$29,258	\$42,089	\$34,834	\$25,585	\$52,937	\$48,485	\$43,713

Table 83  
The Self-Sufficiency Standard for Warren County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$723	\$935	\$935	\$935	\$935	\$1,252	\$935	\$935
Child Care	\$0	\$857	\$1,713	\$1,244	\$388	\$2,100	\$1,713	\$1,244
Food	\$199	\$302	\$397	\$454	\$526	\$535	\$570	\$624
Transportation	\$255	\$262	\$262	\$262	\$262	\$262	\$494	\$494
Health Care	\$155	\$390	\$408	\$414	\$436	\$432	\$473	\$479
Miscellaneous	\$133	\$275	\$371	\$331	\$255	\$458	\$418	\$378
Taxes	\$274	\$652	\$929	\$762	\$406	\$1,189	\$949	\$777
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$116	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$53	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$9.89</b>	<b>\$20.10</b>	<b>\$26.98</b>	<b>\$23.50</b>	<b>\$16.27</b>	<b>\$33.40</b>	<b>\$15.01</b> per adult	<b>\$13.25</b> per adult
MONTHLY	\$1,740	\$3,537	\$4,748	\$4,136	\$2,863	\$5,879	\$5,285	\$4,664
ANNUAL	\$20,881	\$42,444	\$56,978	\$49,632	\$34,356	\$70,545	\$63,417	\$55,970

Table 84  
The Self-Sufficiency Standard for Washington County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$465	\$596	\$596	\$596	\$596	\$791	\$596	\$596
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$154	\$386	\$404	\$410	\$433	\$428	\$469	\$475
Miscellaneous	\$107	\$212	\$290	\$264	\$216	\$359	\$336	\$310
Taxes	\$182	\$344	\$594	\$403	\$240	\$776	\$613	\$512
Earned Income Tax Credit (-)	\$0	-\$90	\$0	-\$107	-\$270	\$0	\$0	-\$7
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$125	-\$50	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	<b>\$7.69</b>	<b>\$13.86</b>	<b>\$19.93</b>	<b>\$16.50</b>	<b>\$12.12</b>	<b>\$24.85</b>	<b>\$11.48</b> per adult	<b>\$10.35</b> per adult
MONTHLY	\$1,354	\$2,439	\$3,508	\$2,903	\$2,132	\$4,374	\$4,041	\$3,643
ANNUAL	\$16,247	\$29,263	\$42,092	\$34,839	\$25,588	\$52,487	\$48,489	\$43,717

Table 85  
The Self-Sufficiency Standard for Wayne County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$553	\$681	\$681	\$681	\$681	\$814	\$681	\$681
Child Care	\$0	\$575	\$1,226	\$897	\$322	\$1,548	\$1,226	\$897
Food	\$218	\$331	\$434	\$497	\$576	\$586	\$623	\$682
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$160	\$404	\$422	\$428	\$451	\$446	\$488	\$494
Miscellaneous	\$116	\$223	\$300	\$274	\$226	\$363	\$346	\$320
Taxes	\$208	\$396	\$634	\$463	\$267	\$789	\$650	\$546
Earned Income Tax Credit (-)	\$0	-\$59	\$0	-\$59	-\$237	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$115	-\$66	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.42	\$14.98	\$20.82	\$17.81	\$13.00	\$25.17	\$11.90 per adult	\$10.78 per adult
MONTHLY	\$1,482	\$2,637	\$3,664	\$3,134	\$2,289	\$4,430	\$4,189	\$3,796
ANNUAL	\$17,780	\$31,643	\$43,972	\$37,609	\$27,463	\$53,157	\$50,268	\$45,547

Table 86  
The Self-Sufficiency Standard for Williams County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$501	\$621	\$621	\$621	\$621	\$822	\$621	\$621
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$421	\$439	\$445	\$468	\$463	\$504	\$510
Miscellaneous	\$111	\$210	\$278	\$254	\$215	\$341	\$325	\$300
Taxes	\$195	\$331	\$494	\$362	\$237	\$704	\$569	\$466
Earned Income Tax Credit (-)	\$0	-\$99	-\$37	-\$143	-\$273	\$0	\$0	-\$49
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$114	-\$48	-\$100	-\$100	-\$105
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.06	\$13.57	\$18.39	\$15.53	\$12.03	\$23.34	\$11.00 per adult	\$9.80 per adult
MONTHLY	\$1,418	\$2,388	\$3,237	\$2,734	\$2,117	\$4,109	\$3,873	\$3,448
ANNUAL	\$17,017	\$28,654	\$38,850	\$32,808	\$25,405	\$49,303	\$46,480	\$41,376

