



THE SELF-SUFFICIENCY
STANDARD FOR OHIO 2013



Prepared for *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 over \$480,000,000 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 more than 800,000 Ohioans. Programs include Head Start, home heating assistance, weatherization, food pantries, emergency shelters, affordable housing, transportation, meals, health clinics, and much more. The holistic approach of Community Action helps thousands of Ohioans become self-sufficient every year.

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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; and
- 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.

THE SELF-SUFFICIENCY STANDARD FOR OHIO 2013

By Diana M. Pearce, PhD • June 2013

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UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

PREPARED FOR THE OHIO ASSOCIATION OF COMMUNITY ACTION AGENCIES

Preface

The Self-Sufficiency Standard for Ohio 2013 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 economic self-sufficiency for working families.

The Self-Sufficiency Standard for Ohio 2013 is the third calculation of this data. The Standard for Ohio has been previously published in 2008 and 2011. As with all Self-Sufficiency Standard reports, this one was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county specific information for 152 family types, is available online at www.selfsufficiencystandard.org and at www.oaca.org/news-media/resources.

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) Program, in 1996. For more information about the FES Project, visit the website: www.wowonline.org/ourprograms/fess or contact the Family Economic Security Project at (202) 464-1596.

Besides Ohio, over the past 17 years, the Standard has been calculated in 36 other states as well as the District of Columbia and New York City. Its use has revolutionized the way policies and programs for low-income workers are structured and what it means to have inadequate income to meet one's basic needs in the United States. For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related reports such as demographic reports (which analyze how many and which households are above and below the Standard), please see www.selfsufficiencystandard.org. A list of Self-Sufficiency Standard state partners is also available at this website, or contact Lisa Manzer with the Center at (206) 685-5264/lmanzer@uw.edu, or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/pearce@uw.edu.

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The Self-Sufficiency Standard for Ohio 2013 has been prepared collaboratively by Lisa Manzer and Kaie Wise at the University of Washington Center for Women's Welfare, and Josh Summer and Phil Cole of 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 16 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.

Executive Summary

The Self-Sufficiency Standard for Ohio 2013 describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county of Ohio. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of the 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.

The Self-Sufficiency Standard for Ohio 2013 defines the income needed to realistically support a family, without public or private assistance. For most workers throughout Ohio 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.

The Ohio Association of Community Action Agencies publishes the Self-Sufficiency Standard for Ohio in an effort to ensure the best tools are available to help Ohio families and individuals make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. 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. As Ohio recovers from the Great Recession, long-term economic prosperity will require responsible planning that puts all Ohioans on the path to self-sufficiency.

The Self-Sufficiency Standard for Ohio 2013 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 Ohio 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 adequate income, the 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 towards self-sufficiency.

The appendices 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 improve research on poverty and income adequacy, evaluate program performance, inform policy making, and counsel clients. Appendix D provides detailed tables of the costs of meeting

basic needs and the Self-Sufficiency wages for eight selected family types in every county of Ohio. The data from these tables—for 152 family types in every county of Ohio—is available at www.selfsufficiencystandard.org/pubs.html.

SELECTED FINDINGS FROM *THE SELF-SUFFICIENCY STANDARD FOR OHIO 2013*

- **In Ohio, the amount needed to be economically self-sufficient varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$13.54 per hour (\$28,596 annually) in Jackson County to \$19.81 per hour (\$41,839 annually) in Warren County, or from 184% of the Federal Poverty Level to 270% of the Federal Poverty Level. (Page 53-55)
- **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 Lucas County needs an hourly wage of \$8.70 (\$18,379 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$21.86 per hour (\$46,159 annually) 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 about 50% of the family’s budget. For example, for this family type in Lucas County, child care is 31% of the family’s budget while housing is 17%. Food costs take up 14% and health care is 10% of the family’s budget. (Pages 5-6)
- **The Federal Poverty Level for three-person families (\$19,530 annually) is 42% of the Standard for one adult, one preschooler, and one school-age child in Fairfield County (\$22.00 per hour and \$46,472 annually).** A full-time worker earning the state minimum wage and living in Fairfield County would be able to cover only 52% of her family’s basic

The Self-Sufficiency Standard for Select Ohio Counties and Families, 2013

COUNTY	ADULT	ADULT + PRESCHOOLER	ADULT + PRESCHOOLER SCHOOL-AGE	2 ADULTS* + PRESCHOOLER SCHOOL-AGE
ALLEN	\$8.39	\$15.58	\$21.41	\$12.38
CUYAHOGA	\$9.60	\$18.58	\$23.20	\$13.41
FRANKLIN	\$9.41	\$18.76	\$24.09	\$13.70
HAMILTON	\$8.89	\$18.10	\$23.36	\$13.41
LICKING	\$8.56	\$16.73	\$21.35	\$12.25
LUCAS	\$8.70	\$17.24	\$21.86	\$12.61
MAHONING	\$8.53	\$16.54	\$21.30	\$12.25
MONTGOMERY	\$8.78	\$17.96	\$23.27	\$13.21

*The hourly Self-Sufficiency Standard for two adult families is per adult. Each adult must earn the hourly wage to meet the family’s total basic needs.

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THE COST OF MEETING BASIC NEEDS CONTINUES TO INCREASE IN MOST OF OHIO DESPITE STAGNATING WAGES AND DIFFICULT ECONOMIC TIMES.

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needs (with her take-home pay after accounting for taxes) if she had one preschooler and one school-age child. (Page 10-11)

- **The amount needed to meet the costs of basic needs increased between 2008 and 2013 in all Ohio counties, despite the financial crisis.** For a family with two adults, one preschooler, and one school-age child, the largest change in the Standard occurred in Van Wert County, increasing from \$37,250 in 2008 to \$51,192 in 2013. Over the past decade, costs for Ohio families at this minimally adequate level increased on average by 23%. (Pages 12-14)
- **The 2013 Self-Sufficiency Standard for one adult with one preschooler and one school-age child in Cleveland (\$23.20 per hour) is comparable to Miami, FL (\$23.85 per hour) and Pittsburgh, PA (\$23.19 per hour).** The Self-Sufficiency Standard for the same family type in Canton, OH (\$21.38 per hour) is comparable to Lincoln, NE (\$21.64 per hour) and Lexington, KY (\$21.31 per hour). (Page 9)
- **Of the top ten most common occupations in Ohio (measured by the number of workers), only one—registered nurses—has median wages above the Standard for a family of three in Columbiana County.** The “top ten” occupations account for 21% of all Ohio workers. However, with the exception of registered nurses, the median wages of each of the top ten most common occupation groups are all below the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Columbiana County, which is \$20.76 per hour (\$43,841 annually). (Pages 15-16)
- **With the help of child support, child care assistance, food assistance (SNAP and WIC), and Medicaid, a single adult supporting one preschooler and one school-age child and living in Montgomery County who is transitioning from welfare to work would be able to meet her family’s needs with a wage of \$11.37 per hour, significantly less than the full Self-Sufficiency Wage of \$23.27 per hour.** As the family transitions from Medicaid, they would typically be eligible for Healthy Start, Ohio’s Children’s Health Insurance Program, in which case the adult would need to earn \$13.66 per hour to cover basic needs (including her own health care costs). (Pages 17-22)

Clearly, the cost of meeting basic needs continues to increase in most of Ohio despite stagnating wages and difficult economic times. Further, what it takes to become self-sufficient in Ohio depends on where a family lives, how many people are in the family and the number and ages of children.

WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR OHIO

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

REDUCING COSTS means ensuring families that are struggling to retain employment and cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require transitional work supports and the removal of barriers and/or guidance to help meet monthly expenses as families work towards self-sufficiency over time.

RAISING INCOMES means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages and a workforce with the skills necessary to fill those jobs. Key to raising incomes is access to education, training, and jobs that provide real potential for skill and career advancement over the long term.

The Self-Sufficiency Standard can be used as a tool to:

- Evaluate proposed policy changes,
- Target resources towards job training for fields that pay self-sufficient wages,
- Evaluate outcomes for clients in employment programs, and
- Serve as a counseling tool in work training programs.

The Self-Sufficiency Standard is currently used to better understand issues of income adequacy, analyze policy, and 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.

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Introduction

Even without job loss or home foreclosure, the Great Recession has impacted the lives of American households across the economy in many ways. The United States entered the Great Recession with stagnating wages and widening income inequality, and these trends continue even as the economy recovers. As a result, millions find that even with full-time jobs they are unable to stretch their wages to pay for basic necessities. Indeed, in many places in Ohio, the gap between income and expenses has continued to widen, as the costs of food, housing, transportation, health care, and other essentials have risen even during the Great Recession.

To properly describe the growing gap between sluggish wages and ever increasing expenses requires an accurate measure of income adequacy, one that is consistent over time and across space. The Self-Sufficiency Standard represents such a measure. The Standard tracks and calculates the true cost of living facing American families, illuminating the economic “crunch” experienced by so many families today.¹

The Self-Sufficiency Standard for Ohio 2013 defines the amount of income necessary to meet the basic needs of Ohio families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost 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 measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—*without public or private assistance*.

This report presents the Standard and what it means for Ohio families. Below is a summary of the sections included in this report:

- The introduction explains the unique features of the Self-Sufficiency Standard and how it is calculated.
- The main body details what a self-sufficient income is for Ohio families, describes how the Standard varies by family type and county, and compares the Ohio Standard to other places across the United States.

- Additional sections track how the Ohio Standard has changed over the past five years, and how the Standard compares to other common benchmarks of income.
- The next section discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard. Once the resources needed to meet basic needs have been secured, the final section discusses what it takes to move towards economic security over a longer term basis, including assets, savings, and investments to achieve that goal.

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 select family types in each Ohio county.
- Appendix E shows the data behind 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, comprehensive, and detailed approach to determine what it takes for today’s families to make ends meet. The key elements of the Standard that distinguish it from other measures of income adequacy or poverty are the following:

A FOCUS ON MODERN FAMILIES WITH WORKING

ADULTS. Because paid employment is the norm for the majority of families today in the United States,² 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.

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

VARIATION BY FAMILY COMPOSITION. Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number of children and by 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.

INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.

Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter, including housing, child care, food, health care, transportation, miscellaneous items, and taxes. The costs are set at a minimally adequate level, which is determined whenever possible by using what government sources have determined are minimally adequate for those receiving assistance, e.g., child care subsidy benefit levels.

TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.

Instead of calculating needs “pretax,” taxes (plus tax credits), are included as budget items, 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, child care assistance, or Medicaid) as well as the impact of taxes and tax credits on reducing (or increasing) costs when evaluating the adequacy of a given wage for a given family.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of income adequacy than the Federal Poverty Level. Appendix C provides a more detailed explanation of the federal approaches to measuring poverty, including the Federal Poverty Level and Supplemental Poverty Measure, and how the Standard contrasts with each approach.

How is the Ohio Self-Sufficiency Standard Calculated?

The goal for creating the Self-Sufficiency Standard is to calculate the amount needed to meet each basic need at a minimally adequate level, without public or private assistance, and to do so in a way that makes the Standard as consistent and accurate as possible, yet varied by geography and family composition. In selecting data sources, to the maximum extent possible, the data used in the Self-Sufficiency Standard meet the following criteria:

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

The Self-Sufficiency Standard is calculated for 152 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 plus 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 adult household members* (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 briefly described below (more detailed information is included in *Appendix A: Methodology, Assumptions, and Sources*). Note that these data elements and assumptions are standard for all states unless otherwise noted.

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. FMRs are generally set at the 40th percentile, meaning that 40% of the housing in a given area is less expensive than the FMR.³

HUD calculates only one set of FMRs for each metropolitan area. In multiple county metropolitan areas the Standard uses median gross rent data from the U.S. Census Bureau’s American Community Survey (ACS) to vary the FMR housing costs by individual counties within the metropolitan area.

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

The Ohio Standard assumes infants and preschoolers receive full-time child care. Costs for school-age children assume they receive care before and after school (part-time).

FOOD. The Standard uses the U.S. Department of Agriculture 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 patterns. 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 or restaurant meals. Geographic differences in food costs are calculated using data from the ACCRA Cost of Living Index and the Economic Research Service.

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 in a given county. In Ohio there is no county that meets this criterion; therefore, private transportation is assumed for all of Ohio.

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 (e.g., gas, oil, tires, and maintenance) are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from 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 (e.g. license, registration, repairs, monthly payments) the Standard uses Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. 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 Expenditure Panel Survey, which is 23% of the premium for family coverage in Ohio.⁴ 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. For Ohio families without employer-sponsored health insurance, the cost of health care would likely be higher, causing an increase in the total income needed to be self-sufficient.

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 income tax, payroll taxes, and state and local sales taxes where applicable. Additionally, the Standard includes federal, state, and local tax credits. Tax credits calculated for the Ohio Standard include: the federal 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, as are gasoline taxes in the cost of transportation.

SAVINGS. The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits.

In two adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family’s basic living expenses over the job loss period. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level).

Table 1. Items Included in the Standard

COST	WHAT IS INCLUDED IN EACH BUDGET ITEM?
HOUSING	YES: Rent and Utilities NO: Cable or telephone
CHILD CARE	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
FOOD	YES: Food for home preparation NO: Take-out, fast-food, or restaurant meals or drinks
TRANSPORTATION	YES: Car ownership cost (per adult)—insurance, gas, oil, registration, repairs, monthly payments—or public transportation when adequate. Assumes only commuting to and from work and day care plus a weekly shopping trip NO: Non-essential travel, vacations, etc.
HEALTH CARE	YES: Employer-sponsored health insurance & out-of-pocket costs NO: Health savings account, gym memberships, individual health insurance
TAXES	YES: Federal and state income tax and tax credits, payroll taxes, and state and local sales taxes NO: Itemized deductions, tax preparation fees or other taxes (property taxes are included in housing costs and gasoline taxes in transportation)
MISCELLANEOUS	YES: Clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal items, and telephone service NO: Recreation, entertainment, savings, emergencies, debt repayment, pets, education/training, gifts, broadband/internet, student loan repayment
SAVINGS	YES: Rainy day fund after job loss or other short-term crisis. NO: Long-term savings for retirement, education, or home-ownership.

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 the Self-Sufficiency Standard in Ohio?

The amount of money families need to be economically self-sufficient varies substantially depending on family size and the geographic region of residence. For example, **Table 2** shows that in Lucas County the Self-Sufficiency Standard varies significantly depending on family type:

- A single adult needs to earn \$8.70 per hour working full-time to be able to meet his or her basic needs. In comparison, Ohio’s minimum wage is \$7.85 per hour.⁵
- One parent caring for a preschool-aged child needs to earn \$17.24 per hour to be self-sufficient—nearly twice the amount a single adult needs to meet basic needs.
- One parent with two children—a preschooler and school-age child—needs \$21.86 per hour to meet her family’s

basic needs. This family requires, at a minimum, the equivalent of nearly three full-time minimum wage jobs in Ohio.

- Two parents with one preschooler and one school-age child *each* need to earn \$12.61 per hour working full-time to meet their family’s basic needs.

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THE AMOUNT OF MONEY FAMILIES NEED TO BE ECONOMICALLY SELF-SUFFICIENT VARIES SUBSTANTIALLY DEPENDING ON FAMILY SIZE AND THE GEOGRAPHIC REGION OF RESIDENCE.

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Table 2. The Self-Sufficiency Standard for Select Family Types*
Monthly Expenses and Shares of Total Budgets
 Lucas County, OH 2013

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	\$508	33	\$666	22	\$666	17	\$666	15
Child Care	\$0	0	\$740	24	\$1,190	31	\$1,190	27
Food	\$236	15	\$357	12	\$537	14	\$738	17
Transportation	\$262	17	\$271	9	\$271	7	\$510	11
Health Care	\$160	10	\$365	12	\$391	10	\$450	10
Miscellaneous	\$117	8	\$240	8	\$305	8	\$355	8
Taxes	\$249	16	\$558	18	\$753	20	\$795	18
Earned Income Tax Credit (-)	\$0	0	(\$19)	-1	\$0	0	\$0	0
Child Care Tax Credit (-)	\$0	0	(\$60)	-2	(\$100)	-3	(\$100)	-2
Child Tax Credit (-)	\$0	0	(\$83)	-3	(\$167)	-4	(\$167)	-4
TOTAL PERCENT		100		100		100		100
SELF-SUFFICIENCY WAGE								
HOURLY**	\$8.70		\$17.24		\$21.86		\$12.61	per adult
MONTHLY	\$1,532		\$3,034		\$3,847		\$4,438	
ANNUAL	\$18,379		\$36,413		\$46,159		\$53,260	
EMERGENCY SAVINGS FUND	\$43		\$92		\$118		\$69	

* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes federal and state income taxes (including federal income taxes) and payroll taxes.

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

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

Note: Totals may not add exactly due to rounding.

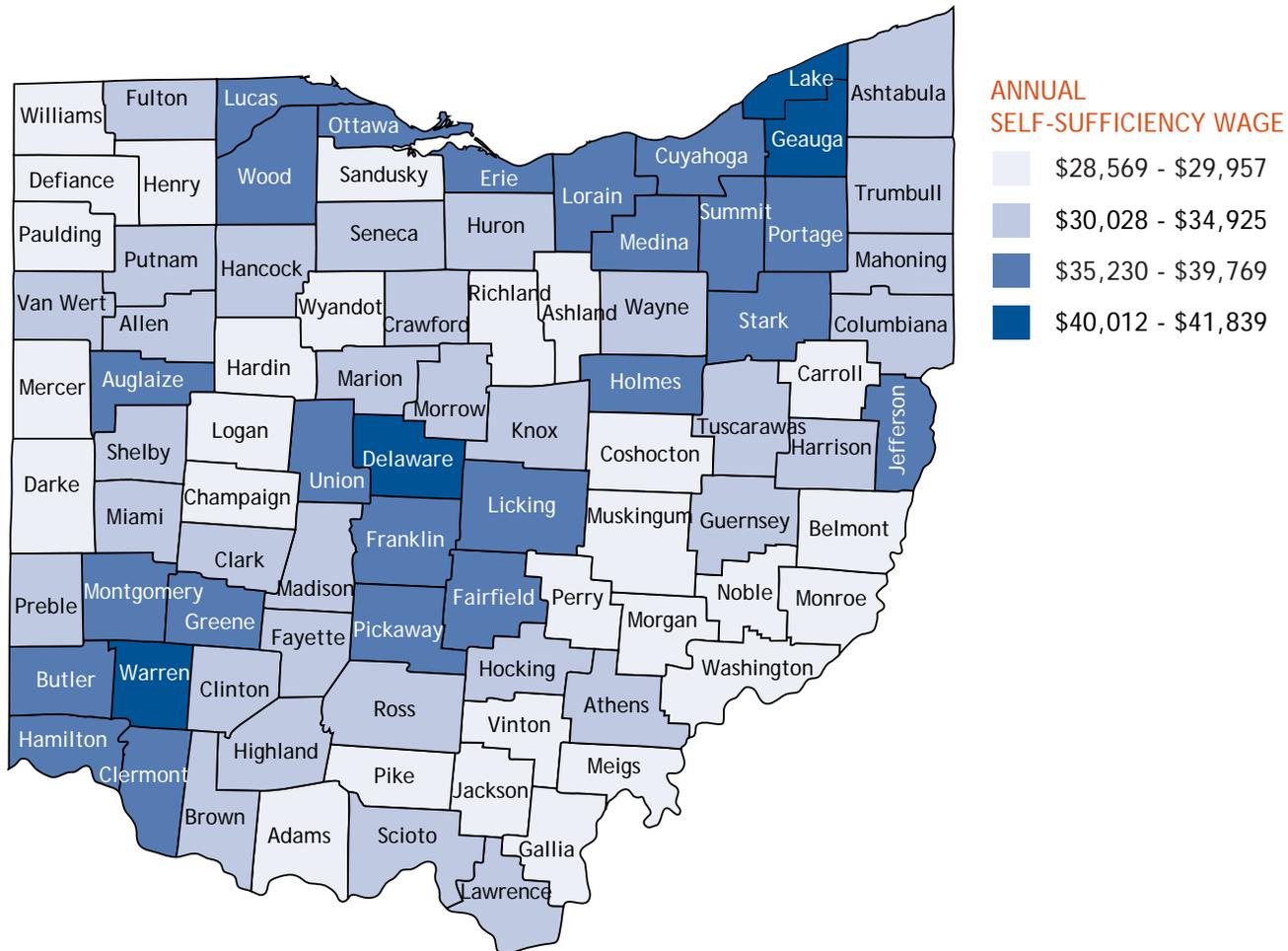
In addition to varying by family composition, the Self-Sufficiency Standard also varies by geographic location. The map in **Figure 1** visually displays the geographic variation in the cost of meeting basic needs across Ohio’s counties for families with one adult and one preschooler. In Figure 1 counties are grouped into four Self-Sufficiency Wage ranges.

The 2013 Ohio Self-Sufficiency Standard for a single adult with one preschooler ranges from \$28,596 to \$41,839 annually depending on the county. Warren and Lake counties have the highest Self-Sufficiency Standards in the state at \$41,839 (Warren) and \$41,105 (Lake) annually for one adult with one preschool-aged child. Warren County is outside of Cincinnati and Lake County is part of the Cleveland metropolitan area. Geauga and Delaware counties have Self-Sufficiency Standards over \$40,000 and are also included in this top group.

The second most expensive areas in Ohio with annual Self-Sufficiency Wages between \$35,230 and \$39,769 include the most populous, central city counties of Hamilton (Cincinnati), Franklin (Columbus), and Cuyahoga (Cleveland), as well as their neighboring counties. Additionally, the Toledo metropolitan counties of Lucas, Ottawa, and Wood are in the group of counties with the second highest Standards in the state.