Table 87  
The Self-Sufficiency Standard for Wood County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$537	\$664	\$664	\$664	\$664	\$857	\$664	\$664
Child Care	\$0	\$672	\$1,336	\$1,119	\$447	\$1,783	\$1,336	\$1,119
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$162	\$411	\$429	\$435	\$458	\$453	\$495	\$501
Miscellaneous	\$114	\$231	\$310	\$295	\$238	\$392	\$356	\$341
Taxes	\$205	\$444	\$676	\$616	\$321	\$908	\$692	\$632
Earned Income Tax Credit (-)	\$0	-\$31	\$0	\$0	-\$189	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.32	\$15.98	\$21.70	\$20.44	\$14.31	\$27.65	\$12.34 per adult	\$11.70 per adult
MONTHLY	\$1,464	\$2,813	\$3,819	\$3,597	\$2,518	\$4,866	\$4,344	\$4,118
ANNUAL	\$17,564	\$33,756	\$45,832	\$43,159	\$30,222	\$58,395	\$52,132	\$49,416

Table 88  
The Self-Sufficiency Standard for Wyandot County, OH 2011

MONTHLY COSTS	Adult	Adult + Preschooler	Adult + Infant Preschooler	Adult + Preschooler School-age	Adult + School-age Teenager	Adult + Infant Preschooler School-age	2 Adults+ Infant Preschooler	2 Adults + Preschooler School-age
Housing	\$496	\$596	\$596	\$596	\$596	\$817	\$596	\$596
Child Care	\$0	\$491	\$1,054	\$743	\$252	\$1,306	\$1,054	\$743
Food	\$219	\$332	\$436	\$498	\$578	\$588	\$626	\$685
Transportation	\$227	\$234	\$234	\$234	\$234	\$234	\$442	\$442
Health Care	\$165	\$424	\$442	\$448	\$470	\$466	\$507	\$513
Miscellaneous	\$111	\$208	\$276	\$252	\$213	\$341	\$322	\$298
Taxes	\$194	\$319	\$480	\$354	\$231	\$703	\$560	\$456
Earned Income Tax Credit (-)	\$0	-\$105	-\$47	-\$150	-\$280	\$0	\$0	-\$59
Child Care Tax Credit (-)	\$0	-\$70	-\$115	-\$109	-\$45	-\$100	-\$100	-\$110
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
<b>SELF-SUFFICIENCY WAGE</b>								
HOURLY	\$8.02	\$13.32	\$18.11	\$15.34	\$11.83	\$23.32	\$10.91 per adult	\$9.65 per adult
MONTHLY	\$1,412	\$2,345	\$3,188	\$2,699	\$2,082	\$4,105	\$3,840	\$3,397
ANNUAL	\$16,946	\$28,141	\$38,258	\$32,389	\$24,988	\$49,260	\$46,078	\$40,761



Appendix E. Impact of Work Supports on Wage Adequacy

One Adult, One Preschooler, and One School-age Child, Hamilton County, OH 2011

	#1	#2	#3	#4	#5
	Ohio 2011 Minimum Wage	100% Federal Poverty Level	130% Federal Poverty Level	150% Federal Poverty Level	200% Federal Poverty Level
<b>HOURLY WAGE:</b>	\$7.40	\$8.67	\$11.27	\$13.00	\$17.34
<b>TOTAL MONTHLY INCOME:</b>	\$1,302	\$1,526	\$1,984	\$2,289	\$3,052
<b>PANEL A: NO WORK SUPPORTS</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$703	\$703	\$703	\$703	\$703
Child Care	\$1,244	\$1,244	\$1,244	\$1,244	\$1,244
Food	\$454	\$454	\$454	\$454	\$454
Transportation	\$274	\$274	\$274	\$274	\$274
Health Care	\$414	\$414	\$414	\$414	\$414
Miscellaneous	\$309	\$309	\$309	\$309	\$309
Taxes	\$106	\$123	\$268	\$322	\$477
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	(\$35)	(\$66)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$42)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,504	\$3,521	\$3,632	\$3,655	\$3,713
<b>SHORTFALL (-) OR SURPLUS</b>	<b>(\$2,202)</b>	<b>(\$1,996)</b>	<b>(\$1,648)</b>	<b>(\$1,366)</b>	<b>(\$662)</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>37%</b>	<b>43%</b>	<b>55%</b>	<b>63%</b>	<b>82%</b>
<b>PANEL B: CHILD CARE</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$703	\$703	\$703	\$703	\$703
Child Care	\$82	\$112	\$180	\$207	\$267
Food	\$454	\$454	\$454	\$454	\$454
Transportation	\$274	\$274	\$274	\$274	\$274
Health Care	\$414	\$414	\$414	\$414	\$414
Miscellaneous	\$309	\$309	\$309	\$309	\$309
Taxes	\$106	\$123	\$268	\$322	\$477
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	(\$35)	(\$66)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$42)
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$2,342</b>	<b>\$2,389</b>	<b>\$2,567</b>	<b>\$2,617</b>	<b>\$2,736</b>
<b>SHORTFALL (-) OR SURPLUS</b>	<b>(\$1,039)</b>	<b>(\$863)</b>	<b>(\$583)</b>	<b>(\$329)</b>	<b>\$316</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>56%</b>	<b>64%</b>	<b>77%</b>	<b>87%</b>	<b>112%</b>
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Total Federal EITC	\$5,112	\$4,771	\$3,614	\$2,843	\$915
Total State Proposed EITC	\$1,022	\$954	\$723	\$569	\$183
Total Federal and State CTC	\$1,894	\$2,000	\$2,000	\$2,000	\$1,500

\* Refundable tax credits that are available as a refund on annual taxes are shown at the bottom of the table in the shaded rows. 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 as available to offset monthly costs, if any (see Treatment of Tax Credits in Appendix A: Methodology, Assumptions, and Sources for further explanation). The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

Appendix E *Continued*. Impact of Work Supports on Wage Adequacy  
 One Adult, One Preschooler, and One School-age Child, Hamilton County, OH 2011

	#1	#2	#3	#4	#5
	Ohio 2011 Minimum Wage	100% Federal Poverty Level	130% Federal Poverty Level	150% Federal Poverty Level	200% Federal Poverty Level
<b>HOURLY WAGE:</b>	\$7.40	\$8.67	\$11.27	\$13.00	\$17.34
<b>TOTAL MONTHLY INCOME:</b>	\$1,302	\$1,526	\$1,984	\$2,289	\$3,052
<b>PANEL C: CHILD CARE, SNAP/ WIC*, CHILD HEALTH PLUS, &amp; FAMILY HEALTH PLUS</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$703	\$703	\$703	\$703	\$703
Child Care	\$82	\$112	\$180	\$207	\$267
Food	\$48	\$115	\$417	\$417	\$454
Transportation	\$274	\$274	\$274	\$274	\$274
Health Care	\$155	\$155	\$155	\$155	\$155
Miscellaneous	\$309	\$309	\$309	\$309	\$309
Taxes	\$106	\$123	\$268	\$322	\$477
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	(\$35)	(\$66)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$42)
<b>TOTAL MONTHLY EXPENSES</b>	\$1,678	\$1,792	\$2,272	\$2,322	\$2,477
<b>SHORTFALL (-) OR SURPLUS</b>	<b>(\$375)</b>	<b>(\$266)</b>	<b>(\$288)</b>	<b>(\$33)</b>	<b>\$575</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>78%</b>	<b>85%</b>	<b>87%</b>	<b>99%</b>	<b>123%</b>
<b>PANEL D: HOUSING, CHILD CARE, SNAP/ WIC*, CHILD HEALTH PLUS, &amp; FAMILY HEALTH PLUS</b>					
<b>MONTHLY COSTS:</b>					
Housing	\$391	\$458	\$595	\$687	\$703
Child Care	\$82	\$112	\$180	\$207	\$267
Food	\$48	\$115	\$417	\$417	\$454
Transportation	\$274	\$274	\$274	\$274	\$274
Health Care	\$155	\$155	\$155	\$155	\$155
Miscellaneous	\$309	\$309	\$309	\$309	\$309
Taxes	\$106	\$123	\$268	\$322	\$477
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	(\$35)	(\$66)	(\$120)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	(\$42)
<b>TOTAL MONTHLY EXPENSES</b>	\$1,365	\$1,546	\$2,163	\$2,305	\$2,477
<b>SHORTFALL (-) OR SURPLUS</b>	<b>(\$63)</b>	<b>(\$20)</b>	<b>(\$180)</b>	<b>(\$17)</b>	<b>\$575</b>
<b>WAGE ADEQUACY Total Income/Total Expenses</b>	<b>95%</b>	<b>99%</b>	<b>92%</b>	<b>99%</b>	<b>123%</b>
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Total Federal EITC	\$5,112	\$4,771	\$3,614	\$2,843	\$915
Total State <i>Proposed</i> EITC	\$1,022	\$954	\$723	\$569	\$183
Total Federal CTC	\$1,894	\$2,000	\$2,000	\$2,000	\$1,500

\* Refundable tax credits that are available as a refund on annual taxes are shown at the bottom of the table in the shaded rows. 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 as available to offset monthly costs, if any (see Treatment of Tax Credits in *Appendix A: Methodology, Assumptions, and Sources* for further explanation). The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