The third most expensive group of Ohio counties for one adult and one preschooler has annual Self-Sufficiency Wages between \$30,028 and \$34,925. The least expensive group of counties in Ohio for an adult and preschooler have Self-Sufficiency Wages between \$28,569 and \$29,957. The counties in both of these groups are spread throughout the Ohio in the less populous counties in the state.

Figure 1. Map of Counties by Level of Annual Self-Sufficiency Wage One Adult and One Preschooler, OH 2013



How do Family Budgets Change as Families Grow?

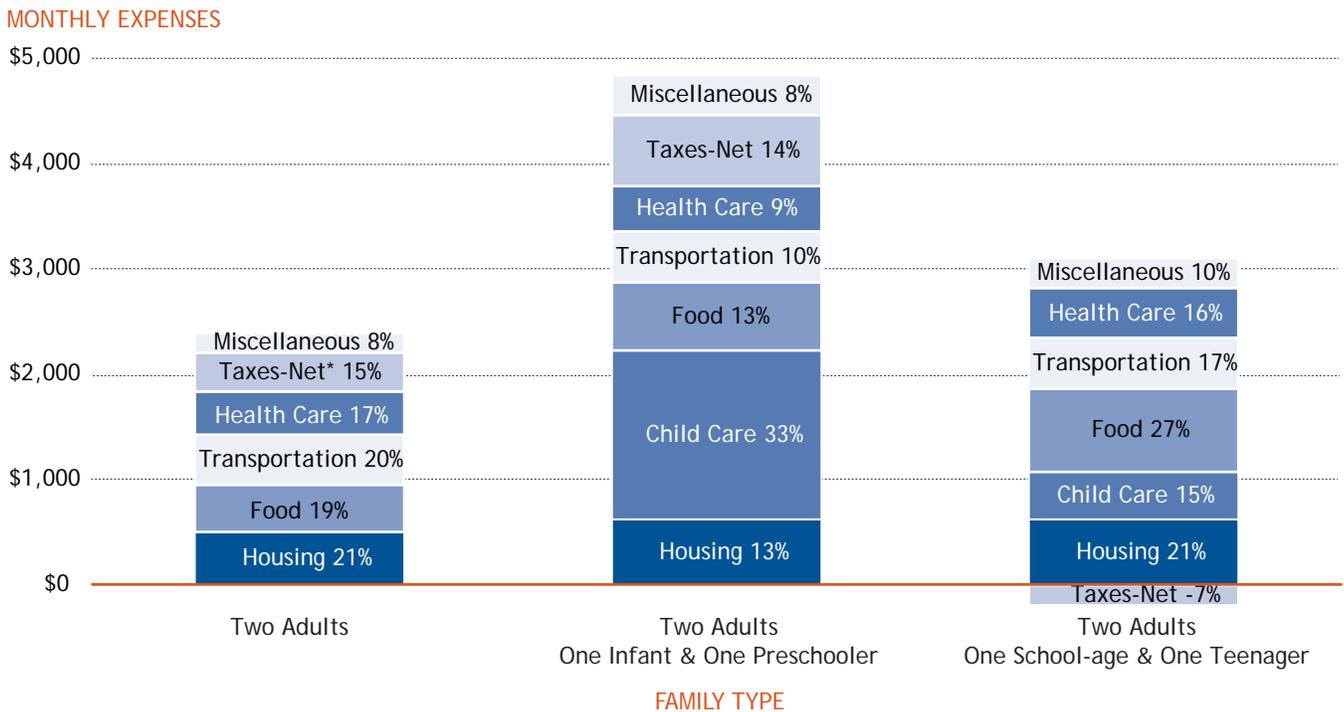
To illustrate how the proportions allotted to the different basic needs change as family composition changes, **Figure 2** shows the amount of income necessary to meet each of the basic needs for a family in Mahoning County as the family changes composition. In Figure 2, each column shows the monthly expenses, with the percentage of the total budget indicated for each expense.

The first bar in Figure 2 shows the monthly budget when there are just two adults. Together they need to earn a total of \$2,390 per month to make ends meet. For two adults with no children in Mahoning County, about one-fifth of the Self-Sufficiency Standard goes towards housing, food, and transportation. Health care accounts for 17% of the household expenses and net taxes account for 15% of the budget. Since this childless family does not qualify for either of the child-related tax credits, nor for the income-contingent EITC, gross and net taxes are the same.

The second bar in Figure 2 shows what happens when the family has expanded to include two young children (one infant and one preschooler). Note that both the total budget and proportions spent on each basic need change, with the total cost of basic needs increasing to \$4,840 per month, and the proportion of income allotted shifting with the addition of child care. Indeed, child care alone accounts for a third of the family’s budget and 46% goes towards child care and housing combined. This is quite common: families with two children (when at least one is under school-age) generally need to budget roughly half their income for housing and child care expenses alone.

Food costs are 13% 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 2010.⁶

Figure 2. Percentage of Budget Needed to Meet Basic Needs for Three Family Types
Mahoning County, OH 2013



* The two adult family is not eligible for any tax credits and therefore the Taxes-Net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 19% for the two adults with one infant and one preschooler and 11% for two adults with one school-age child and one teenager. However, with tax credits included, as in the Standard, both families receive money back, and the amount owed in taxes is reduced to 14% for the two adult, one infant, and one preschooler family and to -7% for the two adult one school-age and one teenager family. Please see *Appendix A: Methodology, Assumptions, and Sources* for an explanation of the treatment of tax credits in the Standard.

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FAMILIES WITH TWO CHILDREN (WHEN ONE IS UNDER SCHOOL-AGE) GENERALLY NEED TO BUDGET HALF THEIR INCOME ON HOUSING AND CHILD CARE EXPENSES ALONE.

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Health care accounts for 9% of the family budget, including both the employees' share of the health care premium and out of pocket costs.⁷

Net taxes for the family now reflect a tax burden that is reduced to 14% with the offsetting effects of the child care and child tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although credits are not received until the following year when taxes are filed. If it were assumed that tax credits are received annually in a lump sum, then the monthly tax burden would be 19% of the total costs for this family.

As the children grow older and no longer need as much child care, the family's budget shifts again. The third bar in Figure 2 shows the proportion of income spent on each basic need for a family with a school-age child and a teenager in Mahoning County. The total cost of basic needs drops to \$2,910 per month; the decreased amount for child care for the school-age child accounts for just 15% of this minimum budget for this family type, a much smaller proportion than was necessary when the children were younger. In contrast, food accounts for a larger proportion of the budget, at 27%, in part due to increased food costs for the teenager.

Net taxes are shown as -7% of the family's budget. If it were assumed, as suggested above, that tax credits are received annually in a lump sum, then the monthly tax burden would be 11% of the total costs for two adults with one school-age child and one teenager.

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 Canton and Cleveland is compared to the Standard for several other places: Atlanta, GA; Boston, MA; Charleston, WV; Denver, CO; Lexington, KY; Lincoln, NE; Miami, FL; Milwaukee, WI; Pittsburgh, PA.⁸

The differences in the Self-Sufficiency Wages represent the variation in the costs of meeting basic needs across urban areas in the United States. Housing costs in particular vary drastically—for example, a two bedroom unit in Charleston is \$624 per month compared to \$1,444 per month in Boston.

- The places compared in Figure 3 require full-time year-round wages between \$15.60 and \$31.52 per hour for this family type to be self-sufficient.
- Cleveland, where the adult needs to earn \$23.20 per hour to be self-sufficient, is the fifth most expensive place in this comparison, where the cost of living falls between that of Miami, FL and Pittsburgh, PA.
- In Canton, the adult must earn a wage of \$21.38 per hour to be self-sufficient. The cost of meeting basic needs in Canton is most comparable to Lincoln, NE and Lexington, KY. Canton is the fourth least expensive place in this comparison.

Note that for some of the places shown in this comparison the Self-Sufficiency Standard is calculated assuming families use public transportation instead of owning their own vehicles. Public transportation costs are significantly less than the cost of owning and operating a car. In areas

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FAMILIES WITH ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD LIVING IN CLEVELAND OR CANTON REQUIRE HOURLY WAGES THAT ARE APPROXIMATELY THREE TIMES THE OHIO MINIMUM WAGE OF \$7.85 PER HOUR TO MEET THEIR BASIC NEEDS.

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Figure 3. Canton and Cleveland Self-Sufficiency Wages Compared to Other U.S. Cities, 2013*
One Adult, One Preschooler, & One School-age Child



HOURLY SELF-SUFFICIENCY WAGE

*Data for each city is the Self-Sufficiency Standard for the county in which the city is located, with the exception of Pittsburgh. Wages for cities other than in Ohio are updated using the Consumer Price Index.

**Wage calculated assuming family uses public transportation.

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 Self-Sufficiency Standard.

While Cleveland and Canton are both less expensive than some other places with which they are compared in Figure 3, families with one adult, one preschooler, and one school-age child living in Cleveland or Canton require hourly wages that are approximately three times the Ohio minimum wage of \$7.85 per hour to meet their basic needs.

How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income?

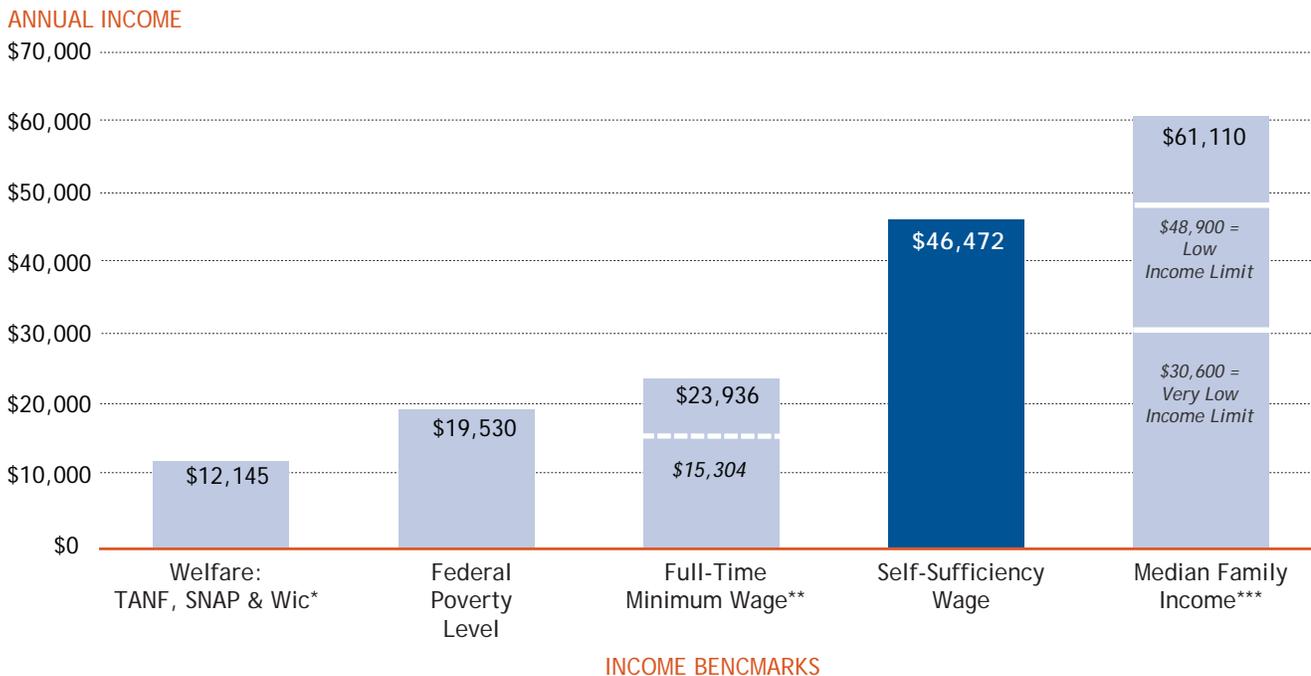
To put the Standard in context, it is useful to compare it to other commonly used measures of income adequacy. In **Figure 4**, a comparison is made between the Fairfield County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child and the following income benchmarks for three-person families:

- 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 of \$7.85 per hour; and
- the U.S. Department of Housing and Urban Development (HUD) median family income limits for a family of three in Fairfield County.

However, none of the benchmarks are as specific as the Self-Sufficiency Standard in terms of age and number of children and geographic location. 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 4, the Self-Sufficiency Wage for this family type in Fairfield County is \$46,742 per year.

TANF, SNAP AND WIC. The first bar on the left in Figure 4 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

Figure 4. **The Self-Sufficiency Standard Compared to Other Benchmarks, 2013**
One Adult, One Preschooler, and One School-age Child
 Fairfield County, OH



*The TANF benefit amount is assumed at \$5,400 annually or \$450 per month, the SNAP benefit amount is \$6,312 annually or \$526 per month, and the WIC benefit amount is \$433 annually or \$36 per month for a family of three in Ohio.

**The Ohio minimum wage is \$7.85 per hour. This amounts to \$16,579 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, \$23,936 as shown. The dashed line shows the annual income received after accounting for taxes (\$15,304) 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 shown here are FY 2013 for Fairfield County, Ohio.

\$12,145 per year for three-person families in Ohio. This public assistance package is just 26% of the Self-Sufficiency Standard for a three-person family in Fairfield County and is 62% of the FPL for a three-person family.

FEDERAL POVERTY LEVEL. According to the Federal Poverty Level, a three-person family would be considered “poor” with an income of \$19,530 annually or less in 2013—regardless of where they live, or the number of adults or children, just the number of persons in the household. The FPL for three-person households is just 42% of the Self-Sufficiency Standard for families with one adult, one preschooler, and one school-age child living in Fairfield County.

Statewide, the Self-Sufficiency Standard for this family type ranges from 195% of the FPL in Jackson County to 269% of the FPL in Lake County. Table C-1 (in Appendix C: Federal Approaches to Measuring Poverty) details the percentage of the FPL needed to meet basic needs by county and for several family types.

MINIMUM WAGE. Ohio’s minimum wage is \$7.85 per hour. A full-time minimum wage worker earns \$16,579 per year. After subtracting income and 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 \$23,936 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 52% of the amount needed to be self-sufficient for this family type in Fairfield 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 credits), her take-home income would be \$15,304

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THE FPL FOR THREE-PERSON FAMILIES IS JUST 42% OF THE SELF-SUFFICIENCY STANDARD FOR FAMILIES WITH ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD LIVING IN FAIRFIELD COUNTY.

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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 Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 33% of the Self-Sufficiency Standard for this family type in Fairfield 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 Fiscal Year 2013 HUD median income for a three-person family in Fairfield County is \$61,100 annually.⁹ HUD income limits define “low income” three-person families in Fairfield County as those with incomes between \$30,600 and \$48,900, while those considered “very low income” have incomes between \$18,350 and \$30,600, and those with incomes below \$18,350 are considered “extremely low income.”¹⁰ The Self-Sufficiency Standard of \$46,472 for this family type in Fairfield County is below the HUD “low income” limit, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Fairfield County.

How has the Standard Changed Over Time in Ohio?

How have costs increased over time across Ohio? **Figure 5** illustrates changes in the cost of living over time by comparing the 2008 and 2013 Ohio Self-Sufficiency Wages for two adults, one preschooler, and one school-age child by county.

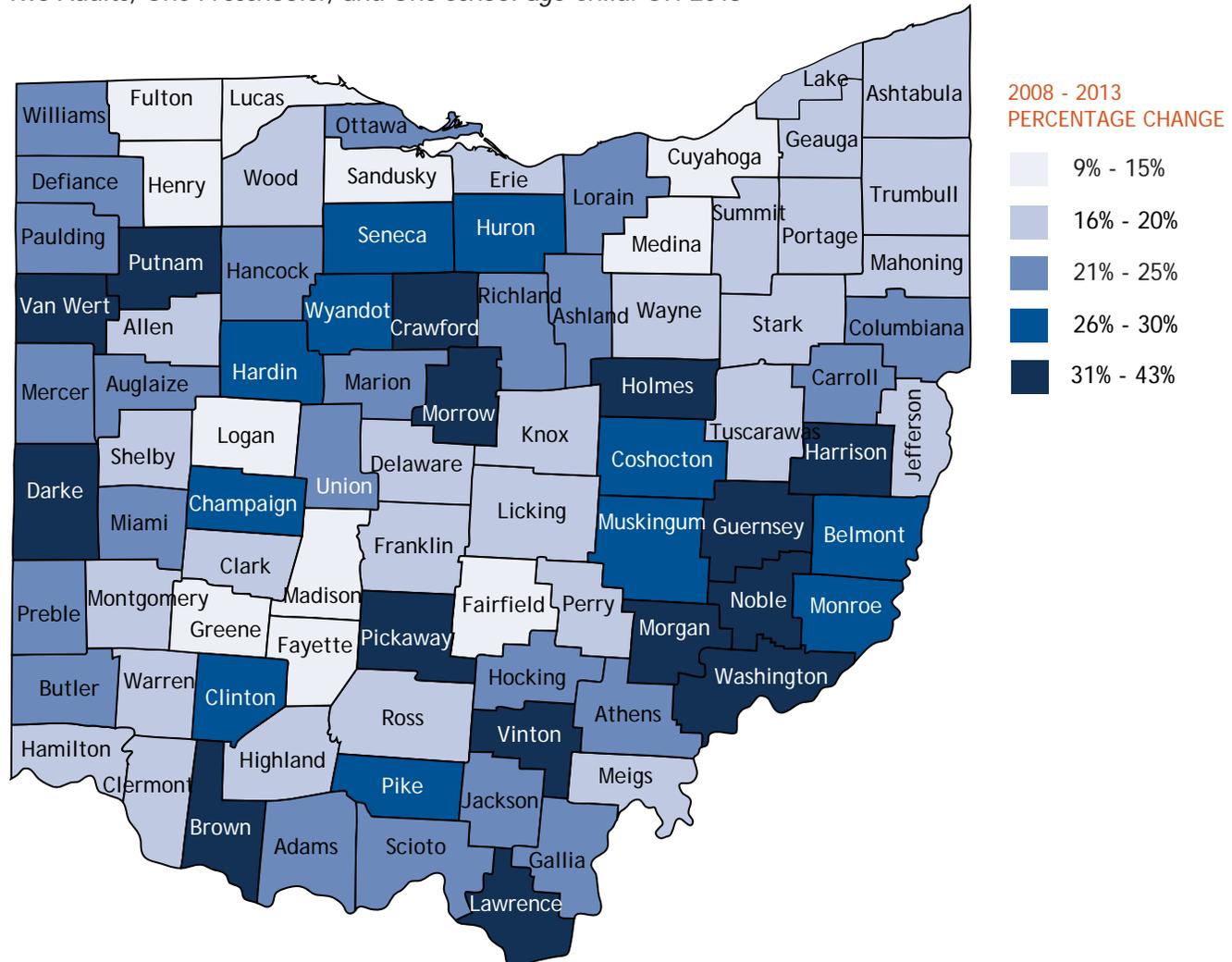
Figure 5 shows that the Self-Sufficiency Standard has increased in all Ohio counties over the past five years for this four-person family (two adults, one preschooler, and one school-age child) by an average of **23%**, or an average of 4.6% per year. The largest increases (43%) occurred in Van Wert County where the Standard increased from \$37,250 in 2008 to \$51,192 in 2013 for a family with two adults, one preschooler, and one school-age child. The Standard for Harrison and Brown counties increased by 41% and 39%

over the past decade. Sandusky, Medina, and Cuyahoga counties had the lowest rate of increase in the Standard, with total expenses increasing 9% in Sandusky and 11% in Medina and Cuyahoga since 2005.

With some exceptions, the counties with the highest increases in the Standard over the past five years tend to be counties with below average expenses in Ohio. Likewise, the counties with rates of change below the average tend to be higher cost counties. Thus there has been some narrowing of the differences in costs by place, even as costs have risen throughout Ohio over the past five years.

Not only is there variation in the rate by which the Standard increased in various counties in Ohio, but there is also

Figure 5. Percentage Change in the Self-Sufficiency Standard for Ohio between 2008 and 2013
Two Adults, One Preschooler, and One School-age Child: OH 2013



considerable variation in how much each cost increased across counties. The cost of some basic needs calculated in the Standard increased more rapidly than others over the past five years.

Statewide, the greatest percentage increase in basic needs was in the cost of transportation, which rose on average 27% for this family type, ranging from increases of 13% (Summit County) to 43% (Butler and Warren counties) across the state.

In contrast, while housing costs increased less rapidly on average (8%), there was just as much variation between counties, from actually decreasing by 6% in Clermont County to a 24% increase in Ottawa County.

Child care costs increased on average 23%, but had considerable variability across counties, ranging from 2% in Fairfield and Sandusky counties to 60% in Van Wert County. It should be noted that the methodology for calculating child care costs has changed somewhat since the 2008 Standard. Child care costs are now calculated with a weighted average by type of facility (center versus family home). While this change had little impact on the cost for preschoolers, the cost of school-age care is higher in most places as a result of the revised methodology.

Over the past five years food costs increased on average 14% across the state. There was less variation in the rates of increase in the cost of food between counties, ranging from a 10% increase in most northwestern counties to 20% in the counties surrounding Cleveland.

Health care costs increased on average by 18% over the past five years, with the least amount of variation in the rates of increase between counties. In Harding County, health care costs increased by 13% while Shelby and Logan counties experienced an increase of 23%.

On average, the taxes owed for this family type increased at a rate of 38% across the state since 2005. The general rise in taxes owed is primarily due to increased costs pushing families into higher tax brackets. The amount of tax credits calculated was on average 9% less in 2013 than 2008, again reflecting the fact that most tax credits decrease as income increases.