## About the Author

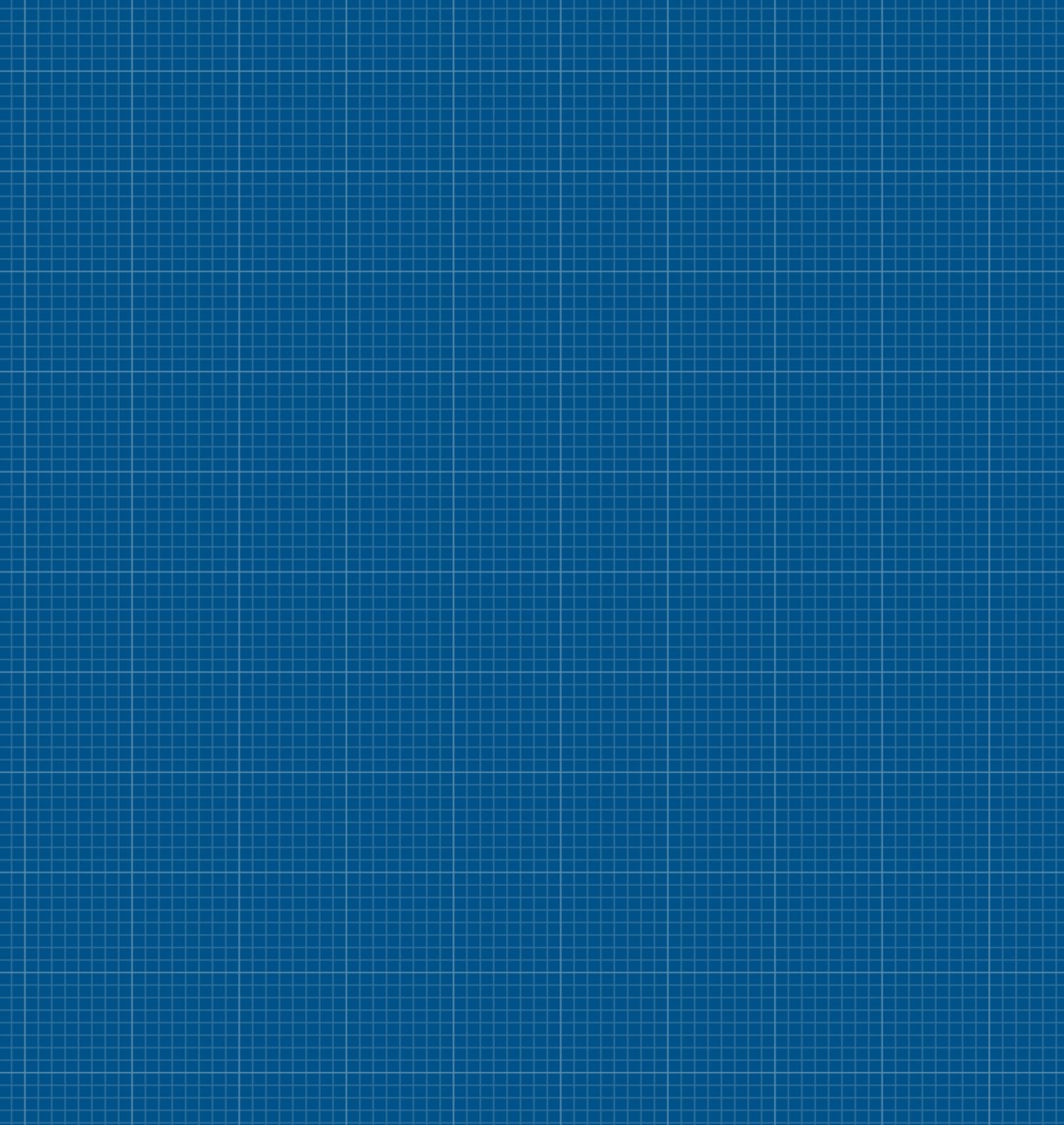
Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities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

## Acknowledgements

*The Self-Sufficiency Standard for Ohio 2011* has been prepared through the cooperative efforts of Sarah Lowry and Lisa Manzer at the University of Washington, Center for Women's Welfare, as well as Phil Cole and Josh Summer of the Ohio Association of Community Action Agencies (OACAA). Support and funding for the project was provided by the Ohio Association of Community Action Agencies.

A number of other people have also contributed to the development of the Standard, its calculation, and/or the writing of state reports over the past 14 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at WOW, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

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



*Helping People. Changing Lives.*

**community**  
**Action**<sup>®</sup>  
**PARTNERSHIP**  
**OHIO'S POVERTY FIGHTING NETWORK**