Table 3. Percent Change in the Self-Sufficiency Standard Over Time, 2008-2013

Butler County, OH

Two Adults, One Preschooler, and One School-age Child

COSTS	2008	2013	PERCENT CHANGE 2008-2013	STATEWIDE PERCENT CHANGE 2008-2013
Housing	\$838	\$799	-5%	8%
Child Care	\$1,011	\$1,360	34%	23%
Food	\$582	\$675	16%	14%
Transportation	\$381	\$546	43%	27%
Health Care	\$359	\$431	20%	18%
Miscellaneous	\$317	\$381	20%	18%
Taxes	\$686	\$897	31%	38%
Total Tax Credits*	-\$267	-\$267	0%	-9%
SELF-SUFFICIENCY WAGE				
MONTHLY	\$3,908	\$4,821	23%	23%
ANNUAL	\$46,896	\$57,857		
MEDIAN EARNINGS				
BUTLER COUNTY	\$28,771	\$28,477	-1%	--
STATEWIDE	\$27,911	\$28,502	--	2%

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

** Butler County and Ohio statewide Median Earnings: U.S. Census Bureau, 2011 American Community Survey 1-Year Estimates and 2008 American Community Survey 1-Year Estimates, B20002, "Median Earnings in the Past 12 Months By Sex For The Population 16 Years and Over With Earnings in the Past 12 Months", Butler County and Ohio," <http://factfinder2.census.gov> (accessed February 14, 2013). 2011 data updated using the Consumer Price Index. U.S. Department of Labor, Bureau of Labor Statistics, (2012), Consumer Price Index, "Midwest Region All Items, 1982-1984=100-CUUR0400SA0," <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed February 14, 2013).

Table 3 provides an example of how the actual amount of costs have changed for each basic need since 2005 for two adults, one preschooler, and one school-age child in Butler County. As can be seen, the total increase in the Butler County Standard for this family type of 23%—from \$46,896 to \$57,857 annually— is the same as the average increase for this family type across all counties. However, the cost of each basic need in Butler County increased at rates that are different from the average increase across all counties for that basic need. For example, Butler County was one of the few counties in which housing costs decreased, from \$838 per month to \$799 per month, a 5% decrease, while the average increase in housing across all counties is 8%. Transportation costs increased at a higher rate in Butler County (43%) than the average across Ohio (27%). In contrast, the cost of health care for this family type in Butler County increased by 20% (from \$359 to \$431 per month), similar to the average across the state (18%).

Overall, the Self-Sufficiency Standard in Butler County for two adults, one preschooler, and one school-age child increased over the past five years by nearly a quarter. In contrast, median earnings of working adults in Butler County decreased by 1% (from \$28,771 in 2008 to \$28,477 in 2013). Similarly, statewide median earnings have not kept up with the increase in the Standard. While the Standard increased on average by 23% across the state, median earnings of workers across Ohio increased only 2% in the last five years. On average, across Ohio, costs grew at a much higher rate than median earnings.¹¹

COMPARING THE STANDARD WITH THE CONSUMER PRICE INDEX

Basic costs for families earning self-sufficient wages have clearly increased over the past decade in Ohio. However, how does this compare with official inflation rates? We examine this question in **Figure 6** by comparing the changes in the Self-Sufficiency Standard in Franklin and Holmes counties 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) over the past five years. 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, for comparison purposes these items have been taken out of the Standard.

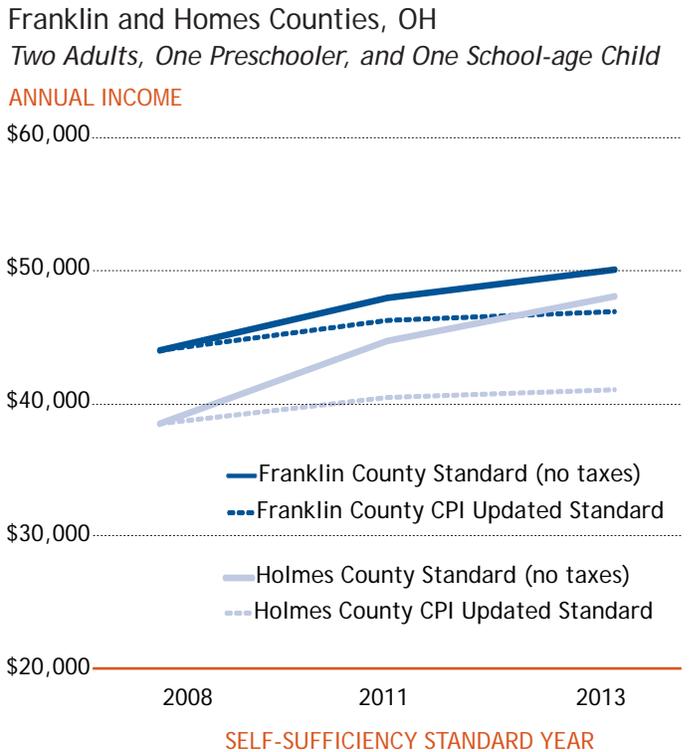
When the 2008 Self-Sufficiency Standard for Franklin County (\$43,925 per year when adjusted to exclude taxes and tax credits) is inflated using the Midwest Region Consumer Price Index, the amount estimated to meet basic needs in 2013 is \$46,844 per year.¹² Using the CPI results in a 7% change in the cost of basic needs since 2008, an annual average rate of 1.3%. However, the actual 2013 Franklin County Standard (adjusted to exclude taxes/tax credits) is \$49,999 per year for this family type, a 14% increase over the last five years or an annual average rate of 2.8%. In

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TRACKING COSTS USING THE CPI UNDERESTIMATES THE REAL INCREASES IN COSTS FACED BY OHIO FAMILIES AT THIS LEVEL, LEAVING THEM THOUSANDS OF DOLLARS SHORT OF WHAT THEY NEED TO BE SELF-SUFFICIENT.

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Figure 6. CPI*-Measured Inflation Underestimates Real Cost of Living Increases: A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008-2013**



* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, “Midwest Region All Items, 1982-84=100-CUURA101SAO,” <http://www.bls.gov/cpi/> (accessed February 15, 2013).
** Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for the comparison figure.

Holmes County, when the adjusted 2008 Standard (\$38,423 per year without taxes/tax credits) is inflated to 2013 using the CPI, the estimated cost of meeting basic needs is \$40,977. However, the actual Standard for 2013 (excluding taxes/tax credits) is \$47,993 in Holmes County, an increase of 25%, or 5.0% annually on average.

In sum, Figure 6 demonstrates that the rate of inflation as measured by the CPI significantly underestimates the rising costs of basic needs; instead of rising by the CPI average annual rate of 1.3%, costs actually rose by annual average rates of 2.8% in Franklin County and 5.0% in Holmes County. Indeed, for this family type in Holmes County, when the Standard is updated using the CPI, the official measure of inflation underestimates the increase in costs for this family type by over \$7,000 since 2005. That is, tracking costs using the CPI underestimates the real increases in costs faced by Ohio families at this level, leaving them thousands of dollars short of what they need to be self-sufficient.

The Wage Gap: Which Ohio Occupations Provide Self-Sufficiency Level Wages?

Given how much is needed to meet basic needs for Ohio families, how many Ohio jobs provide a self-sufficiency level income?

Table 4 below compares the median wages of Ohio’s ten most common occupations (by number of employees) to the Self-Sufficiency Standard in Columbiana County.¹³ The top ten most common occupations in Ohio represent 21% of all Ohio workers. The Standard used here is for one parent, one preschooler, and one school-age child in Columbiana County, which is \$20.76 per hour and \$43,841 per year. Columbiana County is used in this comparison because it is close to the median Self-Sufficiency Standard wage for this family type across Ohio.

The median wage of nine of the state’s top ten occupations, representing 19% of all Ohio workers, are below the Self-Sufficiency Standard for this family type in Columbiana County. Seven of Ohio’s top ten occupations have median earnings that are about half or less of the Standard for a

Columbiana County family with one adult, one preschooler, and one school-age child.

The most common Ohio occupation is retail salespersons and accounts for 3.1% of all Ohio workers. With median hourly earnings of \$9.63 per hour (median annual earnings of \$19,750), the top occupation in Ohio provides workers with earnings that are only 46% of the Standard for this family type in Columbiana County. In fact, two adults working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Columbiana County, as the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires *each* adult to earn at least \$12.01 (a total of \$50,713 annually) per hour working full time.

The second most common occupation—food preparation and serving workers—yields median earnings of \$8.71 per hour (\$18,111 per year) and represents 3.0% of Ohio

Table 4. Wages of Ohio’s Ten Largest Occupations, 2012

OCCUPATION TITLE	NUMBER OF EMPLOYEES	Hourly Median Wage	Annual Median Wage*	Percent of Standard ¹
ALL OCCUPATIONS	4,977,910	\$15.90	\$33,077	75%
Retail Salespersons	154,670	\$9.63	\$20,032	46%
Combined Food Preparation and Serving Workers Including Fast Food	147,230	\$8.71	\$18,111	41%
Registered Nurses	124,790	\$29.17	\$60,666	138%
Cashiers	119,150	\$8.95	\$18,618	42%
Office Clerks	102,160	\$13.17	\$27,399	62%
Laborers and Freight Stock and Material Movers Hand	96,840	\$10.97	\$22,818	52%
Waiters and Waitresses	83,850	\$8.75	\$18,195	42%
Janitors and Cleaners Except Maids and Housekeeping Cleaners	80,420	\$10.79	\$22,438	51%
Customer Service Representatives	77,930	\$14.63	\$30,438	69%
Nursing Aides Orderlies and Attendants	75,180	\$11.40	\$23,705	54%
¹ SELF-SUFFICIENCY STANDARD FOR ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD IN COLUMBIANA COUNTY		\$20.76	\$43,841	100%

* Annual wages are calculated by multiplying the hourly wage by “year-round, full-time” hours figure of 2,080 hours. The wages listed here are the median wages for that occupation. Wages adjusted for inflation using the Midwest region Consumer Price Index from the Bureau of Labor Statistics.

Source: US Department of Labor, “May 2011 State Occupational Employment and Wage Estimates,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed February 13, 2013).

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ONLY ONE OF OHIO’S TEN MOST COMMON OCCUPATIONS HAVE MEDIAN WAGES THAT ARE ABOVE THE MINIMUM LEVEL OF SELF-SUFFICIENCY FOR A FAMILY WITH ONE ADULT, ONE PRESCHOOLER, AND ONE SCHOOL-AGE CHILD IN ALL OHIO COUNTIES.

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workers. The median wage for Ohio’s second most common occupation provides 41% of the Standard, falling short of self-sufficiency by over \$25,000 annually for this Columbiana County family of three. Similarly, waiters and waitresses at \$8.75 per hour, and cashiers at \$8.95 per hour have the median wages that are also just over 40% of the Standard for this family type in Columbiana County.

Only one of the state’s top occupations, registered nurses, yield earnings that are above the minimum required to meet basic needs in any of Ohio’s counties for a three-person family with one adult, one preschooler, and one school-age child. For example, registered nurses in Ohio have a median income of \$60,666 per year, which is 115% of the Self-Sufficiency Standard for this family type in Lake County, the most expensive county in Ohio for this family type. In Columbiana County, the median wage of registered nurses is 138% of this Standard for this family type. Registered nurses make up only 2.5% of all Ohio workers.

Thus, only about one in ten of Ohio workers in the ten most common occupations have wages that are above the

minimum level of self-sufficiency for a family with one adult, one preschooler, and one school-age child in all Ohio counties. In addition, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage occupations.¹⁴ Workers that have lost their jobs or are working in low-wage industries often cannot afford their housing, food and child care, much less other expenses, and are forced to choose between basic needs. This analysis of the wages of the most common Ohio occupations demonstrates that the economic insecurity faced by so many workers is not a reflection of a lack of work effort, but simply that wages are too low in many Ohio occupations.

There are two basic approaches to close the income gap between low wages and what it really takes to make ends meet: *reduce costs* or *raise incomes*. The next two sections will discuss strategies used in each of these approaches. The first approach relies on short-term strategies to reduce costs temporarily through work supports (subsidies), such as food 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. For example, 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: 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.

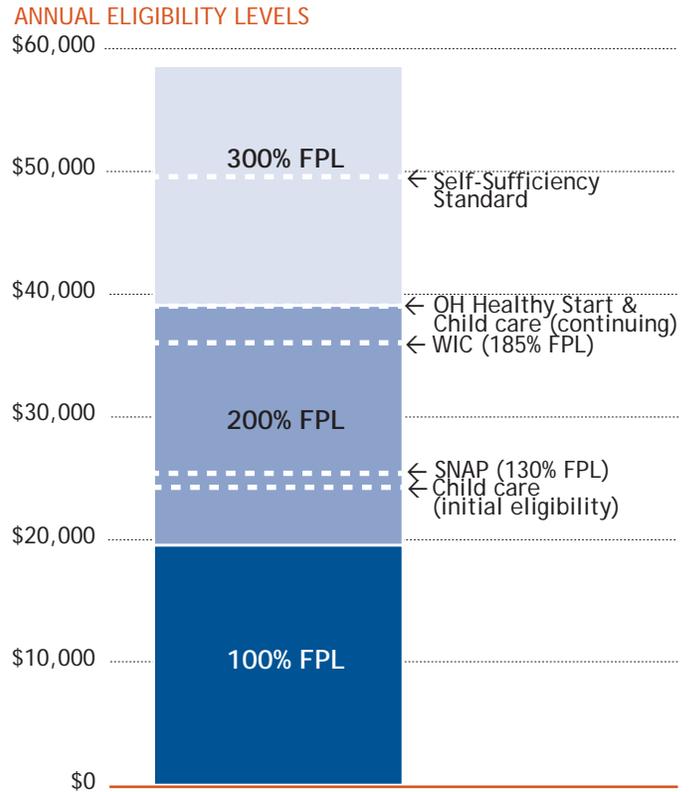
Work supports include programs such as:

- child care assistance
- health care (Medicaid and Ohio’s Children’s Health Insurance Program—Ohio Health Start),
- food assistance (the Supplemental Nutrition Assistance Program—SNAP, and the Women, Infants and Children Program—WIC),
- 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.

Figure 7 shows the income eligibility levels for work supports compared to the Self-Sufficiency Standard for a family of one adult, one preschooler, and one school-age child in Montgomery County. Note that the eligibility levels for all work support programs modeled in this section are below the Self-Sufficiency Standard for this family type in Montgomery County, some considerably below.

Figure 7. Eligibility Levels for Ohio Work Supports Compared to the Standard
One Adult, One Preschooler, and One School-age Child
Montgomery County, OH, 2013



THE IMPACT OF WORK SUPPORTS AND CHILD SUPPORT ON COSTS

This section examines how work supports and child support can reduce costs and help families secure their basic needs.

Table 5 provides a summary of the work supports, child support, and tax credits modeled here. **Table 6** contrasts the income needed to meet basic needs for one parent with one preschooler and one school-age child living in Montgomery County without any work supports, i.e., the full Self-Sufficiency Standard (see Column #1), to the reduced income needed when she receives various combinations of work supports. In Columns #2-#6 of Table 6, the work supports modeled are listed in the column headings. In addition, monthly costs that have been reduced by work supports are indicated with bold font in the table.

.....
WORK SUPPORTS CAN HELP WORKING FAMILIES ACHIEVE STABILITY WITHOUT NEEDING TO CHOOSE BETWEEN BASIC NEEDS

Table 5. 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 \$160 monthly co-payment.	Ohio sets a family's initial eligibility at 125% 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. Average monthly benefit per household is \$287 per month in Ohio.	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 \$36.12 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 \$266 per month in Ohio.	No income limit.
FEDERAL TAX CREDITS		
FEDERAL EARNED INCOME TAX CREDIT (EITC)	Max benefit for families with 1 child: \$3,250 per year. Max benefit for families with 2 children: \$5,372 per year. Max benefit for families with 3+ children: \$6,044 per year.	1 parent family with 1 child: up to \$37,870. 1 parent family with 2 children: up to \$43,038. 1 parent family with 3+ children: up to \$46,227.
FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)	\$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 limited to earnings over \$3,000.
OHIO STATE TAX CREDIT		
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 2013 Federal Poverty Guidelines (FPG) for a family of three is \$19,530 (annual income). See <http://aspe.hhs.gov/poverty/13poverty.cfm>.

** 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 6 represents eligibility and benefit guidelines for 2012/2013 and assumes the 2013 Federal Poverty Guidelines when applicable..

TREATMENT OF TAX CREDITS IN THE MODELING OF WORK SUPPORTS

The Standard shows *refundable* and *nonrefundable* tax credits monthly, as with all other costs. However, refundable tax credits are not received monthly, but are instead received annually when taxes are filed the following year. Therefore, to more realistically model the impact of work supports in Table 6 (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 6. (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.*)

Table 6. 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: Montgomery County, OH 2013

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.

	#1	#2	#3	#4	#5	#6
	NO WORK SUPPORTS	CHILD SUPPORT	CHILD CARE	CHILD CARE, SNAP/ WIC* & TRANSITIONAL MEDICAID	CHILD CARE, [SNAP]/WIC, OH HEALTHY START	HOUSING, CHILD CARE, [SNAP]/WIC, OH HEALTHY START
MONTHLY EXPENSES:						
Housing	\$720	\$720	\$720	\$720	\$720	\$650
Child Care	\$1,360	\$1,360	\$226	\$159	\$199	\$186
Food	\$502	\$502	\$502	\$306	\$466	\$466
Transportation	\$261	\$261	\$261	\$261	\$261	\$170
Health Care	\$370	\$370	\$370	\$0	\$153	\$153
Miscellaneous	\$321	\$321	\$321	\$321	\$321	\$321
Taxes	\$827	\$726	\$427	\$262	\$351	\$303
TOTAL MONTHLY EXPENSES (Net of Work Supports)	\$4,362	\$4,261	\$2,828	\$2,030	\$2,472	\$2,250
ADDITIONAL MONTHLY RESOURCES:						
Total Tax Credits**	(267)	(250)	(101)	(28)	(68)	(48)
Child Support		(266)				
TOTAL ADDITIONAL MONTHLY RESOURCES	(267)	(516)	(101)	(28)	(68)	(48)
SELF-SUFFICIENCY WAGE: (Total Monthly Expenses Minus Total Additional Monthly Resources)						
HOURLY	\$23.27	\$21.28	\$15.50	\$11.37	\$13.66	\$12.51
MONTHLY	\$4,095	\$3,745	\$2,728	\$2,001	\$2,404	\$2,202
ANNUAL	\$49,145	\$44,937	\$32,732	\$24,018	\$28,845	\$26,422
ANNUAL REFUNDABLE PORTION OF TAX CREDITS**:						
Federal EITC	\$0	\$0	\$2,170	\$4,006	\$2,989	\$3,499
State Proposed EITC	\$0	\$0	\$434	\$801	\$598	\$700
Federal CTC (net)	0	\$194	\$1,497	\$2,000	\$1,849	\$2,000

* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children. Assumes average monthly value of WIC benefit \$36.12 (FY 2012) in Ohio. 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 annual tax credits. 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 of the table. 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. See discussion at the beginning of this section titled *The Treatment of Tax Credits in the Modeling Table and Figure*.

NO WORK SUPPORTS (COLUMN #1). Column #1 of Table 6 shows the Self-Sufficiency Standard for families with one adult, one preschooler, and one school-age child living in Montgomery County. Without the assistance of any work (or other) supports to reduce costs, this family type has monthly child care expenses of \$1,360 and monthly housing costs of \$720. The adult in this family must earn a Self-Sufficiency Wage of \$4,095 per month or \$23.27 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 \$266 per month.¹⁵ Adding child support reduces the wage needed to meet basic needs to \$3,745 per month and \$21.28 per hour. Note that child support reduces the wage needed by more than the amount of child support alone because it also reduces taxes. Child support payments from absent, non-custodial parents can be a valuable addition to family budgets, even when 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 125% of the FPL to be initially eligible for child care assistance). In Column #3, child care assistance reduces child care costs substantially from \$1,360 to \$226 per month, thus reducing the amount this family type in Montgomery County needs to earn to \$2,728 per month.

CHILD CARE, SNAP/WIC, & 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 \$370 per month to zero in Column #4.¹⁷ Food costs are reduced from \$502 to \$306 per month with the additional resources provided by the SNAP and WIC benefits.¹⁸ Ohio child care assistance reduces the family’s child care copayment to \$159 per month in Column #4. The combined effect of Medicaid, nutrition assistance (SNAP/WIC), and child care assistance reduce the wage required to meet basic needs to \$2,001 per month. With the help of these crucial work supports, this Montgomery County family making the transition from public assistance (TANF) to self-sufficiency would be able to meet the family’s basic needs at a starting wage of \$11.37 per hour, still \$3.52 more per hour than Ohio’s minimum wage.

CHILD CARE, SNAP/WIC, & OH 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 low-cost premiums through Ohio’s Children’s Health Insurance Program [S-CHIP], known as Healthy Start.¹⁹ Column #5 shows the same work support package as Column #4, except that instead of Medicaid coverage for the whole family, Ohio Healthy Start has been substituted for the children’s health care coverage. 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 \$153 per month. The cost of food is \$466 per month and the child care co-payment is \$199 per month. With the help of child care, nutrition (WIC), and Ohio’s Health Start, the parent needs to earn \$2,404 per month to meet basic needs.

HOUSING, CHILD CARE, SNAP/WIC, & OH HEALTHY START (COLUMN #6). Comparing Column #5 to Column #6 shows how much housing assistance can help families with limited income meet basic needs. By reducing the cost of housing to 30% of income, housing costs drop from \$720 to \$650 per month.²⁰ With the full benefit package, a parent with one preschooler and one school-age child living in Montgomery County can meet basic needs with an income of \$2,202 per month or \$12.51 per hour working full time.

Assuming the adult works full-time 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. Without any work supports, and earning enough to meet the family’s basic needs, shown in Column #1, the family’s income is too high to qualify for EITC or an annual child tax credit. In Column #6 in which an extensive work support package is modeled, the parent is eligible for nearly \$5,500 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 \$700 in annual refundable tax credits.

USING WORK SUPPORTS TO INCREASE WAGE ADEQUACY

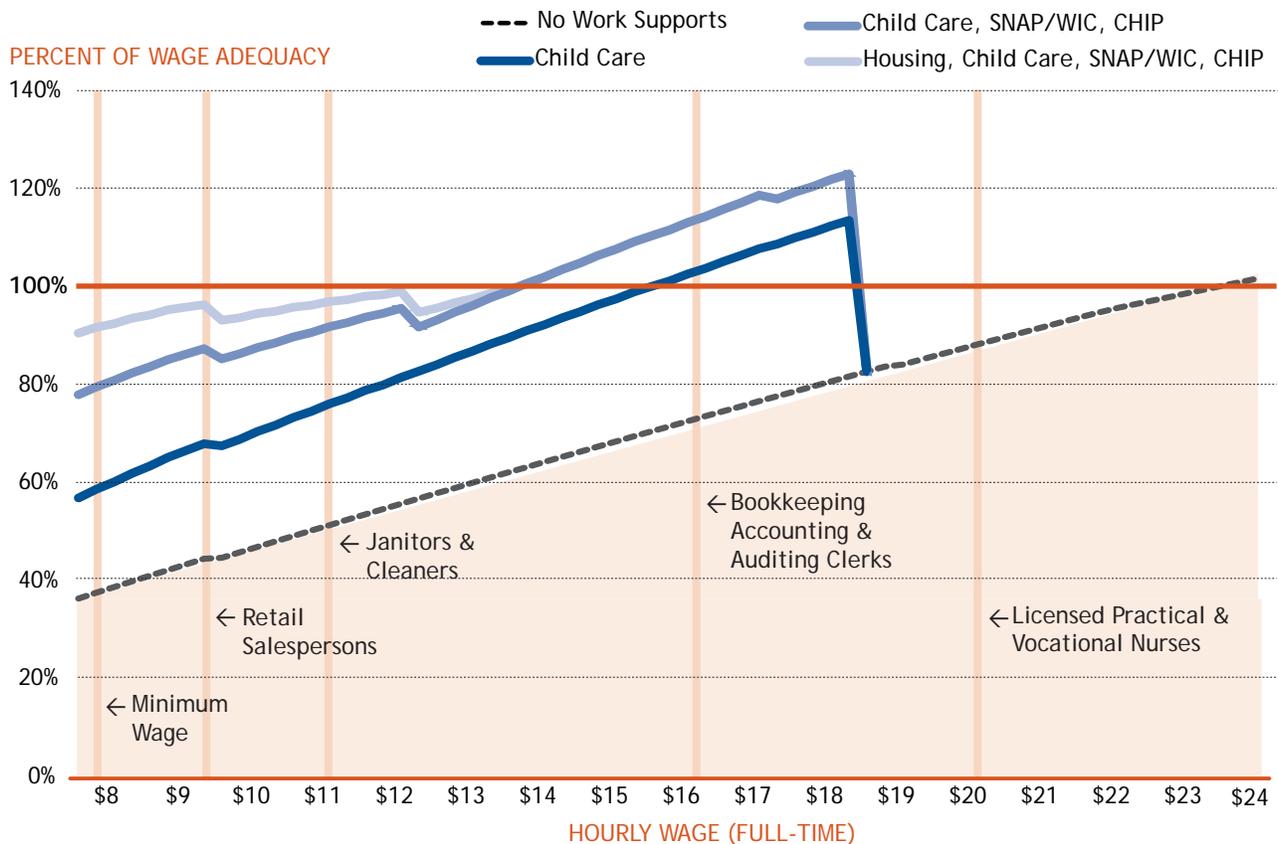
While Table 6 shows how child support and work supports reduce the wage needed, **Figure 8** starts with specific wages and asks “How adequate are these wages in meeting a family’s needs, with and without various combinations of work supports?” **Wage adequacy** is defined as the degree to which a given wage is adequate to meet basic needs, taking into account various work supports—or lack thereof, and is measured as a percentage. 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. 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, wage adequacy can also be achieved by reducing

the costs of basic needs through the help of work supports (subsidies).

As a parent transitions from a low-wage job to a job paying self-sufficient wages, work supports help close the gap between actual wages and how much it takes to meet basic needs. Modeling the same family as Table 6 (one parent with one preschooler and one school-age child in Montgomery County), Figure 8 shows the impact of work supports on wage adequacy as the parent’s income increases, starting with 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. For further information, 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 \$7.85 per hour, a single parent with one preschooler and one school-age child living in Montgomery County and working full-time earns about 38% 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 8).²¹ However, if the parent receives child care assistance through Ohio’s child care assistance program, shown as the first solid line from the bottom of Figure 8, the monthly cost of child care decreases from \$1,360 to just \$73, and wage adequacy increases to 60%—still covering less than two thirds of the monthly expenses. If the family also receives assistance with food (Supplemental Nutrition Assistance Program [SNAP] and Women Infant and Children program [WIC]) and health care (Ohio’s Healthy Start), the cost of food decreases to \$122 per month and health insurance to \$153 per month, increasing wage adequacy to 81% (shown in the second solid line from the bottom of Figure 8). With the addition of housing assistance combined with the other work supports,

Figure 8. Impact of Work Supports on Wage Adequacy
One Adult, One Preschooler, and One School-Age Child: Montgomery County, OH 2013



Note: Wage levels for occupations represent median hourly wages in Dayton, OH. US Department of Labor, “May 2011 Occupational Employment and Wage Estimates, Dayton, OH,” Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed February 11, 2013).

housing costs are reduced to 30% of the family's income and wage adequacy reaches 93% (see the top line of Figure 8).

RETAIL SALESPERSONS. In Dayton, the primary city in Montgomery County, the median wage of retail salespersons is \$9.36 per hour. At this wage a single parent with a preschooler and school-age child in Montgomery County would be able to cover only 45% of her family's basic needs without any work supports. With child care assistance her wage adequacy would increase to 69%. If she also receives food assistance and Ohio Healthy Start, wage adequacy reaches 88% and the full work support package brings her to 97% of Wage Adequacy.

JANITORS AND CLEANERS. An adult earning the median wage of janitors and cleaners (except maids and housekeepers) in Dayton earns \$11.06 per hour. At this wage a single parent with a preschooler and school-age child in Montgomery County would be able to cover only 52% of her family's basic needs without any work supports. With child care assistance her wage adequacy would increase to 77%. If she also receives food assistance and Ohio Healthy Start, wage adequacy reaches 92% and the full work support package including housing assistance brings her to 98% of Wage Adequacy.

BOOKKEEPING ACCOUNTING AND AUDITING

CLERKS. If this parent's wage is equivalent to the median wage of bookkeeping accounting and auditing clerks in

Dayton, or \$16.32 per hour, she is able to meet 74% of the income needs of this family without any assistance. With child care assistance her wage adequacy would increase to 105%. At this wage level, she is no longer eligible for SNAP (food stamps). However she is eligible for WIC and Ohio Healthy Start, bringing her wage adequacy to 115%. At a wage of \$16.32 per hour, the parent no longer qualifies for housing assistance.

LICENSED PRACTICAL AND VOCATIONAL NURSES.

If this parent's wage is equivalent to the median wage of licensed practical and vocational nurses in Dayton, or \$20.08 per hour, she is able to meet 89% of the income needs of this family without any assistance. At this wage level, she is no longer eligible for any of the work supports modeled in Figure 9, and her wage adequacy remains at 89%. Adults earning the median wage for licensed practical and vocational nurses in Dayton earn too much to qualify for any work support assistance, yet still fall short by over \$400 per month of earning enough to cover all of the basic needs for this family type in Montgomery County.

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: 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

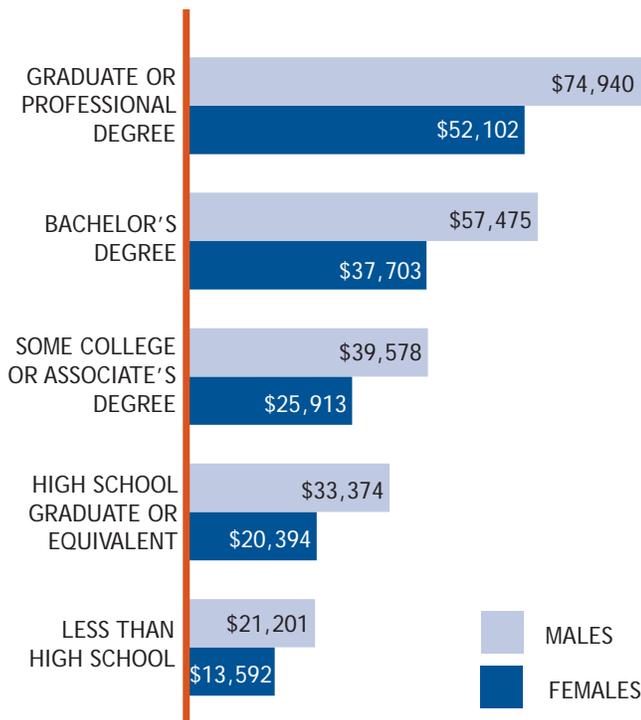
POST-SECONDARY EDUCATION/TRAINING. Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.²² As shown in **Figure 9**, the median earnings of male and female workers in Ohio grow as education levels increase.²³ While increased education is

important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers.

BASIC ADULT EDUCATION. For many workers with inadequate education, language difficulties, or insufficient job skills and/or experience, basic adult education programs are an important first step. 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 important.

NONTRADITIONAL OCCUPATIONS. For women, many “nontraditional” occupations (NTOs), such as in manufacturing, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the “green economy” is anticipated 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.²⁴

Figure 9. Impact of Education on Median Earnings by Gender in Ohio, 2012



Source: U.S. Census Bureau, American Factfinder, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” 2011 American Community Survey, Detailed Tables, <http://factfinder2.census.gov/> (accessed January 15, 2013). Data is updated using the Midwest Region Consumer Price Index from the Bureau of Labor Statistics.

INCUMBENT WORKER TRAINING. 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. Retraining and training current employees is a “win-win” (for both employer and employee) strategy in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

TARGETED JOBS/SECTOR STRATEGIES. Aligning training and postsecondary education programs with the workforce needs of the local labor market 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 towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs. For example, over the next ten years, the occupations with the most job openings are home health aides and registered nurses.²⁵ As stated earlier,

registered nurses have the highest median wage among Ohio’s top occupations. The expected job growth for nurses is due to an increased emphasis on preventative care, an aging population creating higher demand for care, and technological advancements that allow for more health issues to be treated, according to the BLS Occupational Outlook Handbook.²⁶ Job training and incumbent worker programs that put students on career pathways to becoming registered nurses connects specific labor market needs with a self-sufficiency wage occupation. **Figure 10** shows median earnings as well as education/training needs for select high growth occupations in Ohio (obtained from the Ohio Department of Job and Family Services) compared to the Standard for two family types in Lawrence County.

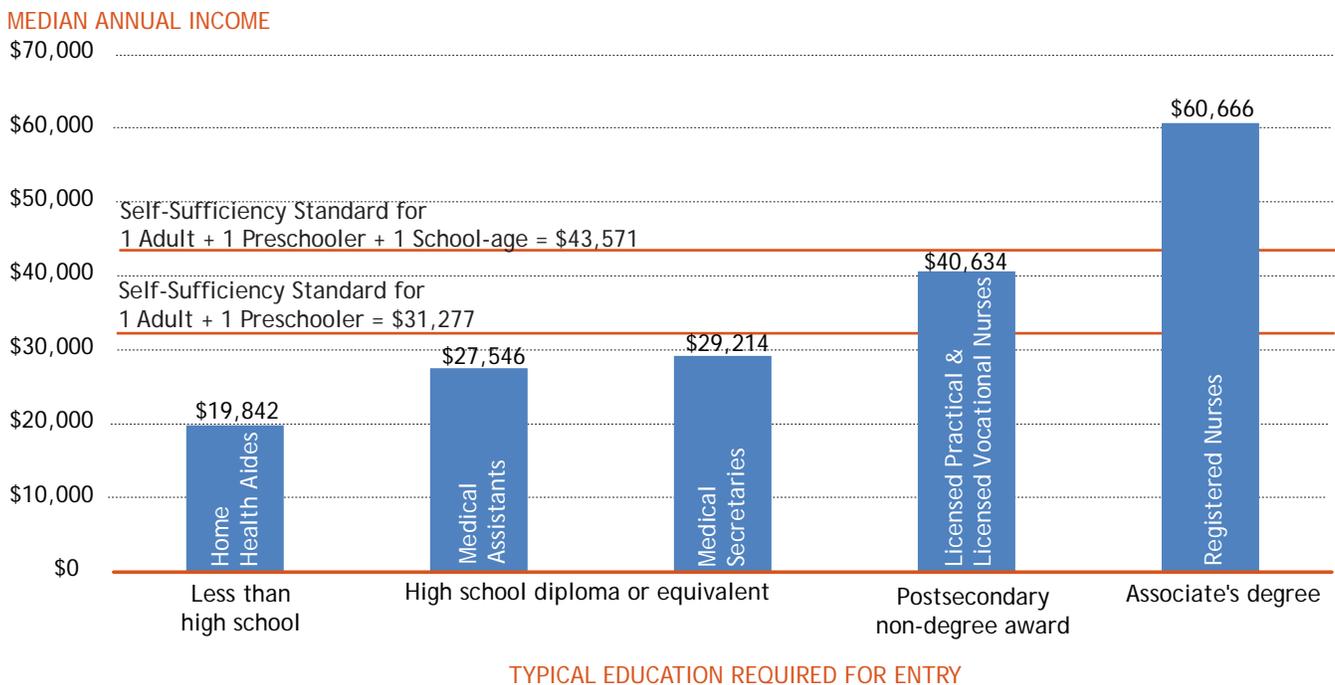
CAREER COUNSELING. Opportunities to increase the skills of low-wage workers requires balancing work requirements and access to training, as well as providing income supports for low-income employed parents in college or training. Helping low-wage workers balance work, family, and financial responsibilities through career

counseling, child care assistance, transportation assistance, or flexible scheduling can increase success.

INCREASE ASSETS

INDIVIDUAL DEVELOPMENT ACCOUNTS. 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 savings accounts where families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives, ones that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business. (Please see the next section, *Moving Towards Economic Security*, for an expanded discussion of savings, asset accumulation, and

Figure 10. Wages of Select High Growth Occupations in Ohio Compared to the Self-Sufficiency Standard for Lawrence County, OH 2013



Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information, December 2012, “Ohio Occupational Employment Projects Report, 2010 - 2020,” <http://ohiolmi.com/proj/OhioJobOutlook.htm> (accessed February 7, 2013). Wages adjusted for inflation using the Midwest region Consumer Price Index from the Bureau of Labor Statistics.

investments to achieve greater economic security beyond meeting daily basic needs.)

RAISE WAGES

LIVING WAGES. As demonstrated in this report, even two adults working full-time must each 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 and index the minimum wage, thus providing a floor under wages for all workers. Localized Living Wage laws are another approach to raising wages of workers. These laws mandate that public employers, 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.²⁷

PAY EQUITY LAWS. 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.²⁸ 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.

How Has the Self-Sufficiency Standard Been Used?

While the Self-Sufficiency Standard is an alternative measure of income adequacy that is more accurate, up-to-date, and geographically specific, it is more than an improved measure. The Standard is also a tool that can be used across a wide array of settings to benchmark, evaluate, educate, and illuminate. Below we briefly outline some of these uses. For more detail and examples, the reader is referred to **Appendix B**, which includes many more examples of the ways in which programs and persons have applied the Self-Sufficiency Standard in their work. In addition, references and websites are provided for those who wish to further explore these applications.

POLICY ANALYSIS. The Self-Sufficiency Standard has been used as a tool to evaluate the impact of current and proposed policy changes. As shown in the previous section, *Closing the Wage Gap: Reducing Costs*, 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 a family’s budget.

ECONOMIC DEVELOPMENT. 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 not, employees may need public work supports to be able to meet their basic needs, essentially providing a “double subsidy” for businesses. Communities can use the Standard to evaluate economic development proposals and their net positive or negative effect on the local economy, as well as the impact on the well-being of potential workers and their families.

EMPLOYMENT PROGRAMS. The Self-Sufficiency Standard has been used in employment programs to determine which individuals are eligible and/or most in need of specific support or training services, to determine training and counseling needs, and to measure the effectiveness of employment programs.

For example, 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, 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.

Additionally, as a **counseling tool** the Self-Sufficiency Standard helps 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. 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 economic self-sufficiency.

Finally, 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.

CASE HIGHLIGHT

In Washington State, the Workforce Development Council of Seattle-King County adopted the Self-Sufficiency Standard as its official measure of self-sufficiency. They use the Self-Sufficiency Standard as a counseling tool, as well as a program evaluation benchmark, resulting in a shifting of their program’s focus from job placement alone to long-term economic self-sufficiency.

Moving Towards Economic Security

Attaining income at the Self-Sufficiency Standard level means being able to meet one’s basic needs and not having to choose between basic necessities (such as child care versus food, or housing versus health care). At the same time, the Standard is admittedly a *conservative measure*. It is a “bare bones” budget with costs set at minimally adequate levels with no extras. For example, the food budget has no take-out or restaurant food, not even a pizza or a cup of coffee. Of course, families need more resources if they are to maintain economic security and be able to weather through any unexpected income loss.

Below we discuss four different types of future-oriented spending/savings that move families toward increased economic security: saving for emergencies, meeting the cost of big-ticket items, investing in post-secondary education/training, and saving for retirement.

The choices families make depend on characteristics such as age of the adults, family changes (marriage, divorce, birth of a child), educational levels, or neighborhood context and economy. For young adults, investing in education may be a higher priority, while for older adults, retirement savings may be of primary importance. Once a family has secured income at the Self-Sufficiency Standard level, the road to long-term economic security can vary substantially. For some, this might be precautionary savings, to meet immediate costs (such as a car breakdown) and long term costs such as retirement. For others, paying off debts may be the first priority. For still others, having a bit extra income may enable the family to move, leaving an abusive partner or a problematic neighborhood.

SAVING FOR EMERGENCIES. This section tackles the first and most universal of economic security needs—once basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies. For all families, having savings to meet unexpected emergencies is an important step towards economic security. Whether it is an accident, unemployment, an unexpected loss of a family member (through divorce, disease, desertion, or death), the unforeseen happens, and is likely to have a greater financial impact on low income families.²⁹ This has long been recognized as crucial by many anti-poverty organizations,

as evidenced by the many programs that encourage liquid savings on a regular basis, even at very low levels.³⁰

The 2013 Standard includes an emergency savings estimate for the first time. To make this calculation, it is necessary to determine the amount of income and resources needed, determine how much other resources (such as unemployment insurance) will meet those needs, and how much net savings are required to make up the difference. These calculations assume the most common emergency, that of job loss, and use the median amount of time out of work (about four months), and the median amount of time between spells of unemployment for Ohio. At the same time, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 7** illustrates the emergency savings amounts for Ross and Erie counties for three different family types.

- A single adult needs to earn \$1,463 per month working full-time to be able to meet his or her basic needs in Ross County. The single adult needs to earn an additional \$42 per month to meet the emergency savings goal of having enough savings to meet basic living costs allowing for the receipt of unemployment insurance. In Erie County a single adult needs to earn nearly \$1,548 per month to be self-sufficient and earn an additional \$45 per month to meet the emergency savings goal.
- One adult caring for a preschool-aged child needs to earn \$2,538 per month in Ross County or \$2,970 per month in Erie County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$91 per month in Ross County and an additional \$94 per month in Erie County. In these counties, the overall emergency savings goal over five years is about \$5,500.
- For two adult families, the emergency savings goal needs to cover half of the family’s total living expenses for four months, assuming that only one adult loses his/her job at a given time. Therefore, the monthly contribution to the savings account is less for the two parent household with one preschooler and one school-age child than the one adult household with the only one child. In Ross County

Table 7. The Self-Sufficiency Standard and Emergency Savings for Select Family Types*
Ross and Erie Counties: OH 2013

MONTHLY COSTS	ROSS COUNTY			ERIE COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
Housing	\$487	\$659	\$659	\$551	\$680	\$680
Child Care	\$0	\$546	\$1,017	\$0	\$740	\$1,190
Food	\$233	\$353	\$730	\$233	\$353	\$730
Transportation	\$249	\$258	\$485	\$249	\$258	\$485
Health Care	\$158	\$357	\$442	\$162	\$370	\$455
Miscellaneous	\$113	\$217	\$333	\$120	\$240	\$354
Taxes and Tax Credits	\$223	\$148	\$394	\$233	\$329	\$445
SELF-SUFFICIENCY WAGE						
Hourly**	\$8.31	\$14.42	\$11.53 <i>per adult</i>	\$8.79	\$16.88	\$12.32 <i>per adult</i>
Monthly	\$1,463	\$2,538	\$4,060	\$1,548	\$2,970	\$4,338
Annual	\$17,559	\$30,459	\$48,718	\$18,574	\$35,644	\$52,059
EMERGENCY SAVINGS FUND						
Living expenses (4 months)***	\$5,095	\$9,823	\$7,534	\$5,402	\$10,850	\$7,998
Tax on additional earnings	\$425	\$819	\$628	\$450	\$904	\$667
SUBTOTAL	\$5,520	\$10,642	\$8,162	\$5,853	\$11,754	\$8,665
Unemployment Insurance Benefit (4 months)	-\$2,988	-\$5,183	-\$4,145	-\$3,161	-\$6,066	-\$4,429
TOTAL SAVINGS	\$2,532	\$5,458	\$4,017	\$2,692	\$5,689	\$4,235
ADDITIONAL MONTHLY EARNINGS (ASSUMES INTEREST ACCRUED)	\$42	\$91	\$67	\$45	\$94	\$70

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

*** Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

this household needs an additional \$67 per month in total earnings and in Erie County the adults need an additional \$70 per month in earnings.

MEETING THE COST OF “BIG TICKET” ITEMS. The Standard covers the ongoing cost of meeting day to day expenses, but does not address “lump sum” needs, for example, to purchase a car or replace a refrigerator. Unless public transportation is adequate, the Standard assumes that adults will use a car to get to and from work, and for shopping; it covers the cost of maintaining, insuring, and running a car, but not the initial purchase. Likewise, major appliances are presumed to be functioning, so the costs of electricity and fuel are covered, but not the cost of purchasing such appliances.

The single biggest purchase, “big ticket” item, for most families is the purchase of a home. Again, the Standard presumes that all households are renters, including only the cost of monthly rent and utilities, but not the security

deposits usually required to rent. Although buying may take considerable resources, owning a home has been considered part of the “American Dream”, and an investment that can provide security. Also, depending on the local housing market, it may cost less to own than rent when income tax impacts, such as the mortgage deduction, are taken into consideration. Home ownership may provide more security, particularly if families are able to secure long term fixed mortgage payments, thus not being subject to rent increases.

At the same time, in areas with faltering economies and declining job opportunities, such long term investments may hinder flexibility to respond to changing labor market conditions and opportunities. Whether to aim for home ownership as a means to increase economic security depends on each families’ circumstances and the local housing and labor market opportunities.

INVESTING IN 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 maintain and move beyond 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. This means that a high school degree or G.E.D., is increasingly not enough, even with skill-imparting high school level vocational education.

Given this, human capital investment requires attending post-secondary vocational training in specialized institutions, community college which provides two-year Associate Degrees or certificates in specialized fields, or a four-year college or university. Almost all post-secondary education or training require resources for tuition, thus requiring monetary investment. At the same time, the individual “owns” the investment, and it will generally not lose value, as can happen with some investments. Altogether, investment in education and training provides flexibility for adaptation to an economy where job requirements are shifting ever more rapidly.

Likewise, just as it is for the adults, securing advanced education and training for the next generation is an important investment for the future, with children and young adults even less able to access the resources to make these crucial investments.

SAVING FOR RETIREMENT. Savings for retirement are the longest term savings, and may seem like the least important, particularly for younger workers. Substantial data suggests that even without any changes in the future, Social Security currently does not provide adequate income for most individuals during retirement. Although Social Security is the largest single source of income for both men and women over 65, more than earnings, pensions, and assets combined, most elders, particularly those most heavily dependent on Social Security, find themselves just barely above official poverty.³¹ In addition, although Medicare was originally intended to meet elders’ medical needs once they were no longer covered by employer-provided health benefits, increasingly Medicare does not cover all such costs, such that elders are spending an increasingly higher proportion of their income on health care costs, often as much if not more than before Medicare.³² Indeed, recent research using the Supplemental Poverty Measure, which takes into account the impact of

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TRUE LONG-TERM SELF-SUFFICIENCY INCREASINGLY REQUIRES HUMAN CAPITAL INVESTMENTS THAT ENHANCE SKILLS AS WELL AS IMPROVE ACCESS TO JOBS WITH CAREER POTENTIAL.

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“necessary expenditures”, finds that health expenditures by the elderly push many below the poverty level, substantially increasing the proportion of the elderly deemed “poor” by this poverty measure.³³ Thus saving for retirement is crucial for achieving economic security beyond the working years.

ACHIEVING ECONOMIC SECURITY: STAKEHOLDER SUPPORTS

Each individual and family must make the decisions how best to save and/or invest to move towards economic security in the future. However, a wide range of supports and institutions amplify, support, and enhance such individual efforts. Just as achieving Self-Sufficiency Wages involves a range of stakeholders, the same is true for economic security.

EMPLOYERS. Several key components of economic security are employment-based, including health insurance, Social Security and Medicare, and unemployment insurance. The Standard already incorporates the employee share of employer-provided health insurance, defining a Self-Sufficiency Standard job as including health insurance. Likewise, it is assumed that both the employer and employee pay Social Security and Medicare taxes. That is, Self-Sufficiency Standard wages are not “cash” or under-the-table wages with no deductions, but rather incorporate that employers not only pay their share of Social Security and Medicare taxes, as well as required workers compensation contributions. With such coverage, workers are assured that if they become disabled at any age, or when they reach retirement age, they will then be entitled to the income support and health care coverage that they have paid into over their working lives. Finally, it is also assumed that a Standard job includes unemployment insurance coverage (unemployment insurance is paid for by employers through a payroll tax on their payrolls). That is, it is assumed that a Standard level wage should include such coverage against job loss, just as health insurance and Social Security/

Medicare insure against income loss due to health care costs, disability or old age.

GOVERNMENT. Already discussed are such insurance programs as Social Security and Medicare for retirement/disability, which provide a “floor” in terms of income and universal health care for the elderly, respectively. A second major source of government support for economic security is the tax system, operating through deductions and tax credits. Mortgage deductions in the income tax provide substantial amounts of “matching” funds for housing investments. This deduction alone “saves” American taxpayers \$104.5 billion and supports investment in home ownership.³⁴ While this is highly skewed to higher-income families, FHA and other programs have enabled low-income families to become homeowners with lower down payments and favorable terms.³⁵

A key source of government support for savings for low-income families are tax credits, particularly the EITC and Child Tax Credit. Because they are received as lump sum payments when families file their income taxes, they act as forced savings as many studies have shown.³⁶ While they may be used to pay down debt (often medical debt) or make major purchases, increasingly service providers are using these credit payments to set up savings programs, such as IDAs (Individual Development Accounts).

An additional source of support for future investments are government support of higher education through educational loans and particularly for low-income families, Pell grants. The latter provide resources for tuition and books, and make it possible for millions of students, both adult learners returning to school and the next generation, to continue their education beyond high school.

COMMUNITY. The third type of stakeholder providing support is the local community, including public and/or private community organizations and programs. A good example is IDA programs, which encourage savings through matching programs underwritten by foundations and/or state governments. Other sources are local scholarship funds (e.g., Kiwanis) and entrepreneurship programs, such as Junior Achievement. Some local programs address specific needs, such as programs like Habitat for Humanity that help families become homeowners, or programs that help secure cars or

carpooling to increase access to jobs, particularly in areas with limited public transportation.

THE FUTURE OF ECONOMIC SECURITY

As we look to the future, the trends impacting families striving to achieve economic security are mixed. On the one hand, the importance of savings, investments, and particularly education and training have been increasingly recognized as key to achieving economic security, leading to relaxed restrictions on assets and savings for low income programs.³⁷ Likewise, the Patient Protection and Affordable Care Act (PPACA) will broaden coverage and regulate provision of services under health insurance, thus extending health insurance coverage to more people.³⁸ Additionally, reforms included in the 2009 American Recovery and Reinvestment Act (ARRA) extended unemployment insurance to more workers in many states, such as broadening eligibility for part-time workers or expanding the number of weeks of unemployment benefits for workers who need training to improve their job skills.³⁹

At the same time, a counter trend can be seen in the shifting of risk from corporations and government to individuals. For example, some employers have cut or eliminated health insurance coverage, reduced or eliminated pensions, and/or structured jobs as temporary or contract work.⁴⁰ Furthermore, although home ownership opportunities for low-income households expanded prior to the Great Recession,⁴³ this trend was partially fueled by predatory lending and subprime mortgages, resulting in increased rates of default and foreclosures during the downturn.⁴⁴ Tightening of underwriting standards was a prudent and necessary move, but raises barriers to low-income households achieving the security of home ownership.⁴⁵ And in other areas as well, the Great Recession has led to cutbacks in many programs that support low-income working families, particularly at the state level.⁴⁶

Looking to the future, public policy proposals to restrict access to, and/or decrease benefits in a wide range of federal programs from Social Security to food stamps, suggest that achieving economic security will continue to be a challenge. This is not a challenge that individuals must face alone, but one where employers, the government, and the community can and will contribute towards achieving economic security.

Conclusion

As Ohio recovers from the Great Recession, long-term economic prosperity will require responsible action at the state and community level that puts all Ohioans on the path to self-sufficiency. A strong economy means 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 2013* defines the income needed to realistically support a family, without public or private assistance in Ohio. 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 to achieve 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, West Virginia, Wisconsin, Wyoming, and the Washington, D.C. 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 or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit www.selfsufficiencystandard.org.

For more information on *The Self-Sufficiency Standard for Ohio 2013*, or to find out more about the Ohio Association of Community Action Agencies, contact (614) 224-8500, or visit www.oacaa.org/news-media/resources.

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44. For example, in Ohio, the income limit for initial child care eligibility decreased from 150% of the Federal Poverty Guidelines to 125% of the Federal Poverty Guidelines.

Appendix A: Methodology, Assumptions, and Sources

Making the Self-Sufficiency Standard as consistent and accurate as possible, yet varied by geography and the ages of children, requires meeting several 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 regularly; and,
- geographically and/or age-specific, as appropriate.

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically-specific level for which data are 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 152 different family types for each county in Ohio. The 152 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 plus 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 2013* and the assumptions included in the calculations are described below.

HOUSING

For housing costs, the Standard uses the most recent Fiscal Year (FY) Fair Market Rents, which are calculated annually by the U.S. Department of Housing and Urban Development (HUD) for each state's metropolitan and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Housing costs in the 2013 Ohio Self-Sufficiency Standard are calculated using the FY 2013 HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey and random digit dialing telephone surveys, and are 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/subsidized housing. Thus FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing in the current market and that meets minimum standards of decency.^a FMRs are typically set at the 40th percentile meaning 40% of the housing in a given area is less expensive than the FMR. 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 2009-2011 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.

DATA SOURCES

Housing Cost. U.S. Department of Housing and Urban Development, "Schedule B: FY 2013 Final Fair Market Rents for Existing Housing," Data Sets, Fair Market Rents, <http://www.huduser.org/portal/datasets/fmr.html> (accessed December 12, 2012).

County-Level Housing Costs. U.S. Census Bureau, American Factfinder, "B25064 Median Gross Rent," 2009-2011 American Community Survey 3-Year Estimates, Detailed Tables, <http://factfinder2.census.gov/> (accessed December 12, 2012).

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.^b 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 2012*, which is conducted by the Ohio State University Statistical Consulting Services.

Child care costs for the Standard were calculated at the 75th percentile of child care costs from the 2012 Ohio market rate survey responses for each type of care facility and age

group. For the 2012 Ohio Standard, infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using "before and after school" rates. Costs were calculated based on a weighted average of family child care and center child care. 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. For infants (defined as children under three), family child care accounts for 46% of the care and center child care accounts for 54%. For preschoolers, defined as three and four years old, family child care accounts for 27% of the care and center child care accounts for 73%. For school-age children, defined as five to twelve, family child care accounts for 53% of the care and center child care accounts for 53%.¹⁴

The 2013 Ohio Child Care Market Rates are established in four groups of counties with similar reported child care rates (in 2011, rates were established for six groups). The rates established for each group apply to all counties in each group.

DATA SOURCES

Child Care Costs. Ohio Department of Jobs and Family Services, "2012 Ohio Child Care Market Rate Survey Analysis," January 16, 2013 Draft, with will be available at <http://jfs.ohio.gov/cdc/marketrate2012.stm>.

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, the less expensive Thrifty Food Plan is intended to be only a short-term or emergency use diet.¹⁵

Although 25% more expensive than the Thrifty Food Plan, the Low-Cost Food Plan, 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, like the Thrifty Food Plan, 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 42% of their food budget on food prepared away from home.¹⁶

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost; therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. 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 in a one adult household the adult is female and a two-adult household is assumed to include one adult female and one adult male.

Within-state geographic differences in food costs for the Ohio Standard are varied using the ACCRA Cost of Living Index, published by the Council for Community and Economic Research, and data from the U.S. Department of Agriculture Economic Research Service based on the Quality Food-at-Home Price Database (QFAHPD).

The ACCRA grocery index is standardized to price grocery items regardless of the shopper's socio-economic status. The QFAHPD prices 52 separate food groups in 35 market groups that cover all 48 contiguous States. Using the QFAHPD, the USDA Economic Research Service priced out the cost of the Thrifty Food Plan for a family of four in each of the 35 market groups from 2002-2006. Counties not included in the ACCRA urban areas are applied a ratio based on this data from the Economic Research Service.

DATA SOURCES

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 2012," <http://www.cnpp.usda.gov/Publications/FoodPlans/2012/CostofFoodJun2012.pdf> (accessed December 10, 2012).

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 December 10, 2012).

USDA County-Level Food Costs. "Thrifty Food Plan by Market Group," U.S. Department of Agriculture,

Economic Research Service, Personal Communication with Christian Gregory, Research Economist, cgregory@ers.usda.gov (received May 24, 2011). Jessica Todd, Lisa Mancino, Ephraim Leibtag, & Christina Tripodo, "Methodology Behind the Quarterly Food-at-Home Price Database," Technical Bulletin No. 1926, U.S. Department of Agriculture, Economic Research Service, April 2010, <http://www.ers.usda.gov/Publications/TB1926/> (accessed December 10, 2012).

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.¹ The Standard assumes private transportation (a car) where public transportation use to commute to work is less than 7%. For Ohio, the Standard uses 2009-2011 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. 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.

The auto insurance premium is the average premium cost for a given state from the National Association of Insurance Commissioners (NAIC) 2009 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, *Sample Auto Insurance Premium Comparisons*. Progressive and Grange Mutual 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 2011 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.

DATA SOURCES

Public Transportation Use. U.S. Census Bureau, “Table B0810: Means of Transportation to Work,” 2009-2011 American Community Survey 3-Year Estimates, Detailed Tables, <http://factfinder2.census.gov/> (accessed December 10, 2012).

Auto Insurance Premium. National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2009,” Insurance Information Institute, <http://www.iii.org/media/facts/statsbyissue/auto> (accessed December 10, 2012).

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/CompleteGuides/ComplaintRatios/autocomplaints.pdf>(accessed December 10, 2012).

County-Level Insurance Premium. Ohio Department of Insurance, “Sample Auto Insurance Premium Comparisons,” <https://gateway.insurance.ohio.gov/UI/ODI.IPQ.Public.UI/Quote.mvc/DisplaySearchForm> (December 10, 2012).

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 December 10, 2012).

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 2011, CE Databases, <http://www.bls.gov/data/> (accessed February 4, 2013).

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 February 4, 2013).

Per Mile Costs. American Automobile Association, “Your Driving Costs,” Behind the Numbers 2012 Edition, AAA Association Communication, <http://exchange.aaa.com/wp-content/uploads/2012/04/Your-Driving-Costs-20122.pdf> (accessed February 4, 2013)).

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, 72% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 67% have employer sponsored health insurance).^o The full-time worker’s employer pays an average of 78% of the insurance premium for the employee and 77% for the family in Ohio. Nationally, the employer pays 79% of the insurance premium for the employee and 74% of the insurance premium for the family.^p

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 monthly premium paid by the employee is \$94 for a single adult and \$275 for a family.⁹ 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 three top 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.

Note that although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through their employers. 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, in 2014 the Patient Protection and Affordable Care Act will require individuals who can afford it to either obtain minimal health insurance or contribute a fee towards the costs of uninsured Americans.²¹ 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.²²

DATA SOURCES

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 February 4, 2013).

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, 2011" MEPSnetHC, http://www.meps.ahrq.gov/mepsweb/data_stats/MEPSnetHC.jsp (accessed February 4, 2013).

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, 2011," Medical Expenditure Panel Survey-Insurance Component, http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2011&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search (accessed February 4, 2013).

County-Level Premium Costs. Health Plan One, "Ohio Health Insurance Quotes," <http://www.healthplanone.com/> (accessed December 10, 2012). Top market share companies are obtained from Ohio Department of Insurance, "Consumer Complaints on Health Insurance," <http://www.insurance.ohio.gov/Consumer/OCS/CompleteGuides/ComplaintRatios/healthcomplaints.pdf> (accessed December 10, 2012).

MISCELLANEOUS

This expense category consists of all other essentials including clothing, shoes, paper products, diapers,

TREATMENT OF TAX CREDITS IN MODELING TABLES AND FIGURE

The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, for the work supports modeled in Table 6 (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 6.

The tax credits are calculated this way in Table 6 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.^a 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.^b Therefore, in Table 6 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 6. 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*.

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.^u

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. 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).

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).

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.

DATA SOURCES

Federal Income Tax. Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed January 15, 2013); Internal Revenue Service, “Revenue Procedure 2013-152,” <http://www.irs.gov/pub/irs-drop/rp-13-15.pdf> (accessed January 15, 2013) .

State and Local Income Tax. Ohio Department of Taxation, “Ohio 2011 Income Tax Booklet for Residents, Nonresidents, and Part-year Residents,” Individual Income Tax, http://tax.ohio.gov/documents/forms/ohio_individual_individual/2011/PIT_IT1040_Booklet.pdf (accessed December 10, 2012); Ohio Department of Taxation, “Municipal Income Tax Rate Database Table,” <https://thefinder.tax.ohio.gov/StreamlineSalesTaxWeb/Download/MuniRateTableInstructions.aspx> (accessed December 10, 2012)

State and Local Sales and Use Tax. Ohio Department of Taxation, “Total State and Local Sales Tax Rates, by County,” http://www.tax.ohio.gov/portals/0/tax_analysis/tax_data_series/sales_and_use/salestaxmapcolor.pdf (accessed December 10, 2012).

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 taxes will receive little or no CCTC. A percentage (which decreases as income increases) of up to \$3,000 in child care costs is 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 a partially refundable federal tax credit. The CTC provides parents with a deduction of \$1,000 for each child under 17 years old or 15% of earned income over \$3,000, whichever is less.

DATA SOURCES

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 January 15, 2013).

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EMERGENCY SAVINGS FUND

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as retirement savings, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather through any unexpected income loss. Therefore, new to this Self-Sufficiency Standard update is the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family’s basic living expenses over the job loss period. Since the median length of job tenure among Ohio workers is five years, it is assumed that workers save for job loss over a course of five years.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family’s Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have

accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.²⁴ The adult may not be commuting to and from work five days a week; however the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to and from child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Self-Sufficiency Standard assumes that adults work full-time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse’s health insurance will provide coverage for the entire family at no additional cost. In a one adult household, it is assumed coverage will be provided through the state operated Affordable Insurance Exchanges taking effect as of 2014 under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.²⁵ Until then, adults experiencing unemployment may have the option to continue health coverage through COBRA, in which case the cost of health care will increase to the full cost of coverage (which would increase the needed savings). In some cases, children, or the whole family, may be covered under state Medicaid and/or Ohio’s Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.²⁶

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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 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).
- 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).

- 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.
- 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).
- 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.

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).
- 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.

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 Workforce Development Council of Seattle-King County 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 Workforce Development Council of Seattle-King County, see 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.
- 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).

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.

- 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).
- 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).
- 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.
- 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).
- 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, D.C. 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, 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. Additionally, the Snohomish County 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.
- PathWays PA offers *The Pennsylvania Online Training and Benefits Eligibility Tool*, an interactive career-counseling tool based on the 2010 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.
- The Oregon *Prosperity Planner*, a calculator based on the 2011 Oregon Self-Sufficiency Standard can be found at www.prosperityplanner.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.
- 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).
- 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). Additionally, the Washington, D.C. Metro Area Self-Sufficiency Calculator can be found at 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.
- 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/.
- The California Bay Area Self-Sufficiency Calculator, *The Calculator*, can be found at 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.
 - 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.
 - 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.
- ## 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).
 - 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).
 - 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.
 - 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).

- 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).
- 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). 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).

Appendix C: Federal Approaches to Measuring Poverty

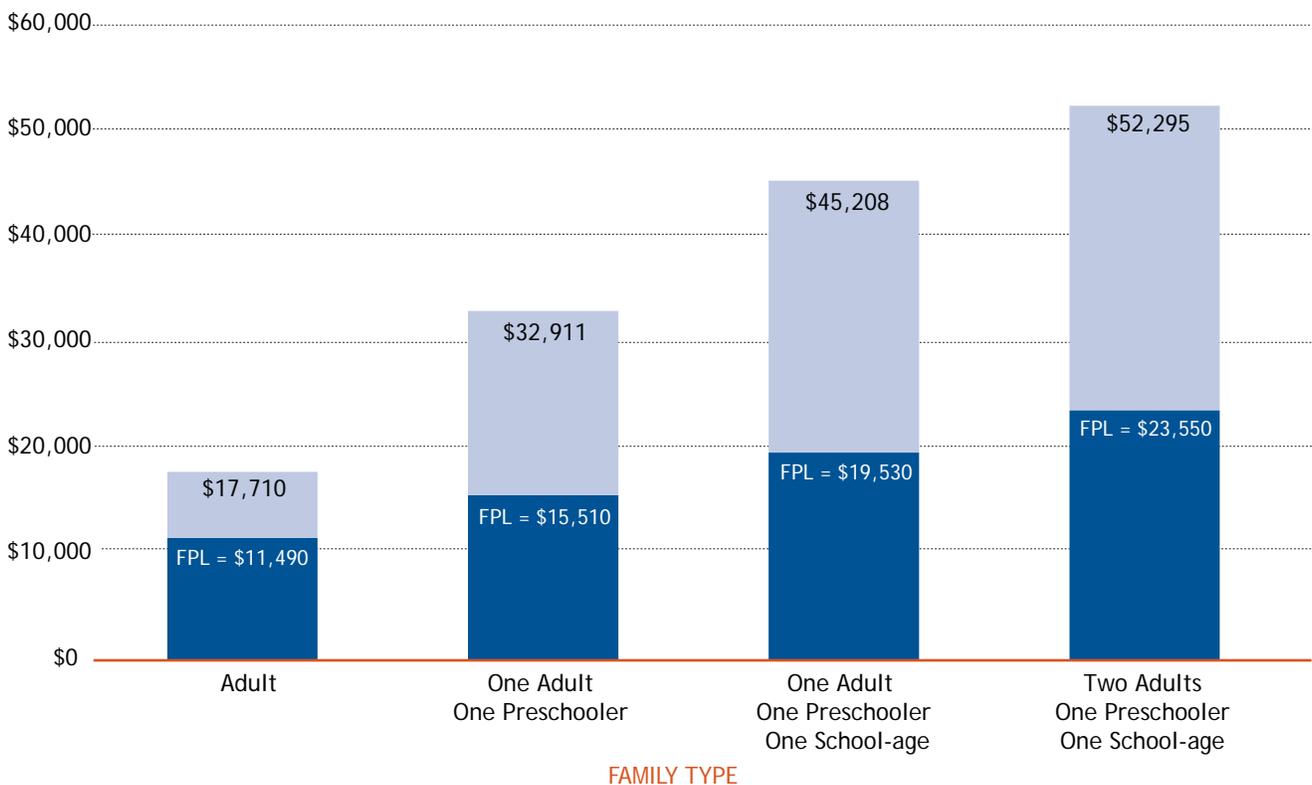
The official federal poverty measure, often known as the Federal Poverty Level (FPL), was developed over four decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.^a Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”^b 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 Allen County the income 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

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

increases by a constant \$4,020 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 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, child care assistance with low-cost co-payments is available

Figure C-1. **The Self-Sufficiency Standard and Federal Poverty Level for Select Family Types**
 Allen County, OH 2013

ANNUAL SELF-SUFFICIENCY WAGE



through Ohio's child care assistance program for families with incomes up to 200% of the FPL.^c

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.^d

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.^e 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 2011. Likewise, 66% of single mothers with children were employed and 80% of single fathers with children were employed in 2011.^f 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 and child care for families with young children was not common.^g 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 over three times as much as in the least expensive areas.^h Even within states, costs vary considerably: in Ohio, the cost of a three-bedroom housing rental in Warren County is nearly \$1,289 per month, while in Carroll County a three-bedroom unit is \$748 per month.

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 twenty-first century needs, incorporate geographically based differences in costs, and respond to changes over time.ⁱ

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).^j The new Supplemental Poverty Measure (SPM) developed by the Obama Administration, for which data was released November 7, 2011, is based on the NAS methodology, with some revisions.^k The Census

Table C-1. The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level, 2013
 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	\$29,047	187%	\$38,761	198%	\$47,392	201%
Allen	\$32,911	212%	\$45,208	231%	\$52,295	222%
Ashland	\$29,591	191%	\$39,581	203%	\$47,928	204%
Ashtabula	\$33,272	215%	\$45,202	231%	\$51,987	221%
Athens	\$32,517	210%	\$44,650	229%	\$51,443	218%
Auglaize	\$35,749	230%	\$45,504	233%	\$52,264	222%
Belmont	\$29,270	189%	\$39,301	201%	\$47,821	203%
Brown	\$30,842	199%	\$43,273	222%	\$49,987	212%
Butler	\$39,704	256%	\$50,765	260%	\$57,857	246%
Carroll	\$29,957	193%	\$42,271	216%	\$49,286	209%
Champaign	\$29,051	187%	\$38,842	199%	\$47,499	202%
Clark	\$32,352	209%	\$44,568	228%	\$51,375	218%
Clermont	\$38,625	249%	\$49,579	254%	\$56,486	240%
Clinton	\$30,317	195%	\$40,982	210%	\$48,268	205%
Columbiana	\$31,442	203%	\$43,841	224%	\$50,713	215%
Coshocton	\$29,221	188%	\$39,194	201%	\$47,678	202%
Crawford	\$30,028	194%	\$40,874	209%	\$48,305	205%
Cuyahoga	\$39,247	253%	\$48,998	251%	\$56,663	241%
Darke	\$29,098	188%	\$38,918	199%	\$47,566	202%
Defiance	\$29,431	190%	\$39,255	201%	\$47,583	202%
Delaware	\$40,012	258%	\$50,952	261%	\$57,661	245%
Erie	\$35,644	230%	\$45,350	232%	\$52,059	221%
Fairfield	\$37,173	240%	\$46,472	238%	\$53,109	226%
Fayette	\$30,260	195%	\$40,717	208%	\$48,121	204%
Franklin	\$39,614	255%	\$50,885	261%	\$57,887	246%
Fulton	\$31,716	204%	\$42,513	218%	\$49,376	210%
Gallia	\$28,619	185%	\$38,121	195%	\$46,811	199%
Geauga	\$40,335	260%	\$51,894	266%	\$59,068	251%
Greene	\$37,831	244%	\$46,716	239%	\$53,135	226%
Guernsey	\$34,290	221%	\$44,500	228%	\$51,308	218%
Hamilton	\$38,221	246%	\$49,341	253%	\$56,637	240%
Hancock	\$33,521	216%	\$45,369	232%	\$52,283	222%
Hardin	\$29,270	189%	\$38,962	199%	\$47,462	202%
Harrison	\$31,439	203%	\$43,839	224%	\$50,711	215%
Henry	\$29,451	190%	\$39,288	201%	\$47,610	202%
Highland	\$30,632	197%	\$41,549	213%	\$48,827	207%
Hocking	\$30,854	199%	\$43,365	222%	\$50,124	213%
Holmes	\$35,326	228%	\$47,112	241%	\$53,811	228%
Huron	\$31,577	204%	\$43,890	225%	\$50,651	215%
Jackson	\$28,596	184%	\$38,098	195%	\$46,796	199%

The 2013 FPL is: \$15,510 for a family of two, \$19,530 for a family of three, and \$23,550 for a family of four. See <http://aspe.hhs.gov/poverty/13poverty.cfm>.

Table C-1, *Continued*. The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level, 2013
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	\$36,333	234%	\$48,218	247%	\$55,164	234%
Knox	\$33,950	219%	\$44,159	226%	\$50,916	216%
Lake	\$41,105	265%	\$52,632	269%	\$59,803	254%
Lawrence	\$31,277	202%	\$43,571	223%	\$50,286	214%
Licking	\$35,337	228%	\$45,095	231%	\$51,742	220%
Logan	\$29,871	193%	\$39,890	204%	\$48,153	204%
Lorain	\$39,605	255%	\$51,386	263%	\$58,560	249%
Lucas	\$36,413	235%	\$46,159	236%	\$53,260	226%
Madison	\$30,797	199%	\$41,451	212%	\$48,570	206%
Mahoning	\$34,925	225%	\$44,984	230%	\$51,757	220%
Marion	\$33,568	216%	\$45,424	233%	\$52,209	222%
Medina	\$39,698	256%	\$49,418	253%	\$56,478	240%
Meigs	\$28,819	186%	\$38,489	197%	\$47,199	200%
Mercer	\$29,719	192%	\$39,586	203%	\$47,822	203%
Miami	\$33,463	216%	\$45,307	232%	\$52,046	221%
Monroe	\$28,959	187%	\$38,656	198%	\$47,318	201%
Montgomery	\$37,926	245%	\$49,145	252%	\$55,806	237%
Morgan	\$28,992	187%	\$38,696	198%	\$47,346	201%
Morrow	\$31,212	201%	\$43,399	222%	\$49,978	212%
Muskingum	\$29,420	190%	\$39,499	202%	\$47,943	204%
Noble	\$28,992	187%	\$38,696	198%	\$47,346	201%
Ottawa	\$36,738	237%	\$47,836	245%	\$54,617	232%
Paulding	\$29,213	188%	\$38,714	198%	\$47,165	200%
Perry	\$29,065	187%	\$38,783	199%	\$47,408	201%
Pickaway	\$35,839	231%	\$45,452	233%	\$52,076	221%
Pike	\$29,107	188%	\$38,833	199%	\$47,444	201%
Portage	\$36,668	236%	\$47,874	245%	\$54,719	232%
Preble	\$30,524	197%	\$41,431	212%	\$48,744	207%
Putnam	\$30,392	196%	\$40,896	209%	\$48,221	205%
Richland	\$29,325	189%	\$39,357	202%	\$47,825	203%
Ross	\$30,459	196%	\$41,380	212%	\$48,718	207%
Sandusky	\$29,266	189%	\$38,957	199%	\$47,459	202%
Scioto	\$31,860	205%	\$44,196	226%	\$51,003	217%
Seneca	\$31,429	203%	\$43,697	224%	\$50,346	214%
Shelby	\$30,714	198%	\$41,639	213%	\$48,891	208%
Stark	\$35,230	227%	\$45,160	231%	\$51,962	221%
Summit	\$39,769	256%	\$51,174	262%	\$58,113	247%
Trumbull	\$34,171	220%	\$44,311	227%	\$51,012	217%
Tuscarawas	\$31,561	203%	\$43,871	225%	\$50,628	215%
Union	\$35,289	228%	\$46,672	239%	\$53,422	227%

The 2013 FPL is: \$15,510 for a family of two, \$19,530 for a family of three, and \$23,550 for a family of four. See <http://aspe.hhs.gov/poverty/13poverty.cfm>.

Table C-1, *Continued*. **The Self-Sufficiency Standard as a Percentage of the Federal Poverty Level, 2013**
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	\$34,568	223%	\$44,546	228%	\$51,192	217%
Vinton	\$28,596	184%	\$38,098	195%	\$46,796	199%
Warren	\$41,839	270%	\$52,498	269%	\$59,484	253%
Washington	\$29,828	192%	\$39,915	204%	\$48,214	205%
Wayne	\$31,769	205%	\$43,985	225%	\$50,737	215%
Williams	\$29,723	192%	\$39,649	203%	\$47,903	203%
Wood	\$37,513	242%	\$46,931	240%	\$53,765	228%
Wyandot	\$29,040	187%	\$38,585	198%	\$47,134	200%

The 2013 FPL is: \$15,510 for a family of two, \$19,530 for a family of three, and \$23,550 for a family of four. See <http://aspe.hhs.gov/poverty/13poverty.cfm>.

Bureau has produced poverty estimates based on various combinations of the NAS recommendations, designating them as experimental poverty measures.¹

Designed primarily to track poverty trends over time, the Supplemental Poverty Measure provides 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 2013 FPL for a family of three is \$19,530. 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/13poverty.cfm>.

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, 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_20Appendix_2011.pdf (accessed November 30, 2012).

d. 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 February 28, 2012).

e. In 2011 the average consumer expenditure on food was \$6,458 per year or 12.9% of total expenditures. U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Expenditures in 2011,” <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed February 8, 2013).

f. U.S. Department of Labor, U.S. Bureau of Labor Statistics, “Employment Characteristics of Families-2011,” <http://www.bls.gov/news.release/pdf/famee.pdf> (accessed February 8, 2013).

g. At the time the federal poverty measure was developed child care was a negligible component of consumer expenditures (pg 27) and the tax burden on the low-income population was relatively low at an effective 1% in 1966 (pg 29). 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.

h. Using the 2012 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 \$1,905 per month. This is nearly four times as much as the least expensive housing in the country, found in several counties in Kentucky, where two-bedroom units cost \$491 per month. U.S. Housing and Urban Development Department, “Fair Market Rents,” <http://www.huduser.org/datasets/fmr.html> (accessed November 10, 2011).

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*. 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). U.S. Department of Commerce, U.S. Census Bureau, "Webinar: Supplemental Poverty Measure Research," http://www.census.gov/newsroom/releases/archives/news_conferences/2011-11-04_spm_webinar.html (accessed November 10, 2011).

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 (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 2013

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	\$486	\$615	\$615	\$615	\$615	\$779	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$156	\$353	\$362	\$379	\$407	\$388	\$421	\$438
Miscellaneous	\$112	\$212	\$285	\$280	\$237	\$367	\$334	\$328
Taxes	\$212	\$352	\$583	\$508	\$323	\$845	\$626	\$620
Earned Income Tax Credit (-)	\$0	-\$117	-\$39	-\$75	-\$239	\$0	\$0	-\$17
Child Care Tax Credit (-)	\$0	-\$68	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.23	\$13.75	\$19.32	\$18.35	\$13.94	\$25.76	\$11.45 per adult	\$11.22 per adult
MONTHLY	\$1,449	\$2,421	\$3,401	\$3,230	\$2,454	\$4,534	\$4,029	\$3,949
ANNUAL	\$17,382	\$29,047	\$40,807	\$38,761	\$29,447	\$54,412	\$48,350	\$47,392
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$116	\$118	\$109	\$145	\$67	\$67

Table 2. The Self-Sufficiency Standard for Allen County, OH 2013

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	\$625	\$625	\$625	\$625	\$778	\$625	\$625
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$254	\$385	\$505	\$579	\$672	\$682	\$725	\$796
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$167	\$385	\$394	\$411	\$439	\$420	\$454	\$470
Miscellaneous	\$114	\$228	\$311	\$303	\$253	\$400	\$362	\$353
Taxes	\$224	\$452	\$736	\$701	\$414	\$1,018	\$774	\$738
Earned Income Tax Credit (-)	\$0	-\$66	\$0	\$0	-\$166	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.39	\$15.58	\$22.10	\$21.41	\$15.90	\$28.79	\$12.74 per adult	\$12.38 per adult
MONTHLY	\$1,476	\$2,743	\$3,890	\$3,767	\$2,798	\$5,066	\$4,485	\$4,358
ANNUAL	\$17,710	\$32,911	\$46,678	\$45,208	\$33,573	\$60,797	\$53,823	\$52,295
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$92	\$121	\$119	\$111	\$161	\$71	\$70

Table 3. The Self-Sufficiency Standard for Ashland County, OH 2013

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	\$489	\$623	\$623	\$623	\$623	\$882	\$623	\$623
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$232	\$351	\$460	\$527	\$612	\$621	\$660	\$725
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$371	\$387	\$416	\$397	\$430	\$446
Miscellaneous	\$113	\$214	\$286	\$281	\$238	\$378	\$335	\$330
Taxes	\$222	\$374	\$619	\$542	\$345	\$923	\$661	\$643
Earned Income Tax Credit (-)	\$0	-\$110	-\$24	-\$61	-\$229	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.32	\$14.01	\$19.72	\$18.74	\$14.20	\$26.88	\$11.59 per adult	\$11.35 per adult
MONTHLY	\$1,464	\$2,466	\$3,472	\$3,298	\$2,500	\$4,731	\$4,078	\$3,994
ANNUAL	\$17,565	\$29,591	\$41,658	\$39,581	\$29,994	\$56,768	\$48,938	\$47,928
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$90	\$115	\$117	\$109	\$147	\$67	\$66

Table 4. The Self-Sufficiency Standard for Ashtabula County, OH 2013

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	\$512	\$667	\$667	\$667	\$667	\$903	\$667	\$667
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$166	\$380	\$390	\$406	\$435	\$416	\$449	\$466
Miscellaneous	\$116	\$228	\$310	\$302	\$251	\$406	\$359	\$350
Taxes	\$237	\$469	\$751	\$713	\$416	\$1,068	\$783	\$744
Earned Income Tax Credit (-)	\$0	-\$61	\$0	\$0	-\$171	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.60	\$15.75	\$22.16	\$21.40	\$15.77	\$29.47	\$12.70 per adult	\$12.31 per adult
MONTHLY	\$1,513	\$2,773	\$3,899	\$3,767	\$2,775	\$5,187	\$4,469	\$4,332
ANNUAL	\$18,161	\$33,272	\$46,793	\$45,202	\$33,304	\$62,240	\$53,629	\$51,987
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$120	\$118	\$110	\$166	\$70	\$69

Table 5. The Self-Sufficiency Standard for Athens County, OH 2013

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	\$570	\$676	\$676	\$676	\$676	\$851	\$676	\$676
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$250	\$258	\$258	\$258	\$258	\$258	\$486	\$486
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$121	\$225	\$308	\$299	\$248	\$397	\$357	\$348
Taxes	\$251	\$450	\$736	\$698	\$401	\$1,026	\$769	\$730
Earned Income Tax Credit (-)	\$0	-\$71	\$0	\$0	-\$184	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.96	\$15.40	\$21.89	\$21.14	\$15.42	\$28.67	\$12.57 per adult	\$12.18 per adult
MONTHLY	\$1,578	\$2,710	\$3,853	\$3,721	\$2,713	\$5,045	\$4,424	\$4,287
ANNUAL	\$18,931	\$32,517	\$46,236	\$44,650	\$32,562	\$60,543	\$53,084	\$51,443
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$91	\$119	\$117	\$110	\$159	\$70	\$69

Table 6. The Self-Sufficiency Standard for Auglaize County, OH 2013

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	\$484	\$655	\$655	\$655	\$655	\$900	\$655	\$655
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$167	\$385	\$394	\$411	\$439	\$420	\$454	\$470
Miscellaneous	\$113	\$239	\$337	\$304	\$242	\$426	\$386	\$353
Taxes	\$224	\$521	\$855	\$710	\$367	\$1,135	\$890	\$739
Earned Income Tax Credit (-)	\$0	-\$28	\$0	\$0	-\$212	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.36	\$16.93	\$24.42	\$21.55	\$14.66	\$31.06	\$13.84 per adult	\$12.37 per adult
MONTHLY	\$1,471	\$2,979	\$4,298	\$3,792	\$2,580	\$5,466	\$4,870	\$4,355
ANNUAL	\$17,648	\$35,749	\$51,571	\$45,504	\$30,963	\$65,594	\$58,442	\$52,264
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$93	\$129	\$119	\$109	\$182	\$74	\$70

Table 7. The Self-Sufficiency Standard for Belmont County, OH 2013

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	\$494	\$615	\$615	\$615	\$615	\$789	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$243	\$369	\$483	\$554	\$643	\$652	\$694	\$761
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$156	\$353	\$363	\$379	\$408	\$389	\$422	\$439
Miscellaneous	\$114	\$214	\$287	\$282	\$239	\$371	\$337	\$332
Taxes	\$213	\$350	\$585	\$512	\$326	\$846	\$627	\$613
Earned Income Tax Credit (-)	\$0	-\$114	-\$31	-\$66	-\$230	\$0	\$0	-\$10
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.35	\$13.86	\$19.54	\$18.61	\$14.19	\$26.00	\$11.55 per adult	\$11.32 per adult
MONTHLY	\$1,470	\$2,439	\$3,438	\$3,275	\$2,497	\$4,577	\$4,064	\$3,985
ANNUAL	\$17,638	\$29,270	\$41,261	\$39,301	\$29,961	\$54,921	\$48,766	\$47,821
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$91	\$117	\$119	\$110	\$147	\$68	\$67

Table 8. The Self-Sufficiency Standard for Brown County, OH 2013

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	\$473	\$615	\$615	\$615	\$615	\$872	\$615	\$615
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$156	\$353	\$362	\$379	\$407	\$388	\$421	\$438
Miscellaneous	\$111	\$220	\$303	\$294	\$243	\$400	\$351	\$342
Taxes	\$207	\$391	\$676	\$640	\$353	\$988	\$703	\$665
Earned Income Tax Credit (-)	\$0	-\$94	\$0	\$0	-\$212	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.13	\$14.60	\$21.23	\$20.49	\$14.65	\$28.65	\$12.22 per adult	\$11.83 per adult
MONTHLY	\$1,430	\$2,570	\$3,737	\$3,606	\$2,578	\$5,042	\$4,301	\$4,166
ANNUAL	\$17,162	\$30,842	\$44,839	\$43,273	\$30,938	\$60,501	\$51,612	\$49,987
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$92	\$119	\$117	\$110	\$162	\$70	\$69

Table 9. The Self-Sufficiency Standard for Butler County, OH 2013

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	\$601	\$799	\$799	\$799	\$799	\$1,106	\$799	\$799
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$216	\$327	\$428	\$491	\$570	\$578	\$615	\$675
Transportation	\$282	\$291	\$291	\$291	\$291	\$291	\$546	\$546
Health Care	\$154	\$346	\$355	\$372	\$400	\$381	\$414	\$431
Miscellaneous	\$125	\$256	\$357	\$331	\$262	\$462	\$407	\$381
Taxes	\$276	\$629	\$972	\$854	\$494	\$1,333	\$1,015	\$897
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$117	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.40	\$18.80	\$26.34	\$24.04	\$17.22	\$34.43	\$14.86 per adult	\$13.70 per adult
MONTHLY	\$1,654	\$3,309	\$4,636	\$4,230	\$3,031	\$6,060	\$5,229	\$4,821
ANNUAL	\$19,853	\$39,704	\$55,632	\$50,765	\$36,373	\$72,726	\$62,751	\$57,857
EMERGENCY SAVINGS (Monthly Contribution)	\$46	\$96	\$143	\$126	\$110	\$211	\$77	\$73

Table 10. The Self-Sufficiency Standard for Carroll County, OH 2013

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	\$437	\$569	\$569	\$569	\$569	\$748	\$569	\$569
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$371	\$387	\$416	\$397	\$430	\$446
Miscellaneous	\$108	\$217	\$299	\$290	\$239	\$389	\$348	\$339
Taxes	\$197	\$370	\$658	\$615	\$332	\$936	\$685	\$648
Earned Income Tax Credit (-)	\$0	-\$105	\$0	-\$13	-\$229	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$105	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.86	\$14.18	\$20.90	\$20.01	\$14.20	\$27.62	\$12.05 per adult	\$11.67 per adult
MONTHLY	\$1,383	\$2,496	\$3,678	\$3,523	\$2,500	\$4,862	\$4,243	\$4,107
ANNUAL	\$16,602	\$29,957	\$44,141	\$42,271	\$29,996	\$58,343	\$50,910	\$49,286
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$91	\$118	\$117	\$110	\$152	\$69	\$68

Table 11. The Self-Sufficiency Standard for Champaign County, OH 2013

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	\$615	\$615	\$615	\$615	\$906	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$153	\$344	\$353	\$370	\$399	\$379	\$413	\$429
Miscellaneous	\$114	\$212	\$284	\$279	\$236	\$379	\$333	\$328
Taxes	\$223	\$362	\$599	\$522	\$333	\$923	\$634	\$637
Earned Income Tax Credit (-)	\$0	-\$117	-\$37	-\$74	-\$238	\$0	-\$1	-\$15
Child Care Tax Credit (-)	\$0	-\$68	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.39	\$13.76	\$19.37	\$18.39	\$13.95	\$26.94	\$11.44 per adult	\$11.25 per adult
MONTHLY	\$1,476	\$2,421	\$3,409	\$3,237	\$2,455	\$4,742	\$4,027	\$3,958
ANNUAL	\$17,711	\$29,051	\$40,904	\$38,842	\$29,454	\$56,906	\$48,326	\$47,499
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$90	\$115	\$117	\$109	\$148	\$67	\$66

Table 8. The Self-Sufficiency Standard for Clark County, OH 2013

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	\$507	\$661	\$661	\$661	\$661	\$871	\$661	\$661
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$153	\$344	\$353	\$370	\$399	\$379	\$413	\$429
Miscellaneous	\$114	\$224	\$306	\$298	\$247	\$399	\$355	\$346
Taxes	\$236	\$453	\$744	\$706	\$406	\$1,055	\$779	\$740
Earned Income Tax Credit (-)	\$0	-\$73	\$0	\$0	-\$187	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.48	\$15.32	\$21.86	\$21.10	\$15.34	\$28.96	\$12.55 per adult	\$12.16 per adult
MONTHLY	\$1,493	\$2,696	\$3,847	\$3,714	\$2,700	\$5,098	\$4,419	\$4,281
ANNUAL	\$17,917	\$32,352	\$46,159	\$44,568	\$32,399	\$61,173	\$53,023	\$51,375
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$119	\$116	\$109	\$161	\$70	\$68

Table 13. The Self-Sufficiency Standard for Clermont County, OH 2013

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	\$576	\$765	\$765	\$765	\$765	\$1,059	\$765	\$765
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$216	\$327	\$428	\$491	\$570	\$578	\$615	\$675
Transportation	\$282	\$291	\$291	\$291	\$291	\$291	\$546	\$546
Health Care	\$156	\$353	\$362	\$379	\$407	\$388	\$421	\$438
Miscellaneous	\$123	\$253	\$355	\$328	\$259	\$458	\$405	\$378
Taxes	\$245	\$571	\$898	\$785	\$431	\$1,233	\$933	\$813
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$142	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.08	\$18.29	\$25.75	\$23.47	\$16.54	\$33.62	\$14.54 per adult	\$13.37 per adult
MONTHLY	\$1,597	\$3,219	\$4,532	\$4,132	\$2,911	\$5,917	\$5,117	\$4,707
ANNUAL	\$19,168	\$38,625	\$54,380	\$49,579	\$34,934	\$71,001	\$61,410	\$56,486
EMERGENCY SAVINGS (Monthly Contribution)	\$46	\$97	\$141	\$127	\$112	\$208	\$78	\$74

Table 14. The Self-Sufficiency Standard for Clinton County, OH 2013

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	\$490	\$663	\$663	\$663	\$663	\$866	\$663	\$663
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$370	\$387	\$415	\$396	\$429	\$446
Miscellaneous	\$113	\$218	\$290	\$286	\$242	\$377	\$339	\$334
Taxes	\$214	\$379	\$619	\$587	\$351	\$886	\$652	\$616
Earned Income Tax Credit (-)	\$0	-\$101	-\$12	-\$36	-\$215	\$0	\$0	-\$2
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.28	\$14.35	\$20.06	\$19.40	\$14.59	\$26.59	\$11.70 per adult	\$11.43 per adult
MONTHLY	\$1,458	\$2,526	\$3,530	\$3,415	\$2,568	\$4,680	\$4,118	\$4,022
ANNUAL	\$17,497	\$30,317	\$42,362	\$40,982	\$30,812	\$56,161	\$49,414	\$48,268
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$117	\$116	\$110	\$148	\$68	\$68

Table 15. The Self-Sufficiency Standard for Columbiana County, OH 2013

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	\$476	\$615	\$615	\$615	\$615	\$814	\$615	\$615
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$243	\$369	\$483	\$554	\$643	\$652	\$694	\$761
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$370	\$387	\$415	\$396	\$429	\$446
Miscellaneous	\$113	\$223	\$305	\$297	\$246	\$398	\$355	\$346
Taxes	\$212	\$405	\$688	\$653	\$367	\$978	\$718	\$682
Earned Income Tax Credit (-)	\$0	-\$86	\$0	\$0	-\$198	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.25	\$14.89	\$21.47	\$20.76	\$15.04	\$28.45	\$12.38 per adult	\$12.01 per adult
MONTHLY	\$1,453	\$2,620	\$3,779	\$3,653	\$2,647	\$5,007	\$4,357	\$4,226
ANNUAL	\$17,431	\$31,442	\$45,353	\$43,841	\$31,767	\$60,083	\$52,286	\$50,713
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$92	\$120	\$118	\$111	\$160	\$71	\$69

Table 16. The Self-Sufficiency Standard for Coshocton County, OH 2013

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	\$482	\$615	\$615	\$615	\$615	\$847	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$155	\$350	\$360	\$376	\$405	\$386	\$419	\$435
Miscellaneous	\$112	\$212	\$285	\$280	\$236	\$374	\$333	\$328
Taxes	\$219	\$367	\$611	\$534	\$339	\$906	\$656	\$642
Earned Income Tax Credit (-)	\$0	-\$115	-\$31	-\$67	-\$235	\$0	\$0	-\$12
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.24	\$13.84	\$19.54	\$18.56	\$14.04	\$26.52	\$11.52 per adult	\$11.29 per adult
MONTHLY	\$1,451	\$2,435	\$3,438	\$3,266	\$2,471	\$4,667	\$4,057	\$3,973
ANNUAL	\$17,411	\$29,221	\$41,259	\$39,194	\$29,651	\$56,006	\$48,682	\$47,678
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$90	\$115	\$117	\$109	\$146	\$67	\$66

Table 17. The Self-Sufficiency Standard for Crawford County, OH 2013

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	\$632	\$632	\$632	\$632	\$892	\$632	\$632
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$157	\$357	\$366	\$383	\$411	\$392	\$425	\$442
Miscellaneous	\$111	\$215	\$287	\$282	\$239	\$379	\$336	\$331
Taxes	\$224	\$398	\$652	\$619	\$367	\$962	\$694	\$657
Earned Income Tax Credit (-)	\$0	-\$104	-\$13	-\$38	-\$220	\$0	\$0	-\$1
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$14.22	\$20.02	\$19.35	\$14.43	\$27.16	\$11.71 per adult	\$11.44 per adult
MONTHLY	\$1,442	\$2,502	\$3,523	\$3,406	\$2,540	\$4,780	\$4,121	\$4,025
ANNUAL	\$17,305	\$30,028	\$42,281	\$40,874	\$30,477	\$57,360	\$49,455	\$48,305
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$90	\$114	\$114	\$108	\$146	\$67	\$66

Table 18. The Self-Sufficiency Standard for Cuyahoga County, OH 2013

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	\$578	\$732	\$732	\$732	\$732	\$981	\$732	\$732
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$267	\$404	\$529	\$607	\$704	\$714	\$760	\$834
Transportation	\$261	\$270	\$270	\$270	\$270	\$270	\$511	\$511
Health Care	\$168	\$389	\$398	\$415	\$443	\$424	\$457	\$474
Miscellaneous	\$127	\$253	\$353	\$321	\$260	\$444	\$406	\$374
Taxes	\$288	\$622	\$961	\$816	\$487	\$1,262	\$1,018	\$874
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$125	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.60	\$18.58	\$26.01	\$23.20	\$17.01	\$32.94	\$14.83 per adult	\$13.41 per adult
MONTHLY	\$1,689	\$3,271	\$4,578	\$4,083	\$2,994	\$5,797	\$5,219	\$4,722
ANNUAL	\$20,268	\$39,247	\$54,932	\$48,998	\$35,926	\$69,569	\$62,632	\$56,663
EMERGENCY SAVINGS (Monthly Contribution)	\$46	\$95	\$140	\$123	\$110	\$198	\$77	\$72

Table 19. The Self-Sufficiency Standard for Darke County, OH 2013

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	\$507	\$615	\$615	\$615	\$615	\$889	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$153	\$344	\$353	\$370	\$399	\$379	\$413	\$429
Miscellaneous	\$114	\$212	\$284	\$279	\$236	\$377	\$333	\$328
Taxes	\$227	\$365	\$604	\$527	\$336	\$922	\$653	\$641
Earned Income Tax Credit (-)	\$0	-\$117	-\$36	-\$72	-\$237	\$0	\$0	-\$14
Child Care Tax Credit (-)	\$0	-\$68	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.43	\$13.78	\$19.41	\$18.43	\$13.97	\$26.83	\$11.50 per adult	\$11.26 per adult
MONTHLY	\$1,483	\$2,425	\$3,415	\$3,243	\$2,459	\$4,723	\$4,047	\$3,964
ANNUAL	\$17,802	\$29,098	\$40,983	\$38,918	\$29,507	\$56,670	\$48,569	\$47,566
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$90	\$115	\$117	\$108	\$147	\$67	\$66

Table 20. The Self-Sufficiency Standard for Defiance County, OH 2013

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	\$477	\$615	\$615	\$615	\$615	\$810	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$163	\$373	\$383	\$399	\$428	\$409	\$442	\$459
Miscellaneous	\$111	\$213	\$285	\$280	\$237	\$370	\$333	\$328
Taxes	\$217	\$370	\$612	\$534	\$337	\$887	\$653	\$640
Earned Income Tax Credit (-)	\$0	-\$112	-\$29	-\$66	-\$235	\$0	\$0	-\$14
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$13.93	\$19.60	\$18.59	\$14.03	\$26.18	\$11.51 per adult	\$11.26 per adult
MONTHLY	\$1,442	\$2,453	\$3,449	\$3,271	\$2,470	\$4,608	\$4,052	\$3,965
ANNUAL	\$17,306	\$29,431	\$41,385	\$39,255	\$29,638	\$55,293	\$48,630	\$47,583
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$90	\$115	\$117	\$109	\$145	\$67	\$66

Table 21. The Self-Sufficiency Standard for Delaware County, OH 2013

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	\$832	\$832	\$832	\$832	\$1,072	\$832	\$832
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$225	\$340	\$445	\$511	\$593	\$602	\$640	\$702
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$340	\$349	\$366	\$394	\$375	\$408	\$425
Miscellaneous	\$126	\$257	\$358	\$333	\$264	\$457	\$407	\$380
Taxes	\$279	\$646	\$970	\$854	\$501	\$1,301	\$1,003	\$887
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$110	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.49	\$18.95	\$26.40	\$24.13	\$17.41	\$33.95	\$14.80 per adult	\$13.65 per adult
MONTHLY	\$1,670	\$3,334	\$4,647	\$4,246	\$3,064	\$5,975	\$5,208	\$4,805
ANNUAL	\$20,041	\$40,012	\$55,763	\$50,952	\$36,768	\$71,694	\$62,502	\$57,661
EMERGENCY SAVINGS (Monthly Contribution)	\$46	\$96	\$144	\$127	\$111	\$207	\$77	\$73

Table 22. The Self-Sufficiency Standard for Erie County, OH 2013

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	\$680	\$680	\$680	\$680	\$886	\$680	\$680
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$162	\$370	\$379	\$396	\$424	\$405	\$439	\$455
Miscellaneous	\$120	\$240	\$338	\$305	\$243	\$423	\$387	\$354
Taxes	\$233	\$502	\$827	\$686	\$351	\$1,082	\$858	\$711
Earned Income Tax Credit (-)	\$0	-\$30	\$0	\$0	-\$213	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.79	\$16.88	\$24.32	\$21.47	\$14.63	\$30.57	\$13.78 per adult	\$12.32 per adult
MONTHLY	\$1,548	\$2,970	\$4,281	\$3,779	\$2,575	\$5,381	\$4,849	\$4,338
ANNUAL	\$18,574	\$35,644	\$51,370	\$45,350	\$30,900	\$64,572	\$58,191	\$52,059
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$94	\$130	\$120	\$110	\$180	\$75	\$70

Table 23. The Self-Sufficiency Standard for Fairfield County, OH 2013

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	\$588	\$765	\$765	\$765	\$765	\$986	\$765	\$765
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$225	\$340	\$445	\$511	\$593	\$602	\$640	\$702
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$340	\$349	\$366	\$394	\$375	\$408	\$425
Miscellaneous	\$121	\$244	\$342	\$309	\$246	\$427	\$390	\$357
Taxes	\$254	\$561	\$889	\$741	\$392	\$1,159	\$922	\$768
Earned Income Tax Credit (-)	\$0	-\$9	\$0	\$0	-\$192	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.03	\$17.60	\$24.91	\$22.00	\$15.19	\$31.30	\$14.05 per adult	\$12.57 per adult
MONTHLY	\$1,589	\$3,098	\$4,384	\$3,873	\$2,674	\$5,510	\$4,946	\$4,426
ANNUAL	\$19,070	\$37,173	\$52,607	\$46,472	\$32,082	\$66,115	\$59,353	\$53,109
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$94	\$131	\$120	\$109	\$183	\$75	\$70

Table 24. The Self-Sufficiency Standard for Fayette County, OH 2013

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	\$519	\$702	\$702	\$702	\$702	\$874	\$702	\$702
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$115	\$220	\$292	\$288	\$244	\$376	\$341	\$336
Taxes	\$202	\$353	\$577	\$547	\$324	\$818	\$605	\$584
Earned Income Tax Credit (-)	\$0	-\$101	-\$17	-\$41	-\$216	\$0	\$0	-\$5
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.36	\$14.33	\$19.92	\$19.28	\$14.56	\$26.14	\$11.63 per adult	\$11.39 per adult
MONTHLY	\$1,471	\$2,522	\$3,506	\$3,393	\$2,562	\$4,600	\$4,093	\$4,010
ANNUAL	\$17,655	\$30,260	\$42,071	\$40,717	\$30,746	\$55,200	\$49,110	\$48,121
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$94	\$119	\$119	\$112	\$150	\$69	\$69

Table 25. The Self-Sufficiency Standard for Franklin County, OH 2013

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	\$608	\$791	\$791	\$791	\$791	\$1,020	\$791	\$791
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$225	\$340	\$445	\$511	\$593	\$602	\$640	\$702
Transportation	\$262	\$270	\$270	\$270	\$270	\$270	\$510	\$510
Health Care	\$152	\$340	\$349	\$366	\$394	\$375	\$408	\$425
Miscellaneous	\$125	\$254	\$356	\$330	\$261	\$453	\$405	\$379
Taxes	\$286	\$644	\$1,000	\$880	\$513	\$1,337	\$1,043	\$924
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$115	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.41	\$18.76	\$26.39	\$24.09	\$17.27	\$33.90	\$14.86 per adult	\$13.70 per adult
MONTHLY	\$1,656	\$3,301	\$4,645	\$4,240	\$3,040	\$5,966	\$5,231	\$4,824
ANNUAL	\$19,871	\$39,614	\$55,740	\$50,885	\$36,475	\$71,596	\$62,772	\$57,887
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$95	\$142	\$124	\$109	\$204	\$76	\$72

Table 26. The Self-Sufficiency Standard for Fulton County, OH 2013

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	\$541	\$709	\$709	\$709	\$709	\$956	\$709	\$709
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$163	\$373	\$383	\$399	\$428	\$409	\$442	\$459
Miscellaneous	\$118	\$223	\$295	\$289	\$246	\$385	\$343	\$337
Taxes	\$238	\$425	\$668	\$640	\$384	\$954	\$695	\$672
Earned Income Tax Credit (-)	\$0	-\$82	\$0	-\$9	-\$195	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$105	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.71	\$15.02	\$20.69	\$20.13	\$15.13	\$27.48	\$11.93 per adult	\$11.69 per adult
MONTHLY	\$1,534	\$2,643	\$3,642	\$3,543	\$2,662	\$4,836	\$4,199	\$4,115
ANNUAL	\$18,403	\$31,716	\$43,699	\$42,513	\$31,949	\$58,028	\$50,383	\$49,376
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$91	\$116	\$115	\$110	\$149	\$68	\$67

Table 27. The Self-Sufficiency Standard for Gallia County, OH 2013

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	\$615	\$615	\$615	\$615	\$811	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$158	\$357	\$366	\$383	\$411	\$392	\$426	\$442
Miscellaneous	\$114	\$213	\$285	\$280	\$237	\$371	\$334	\$329
Taxes	\$196	\$320	\$491	\$461	\$289	\$797	\$582	\$577
Earned Income Tax Credit (-)	\$0	-\$123	-\$63	-\$86	-\$246	\$0	-\$11	-\$28
Child Care Tax Credit (-)	\$0	-\$70	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.21	\$13.55	\$18.69	\$18.05	\$13.74	\$25.72	\$11.31 per adult	\$11.08 per adult
MONTHLY	\$1,445	\$2,385	\$3,289	\$3,177	\$2,418	\$4,526	\$3,980	\$3,901
ANNUAL	\$17,335	\$28,619	\$39,474	\$38,121	\$29,012	\$54,314	\$47,755	\$46,811
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$120	\$120	\$111	\$148	\$68	\$68

Table 28. The Self-Sufficiency Standard for Geauga County, OH 2013

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	\$595	\$754	\$754	\$754	\$754	\$1,011	\$754	\$754
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$267	\$404	\$529	\$607	\$704	\$714	\$760	\$834
Transportation	\$236	\$245	\$245	\$245	\$245	\$245	\$461	\$461
Health Care	\$166	\$380	\$390	\$406	\$435	\$416	\$449	\$466
Miscellaneous	\$126	\$258	\$362	\$337	\$270	\$465	\$412	\$387
Taxes	\$281	\$658	\$994	\$882	\$547	\$1,349	\$1,038	\$927
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$79	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$58	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.50	\$19.10	\$26.74	\$24.57	\$18.24	\$34.71	\$15.08 per adult	\$13.98 per adult
MONTHLY	\$1,671	\$3,361	\$4,707	\$4,325	\$3,211	\$6,109	\$5,308	\$4,922
ANNUAL	\$20,056	\$40,335	\$56,485	\$51,894	\$38,526	\$73,314	\$63,701	\$59,068
EMERGENCY SAVINGS (Monthly Contribution)	\$46	\$96	\$147	\$127	\$110	\$214	\$78	\$74

Table 29. The Self-Sufficiency Standard for Greene County, OH 2013

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	\$844	\$844	\$844	\$844	\$1,130	\$844	\$844
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$221	\$334	\$438	\$502	\$583	\$591	\$629	\$690
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$153	\$344	\$353	\$370	\$399	\$379	\$413	\$429
Miscellaneous	\$127	\$252	\$350	\$316	\$253	\$441	\$397	\$364
Taxes	\$238	\$522	\$815	\$679	\$361	\$1,084	\$834	\$692
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$179	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.27	\$17.91	\$24.96	\$22.12	\$15.55	\$31.74	\$14.03 per adult	\$12.58 per adult
MONTHLY	\$1,632	\$3,153	\$4,394	\$3,893	\$2,737	\$5,586	\$4,937	\$4,428
ANNUAL	\$19,579	\$37,831	\$52,725	\$46,716	\$32,847	\$67,037	\$59,249	\$53,135
EMERGENCY SAVINGS (Monthly Contribution)	\$48	\$98	\$137	\$125	\$113	\$195	\$78	\$73

Table 30. The Self-Sufficiency Standard for Guernsey County, OH 2013

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	\$481	\$615	\$615	\$615	\$615	\$768	\$615	\$615
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$156	\$353	\$363	\$379	\$408	\$389	\$422	\$439
Miscellaneous	\$112	\$232	\$330	\$297	\$235	\$409	\$379	\$346
Taxes	\$229	\$499	\$853	\$705	\$348	\$1,099	\$892	\$738
Earned Income Tax Credit (-)	\$0	-\$48	\$0	\$0	-\$238	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.30	\$16.24	\$23.96	\$21.07	\$13.96	\$29.83	\$13.62 per adult	\$12.15 per adult
MONTHLY	\$1,460	\$2,857	\$4,217	\$3,708	\$2,457	\$5,251	\$4,794	\$4,276
ANNUAL	\$17,526	\$34,290	\$50,601	\$44,500	\$29,486	\$63,007	\$57,525	\$51,308
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$92	\$125	\$116	\$108	\$169	\$73	\$68

Table 31. The Self-Sufficiency Standard for Hamilton County, OH 2013

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	\$528	\$701	\$701	\$701	\$701	\$971	\$701	\$701
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$216	\$327	\$428	\$491	\$570	\$578	\$615	\$675
Transportation	\$292	\$301	\$301	\$301	\$301	\$301	\$566	\$566
Health Care	\$156	\$353	\$362	\$379	\$407	\$388	\$421	\$438
Miscellaneous	\$119	\$248	\$349	\$323	\$254	\$450	\$400	\$374
Taxes	\$254	\$597	\$943	\$824	\$448	\$1,289	\$992	\$874
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$154	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.89	\$18.10	\$25.67	\$23.36	\$16.23	\$33.44	\$14.57 per adult	\$13.41 per adult
MONTHLY	\$1,564	\$3,185	\$4,518	\$4,112	\$2,857	\$5,886	\$5,128	\$4,720
ANNUAL	\$18,772	\$38,221	\$54,216	\$49,341	\$34,281	\$70,635	\$61,540	\$56,637
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$94	\$136	\$123	\$109	\$202	\$76	\$72

Table 32. The Self-Sufficiency Standard for Hancock County, OH 2013

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	\$691	\$691	\$691	\$691	\$1,009	\$691	\$691
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$252	\$382	\$501	\$575	\$667	\$677	\$719	\$790
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$167	\$383	\$393	\$409	\$438	\$419	\$452	\$469
Miscellaneous	\$121	\$234	\$317	\$309	\$259	\$422	\$368	\$359
Taxes	\$217	\$425	\$681	\$649	\$385	\$1,007	\$706	\$673
Earned Income Tax Credit (-)	\$0	-\$58	\$0	\$0	-\$156	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.78	\$15.87	\$22.17	\$21.48	\$16.16	\$30.12	\$12.73 per adult	\$12.38 per adult
MONTHLY	\$1,545	\$2,793	\$3,902	\$3,781	\$2,844	\$5,301	\$4,482	\$4,357
ANNUAL	\$18,538	\$33,521	\$46,821	\$45,369	\$34,125	\$63,617	\$53,789	\$52,283
EMERGENCY SAVINGS (Monthly Contribution)	\$46	\$95	\$125	\$123	\$114	\$179	\$73	\$72

Table 33. The Self-Sufficiency Standard for Hardin County, OH 2013

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	\$480	\$615	\$615	\$615	\$615	\$850	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$160	\$365	\$375	\$391	\$420	\$401	\$434	\$451
Miscellaneous	\$111	\$212	\$284	\$279	\$236	\$373	\$333	\$327
Taxes	\$218	\$368	\$609	\$528	\$335	\$904	\$638	\$641
Earned Income Tax Credit (-)	\$0	-\$114	-\$32	-\$72	-\$238	\$0	-\$1	-\$16
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.20	\$13.86	\$19.51	\$18.45	\$13.95	\$26.47	\$11.44 per adult	\$11.24 per adult
MONTHLY	\$1,443	\$2,439	\$3,434	\$3,247	\$2,456	\$4,660	\$4,028	\$3,955
ANNUAL	\$17,319	\$29,270	\$41,210	\$38,962	\$29,473	\$55,915	\$48,336	\$47,462
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$90	\$115	\$117	\$108	\$146	\$67	\$66

Table 34. The Self-Sufficiency Standard for Harrison County, OH 2013

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	\$512	\$615	\$615	\$615	\$615	\$875	\$615	\$615
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$243	\$369	\$483	\$554	\$643	\$652	\$694	\$761
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$360	\$370	\$386	\$415	\$396	\$429	\$446
Miscellaneous	\$116	\$223	\$305	\$297	\$246	\$404	\$355	\$346
Taxes	\$224	\$405	\$687	\$653	\$367	\$1,005	\$718	\$682
Earned Income Tax Credit (-)	\$0	-\$86	\$0	\$0	-\$198	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.54	\$14.89	\$21.47	\$20.76	\$15.04	\$28.98	\$12.38 per adult	\$12.01 per adult
MONTHLY	\$1,503	\$2,620	\$3,779	\$3,653	\$2,647	\$5,100	\$4,357	\$4,226
ANNUAL	\$18,040	\$31,439	\$45,351	\$43,839	\$31,764	\$61,202	\$52,284	\$50,711
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$92	\$120	\$118	\$111	\$165	\$71	\$69

Table 35. The Self-Sufficiency Standard for Henry County, OH 2013

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	\$507	\$615	\$615	\$615	\$615	\$893	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$163	\$373	\$383	\$399	\$428	\$409	\$442	\$459
Miscellaneous	\$114	\$213	\$285	\$280	\$237	\$378	\$333	\$328
Taxes	\$227	\$372	\$614	\$536	\$339	\$926	\$655	\$642
Earned Income Tax Credit (-)	\$0	-\$112	-\$28	-\$66	-\$235	\$0	\$0	-\$13
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.44	\$13.94	\$19.61	\$18.60	\$14.04	\$26.92	\$11.52 per adult	\$11.27 per adult
MONTHLY	\$1,486	\$2,454	\$3,452	\$3,274	\$2,472	\$4,738	\$4,055	\$3,968
ANNUAL	\$17,826	\$29,451	\$41,418	\$39,288	\$29,663	\$56,861	\$48,658	\$47,610
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$90	\$115	\$117	\$109	\$147	\$67	\$66

Table 36. The Self-Sufficiency Standard for Highland County, OH 2013

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	\$652	\$652	\$652	\$652	\$812	\$652	\$652
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$163	\$374	\$383	\$400	\$428	\$409	\$442	\$459
Miscellaneous	\$114	\$218	\$291	\$286	\$243	\$373	\$339	\$334
Taxes	\$226	\$399	\$647	\$617	\$367	\$901	\$681	\$659
Earned Income Tax Credit (-)	\$0	-\$96	-\$4	-\$26	-\$209	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$105	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.42	\$14.50	\$20.28	\$19.67	\$14.74	\$26.42	\$11.79 per adult	\$11.56 per adult
MONTHLY	\$1,482	\$2,553	\$3,569	\$3,462	\$2,594	\$4,649	\$4,149	\$4,069
ANNUAL	\$17,787	\$30,632	\$42,825	\$41,549	\$31,131	\$55,792	\$49,791	\$48,827
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$91	\$115	\$115	\$109	\$145	\$68	\$67

Table 37. The Self-Sufficiency Standard for Hocking County, OH 2013

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	\$481	\$615	\$615	\$615	\$615	\$817	\$615	\$615
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$112	\$219	\$301	\$293	\$242	\$394	\$350	\$341
Taxes	\$218	\$404	\$696	\$659	\$366	\$993	\$727	\$688
Earned Income Tax Credit (-)	\$0	-\$93	\$0	\$0	-\$212	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$100	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.21	\$14.61	\$21.28	\$20.53	\$14.65	\$28.26	\$12.25 per adult	\$11.87 per adult
MONTHLY	\$1,445	\$2,571	\$3,745	\$3,614	\$2,579	\$4,974	\$4,313	\$4,177
ANNUAL	\$17,342	\$30,854	\$44,942	\$43,365	\$30,950	\$59,692	\$51,760	\$50,124
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$118	\$116	\$109	\$156	\$69	\$68

Table 38. The Self-Sufficiency Standard for Holmes County, OH 2013

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	\$476	\$615	\$615	\$615	\$615	\$774	\$615	\$615
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$371	\$387	\$416	\$397	\$430	\$446
Miscellaneous	\$112	\$239	\$341	\$315	\$246	\$431	\$390	\$364
Taxes	\$209	\$495	\$838	\$727	\$366	\$1,120	\$868	\$752
Earned Income Tax Credit (-)	\$0	-\$34	\$0	\$0	-\$198	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.17	\$16.73	\$24.54	\$22.31	\$15.04	\$31.33	\$13.88 per adult	\$12.74 per adult
MONTHLY	\$1,438	\$2,944	\$4,318	\$3,926	\$2,646	\$5,514	\$4,886	\$4,484
ANNUAL	\$17,254	\$35,326	\$51,819	\$47,112	\$31,756	\$66,173	\$58,637	\$53,811
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$94	\$131	\$123	\$111	\$187	\$75	\$72

Table 39. The Self-Sufficiency Standard for Huron County, OH 2013

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	\$615	\$615	\$615	\$615	\$863	\$615	\$615
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$162	\$370	\$379	\$396	\$424	\$405	\$439	\$455
Miscellaneous	\$111	\$222	\$304	\$296	\$245	\$401	\$353	\$344
Taxes	\$216	\$421	\$709	\$672	\$378	\$1,027	\$740	\$702
Earned Income Tax Credit (-)	\$0	-\$84	\$0	\$0	-\$200	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.16	\$14.95	\$21.53	\$20.78	\$14.98	\$28.92	\$12.38 per adult	\$11.99 per adult
MONTHLY	\$1,436	\$2,631	\$3,789	\$3,658	\$2,636	\$5,090	\$4,357	\$4,221
ANNUAL	\$17,237	\$31,577	\$45,467	\$43,890	\$31,636	\$61,077	\$52,287	\$50,651
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$119	\$116	\$110	\$162	\$70	\$68

Table 40. The Self-Sufficiency Standard for Jackson County, OH 2013

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	\$514	\$615	\$615	\$615	\$615	\$812	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$157	\$355	\$365	\$381	\$410	\$391	\$424	\$441
Miscellaneous	\$115	\$213	\$285	\$280	\$237	\$371	\$334	\$329
Taxes	\$202	\$320	\$491	\$461	\$292	\$798	\$583	\$578
Earned Income Tax Credit (-)	\$0	-\$123	-\$63	-\$87	-\$247	\$0	-\$11	-\$28
Child Care Tax Credit (-)	\$0	-\$70	-\$110	-\$115	-\$69	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.36	\$13.54	\$18.68	\$18.04	\$13.73	\$25.72	\$11.30 per adult	\$11.08 per adult
MONTHLY	\$1,471	\$2,383	\$3,288	\$3,175	\$2,416	\$4,527	\$3,978	\$3,900
ANNUAL	\$17,648	\$28,596	\$39,451	\$38,098	\$28,989	\$54,319	\$47,741	\$46,796
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$92	\$120	\$120	\$111	\$148	\$68	\$68

Table 41. The Self-Sufficiency Standard for Jefferson County, OH 2013

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	\$615	\$615	\$615	\$615	\$824	\$615	\$615
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$243	\$369	\$483	\$554	\$643	\$652	\$694	\$761
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$360	\$370	\$386	\$415	\$396	\$429	\$446
Miscellaneous	\$115	\$240	\$343	\$317	\$249	\$439	\$392	\$367
Taxes	\$239	\$549	\$909	\$795	\$418	\$1,235	\$952	\$830
Earned Income Tax Credit (-)	\$0	-\$20	\$0	\$0	-\$176	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.55	\$17.20	\$25.06	\$22.83	\$15.64	\$32.46	\$14.21 per adult	\$13.06 per adult
MONTHLY	\$1,506	\$3,028	\$4,411	\$4,018	\$2,752	\$5,714	\$5,001	\$4,597
ANNUAL	\$18,067	\$36,333	\$52,937	\$48,218	\$33,027	\$68,565	\$60,011	\$55,164
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$93	\$131	\$122	\$109	\$193	\$75	\$71

Table 42. The Self-Sufficiency Standard for Knox County, OH 2013

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	\$626	\$626	\$626	\$626	\$873	\$626	\$626
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$113	\$232	\$330	\$297	\$235	\$419	\$379	\$346
Taxes	\$223	\$476	\$821	\$677	\$328	\$1,101	\$856	\$706
Earned Income Tax Credit (-)	\$0	-\$52	\$0	\$0	-\$243	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.36	\$16.07	\$23.77	\$20.91	\$13.81	\$30.43	\$13.51 per adult	\$12.05 per adult
MONTHLY	\$1,472	\$2,829	\$4,184	\$3,680	\$2,431	\$5,355	\$4,757	\$4,243
ANNUAL	\$17,662	\$33,950	\$50,212	\$44,159	\$29,175	\$64,265	\$57,087	\$50,916
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$93	\$126	\$117	\$108	\$176	\$73	\$69

Table 43. The Self-Sufficiency Standard for Lake County, OH 2013

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	\$626	\$793	\$793	\$793	\$793	\$1,063	\$793	\$793
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$267	\$404	\$529	\$607	\$704	\$714	\$760	\$834
Transportation	\$236	\$245	\$245	\$245	\$245	\$245	\$461	\$461
Health Care	\$166	\$380	\$390	\$406	\$435	\$416	\$449	\$466
Miscellaneous	\$129	\$262	\$366	\$341	\$274	\$470	\$416	\$391
Taxes	\$295	\$677	\$1,013	\$901	\$574	\$1,388	\$1,057	\$946
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$60	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$53	-\$100	-\$100	-\$55	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.76	\$19.46	\$27.09	\$24.92	\$18.76	\$35.26	\$15.26 per adult	\$14.16 per adult
MONTHLY	\$1,719	\$3,425	\$4,769	\$4,386	\$3,303	\$6,205	\$5,370	\$4,984
ANNUAL	\$20,623	\$41,105	\$57,224	\$52,632	\$39,631	\$74,464	\$64,437	\$59,803
EMERGENCY SAVINGS (Monthly Contribution)	\$47	\$97	\$150	\$130	\$111	\$218	\$78	\$75

Table 44. The Self-Sufficiency Standard for Lawrence County, OH 2013

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	\$510	\$627	\$627	\$627	\$627	\$828	\$627	\$627
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$158	\$357	\$366	\$383	\$411	\$392	\$426	\$442
Miscellaneous	\$115	\$222	\$304	\$296	\$244	\$396	\$353	\$344
Taxes	\$219	\$401	\$683	\$647	\$359	\$971	\$710	\$672
Earned Income Tax Credit (-)	\$0	-\$88	\$0	\$0	-\$205	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.43	\$14.81	\$21.37	\$20.63	\$14.84	\$28.30	\$12.29 per adult	\$11.90 per adult
MONTHLY	\$1,485	\$2,606	\$3,761	\$3,631	\$2,611	\$4,981	\$4,326	\$4,190
ANNUAL	\$17,814	\$31,277	\$45,138	\$43,571	\$31,335	\$59,773	\$51,911	\$50,286
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$120	\$117	\$110	\$158	\$70	\$69

Table 45. The Self-Sufficiency Standard for Licking County, OH 2013

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	\$689	\$689	\$689	\$689	\$888	\$689	\$689
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$225	\$340	\$445	\$511	\$593	\$602	\$640	\$702
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$340	\$349	\$366	\$394	\$375	\$408	\$425
Miscellaneous	\$116	\$237	\$334	\$301	\$238	\$418	\$382	\$349
Taxes	\$235	\$518	\$857	\$710	\$357	\$1,118	\$891	\$738
Earned Income Tax Credit (-)	\$0	-\$34	\$0	\$0	-\$225	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.56	\$16.73	\$24.26	\$21.35	\$14.32	\$30.46	\$13.73 per adult	\$12.25 per adult
MONTHLY	\$1,506	\$2,945	\$4,269	\$3,758	\$2,520	\$5,361	\$4,832	\$4,312
ANNUAL	\$18,073	\$35,337	\$51,227	\$45,095	\$30,243	\$64,335	\$57,984	\$51,742
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$93	\$127	\$118	\$108	\$176	\$164	\$138

Table 46. The Self-Sufficiency Standard for Logan County, OH 2013

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	\$473	\$640	\$640	\$640	\$640	\$849	\$640	\$640
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$158	\$357	\$366	\$383	\$412	\$392	\$426	\$442
Miscellaneous	\$111	\$215	\$288	\$283	\$240	\$375	\$337	\$331
Taxes	\$214	\$377	\$621	\$545	\$347	\$899	\$660	\$638
Earned Income Tax Credit (-)	\$0	-\$106	-\$19	-\$55	-\$223	\$0	\$0	-\$4
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.17	\$14.14	\$19.86	\$18.89	\$14.35	\$26.53	\$11.64 per adult	\$11.40 per adult
MONTHLY	\$1,438	\$2,489	\$3,496	\$3,324	\$2,526	\$4,670	\$4,096	\$4,013
ANNUAL	\$17,261	\$29,871	\$41,950	\$39,890	\$30,315	\$56,040	\$49,154	\$48,153
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$116	\$117	\$109	\$146	\$67	\$67

Table 47. The Self-Sufficiency Standard for Lorain County, OH 2013

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	\$575	\$728	\$728	\$728	\$728	\$975	\$728	\$728
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$267	\$404	\$529	\$607	\$704	\$714	\$760	\$834
Transportation	\$236	\$245	\$245	\$245	\$245	\$245	\$461	\$461
Health Care	\$166	\$380	\$390	\$406	\$435	\$416	\$449	\$466
Miscellaneous	\$124	\$256	\$359	\$335	\$267	\$461	\$410	\$385
Taxes	\$272	\$626	\$981	\$869	\$529	\$1,330	\$1,025	\$914
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$92	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$58	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.31	\$18.75	\$26.50	\$24.33	\$17.91	\$34.38	\$14.96 per adult	\$13.86 per adult
MONTHLY	\$1,639	\$3,300	\$4,665	\$4,282	\$3,151	\$6,051	\$5,266	\$4,880
ANNUAL	\$19,667	\$39,605	\$55,976	\$51,386	\$37,816	\$72,609	\$63,192	\$58,560
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$96	\$144	\$127	\$110	\$211	\$77	\$74

Table 48. The Self-Sufficiency Standard for Lucas County, OH 2013

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	\$666	\$666	\$666	\$666	\$899	\$666	\$666
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$236	\$357	\$468	\$537	\$623	\$632	\$672	\$738
Transportation	\$262	\$271	\$271	\$271	\$271	\$271	\$510	\$510
Health Care	\$160	\$365	\$374	\$391	\$420	\$400	\$434	\$450
Miscellaneous	\$117	\$240	\$338	\$305	\$243	\$425	\$388	\$355
Taxes	\$249	\$558	\$903	\$753	\$397	\$1,191	\$951	\$795
Earned Income Tax Credit (-)	\$0	-\$19	\$0	\$0	-\$200	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.70	\$17.24	\$24.75	\$21.86	\$14.98	\$31.36	\$14.08 per adult	\$12.61 per adult
MONTHLY	\$1,532	\$3,034	\$4,356	\$3,847	\$2,637	\$5,520	\$4,957	\$4,438
ANNUAL	\$18,379	\$36,413	\$52,277	\$46,159	\$31,647	\$66,238	\$59,490	\$53,260
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$128	\$118	\$108	\$182	\$74	\$69

Table 49. The Self-Sufficiency Standard for Madison County, OH 2013

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	\$552	\$718	\$718	\$718	\$718	\$926	\$718	\$718
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$445	\$511	\$593	\$602	\$640	\$702
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$340	\$349	\$366	\$394	\$375	\$408	\$425
Miscellaneous	\$118	\$220	\$292	\$287	\$243	\$378	\$340	\$335
Taxes	\$228	\$390	\$628	\$597	\$352	\$892	\$655	\$632
Earned Income Tax Credit (-)	\$0	-\$94	-\$5	-\$28	-\$210	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$105	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.65	\$14.58	\$20.26	\$19.63	\$14.71	\$26.72	\$11.74 per adult	\$11.50 per adult
MONTHLY	\$1,523	\$2,566	\$3,565	\$3,454	\$2,588	\$4,702	\$4,131	\$4,048
ANNUAL	\$18,273	\$30,797	\$42,779	\$41,451	\$31,061	\$56,428	\$49,571	\$48,570
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$92	\$117	\$116	\$110	\$148	\$68	\$67

Table 50. The Self-Sufficiency Standard for Mahoning County, OH 2013

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	\$624	\$624	\$624	\$624	\$823	\$624	\$624
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$227	\$343	\$450	\$516	\$599	\$608	\$646	\$709
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$360	\$370	\$386	\$415	\$396	\$429	\$446
Miscellaneous	\$114	\$233	\$330	\$297	\$235	\$414	\$379	\$345
Taxes	\$249	\$537	\$898	\$743	\$373	\$1,175	\$941	\$780
Earned Income Tax Credit (-)	\$0	-\$39	\$0	\$0	-\$231	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.53	\$16.54	\$24.24	\$21.30	\$14.13	\$30.54	\$13.75 per adult	\$12.25 per adult
MONTHLY	\$1,502	\$2,910	\$4,266	\$3,749	\$2,488	\$5,375	\$4,840	\$4,313
ANNUAL	\$18,024	\$34,925	\$51,188	\$44,984	\$29,852	\$64,497	\$58,075	\$51,757
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$90	\$124	\$115	\$106	\$172	\$72	\$67

Table 51. The Self-Sufficiency Standard for Marion County, OH 2013

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	\$560	\$719	\$719	\$719	\$719	\$953	\$719	\$719
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$250	\$258	\$258	\$258	\$258	\$258	\$486	\$486
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$120	\$230	\$312	\$303	\$252	\$407	\$361	\$352
Taxes	\$248	\$474	\$754	\$716	\$422	\$1,070	\$786	\$747
Earned Income Tax Credit (-)	\$0	-\$57	\$0	\$0	-\$165	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.88	\$15.89	\$22.26	\$21.51	\$15.92	\$29.55	\$12.75 per adult	\$12.36 per adult
MONTHLY	\$1,562	\$2,797	\$3,918	\$3,785	\$2,802	\$5,201	\$4,487	\$4,351
ANNUAL	\$18,749	\$33,568	\$47,016	\$45,424	\$33,620	\$62,415	\$53,850	\$52,209
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$92	\$121	\$118	\$110	\$167	\$71	\$69

Table 52. The Self-Sufficiency Standard for Medina County, OH 2013

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	\$642	\$813	\$813	\$813	\$813	\$1,090	\$813	\$813
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$267	\$404	\$529	\$607	\$704	\$714	\$760	\$834
Transportation	\$235	\$244	\$244	\$244	\$244	\$244	\$459	\$459
Health Care	\$160	\$365	\$374	\$391	\$419	\$400	\$433	\$450
Miscellaneous	\$130	\$257	\$356	\$324	\$263	\$450	\$407	\$375
Taxes	\$295	\$624	\$959	\$816	\$495	\$1,269	\$1,002	\$853
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$113	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.83	\$18.80	\$26.20	\$23.40	\$17.32	\$33.35	\$14.80 per adult	\$13.37 per adult
MONTHLY	\$1,730	\$3,308	\$4,611	\$4,118	\$3,048	\$5,870	\$5,210	\$4,707
ANNUAL	\$20,755	\$39,698	\$55,333	\$49,418	\$36,571	\$70,437	\$62,524	\$56,478
EMERGENCY SAVINGS (Monthly Contribution)	\$47	\$96	\$142	\$124	\$110	\$202	\$77	\$72

Table 53. The Self-Sufficiency Standard for Meigs County, OH 2013

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	\$615	\$615	\$615	\$615	\$800	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$110	\$211	\$284	\$279	\$236	\$368	\$333	\$327
Taxes	\$204	\$350	\$533	\$502	\$317	\$850	\$625	\$619
Earned Income Tax Credit (-)	\$0	-\$121	-\$56	-\$80	-\$243	\$0	-\$4	-\$21
Child Care Tax Credit (-)	\$0	-\$70	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.02	\$13.65	\$18.88	\$18.22	\$13.82	\$25.85	\$11.40 per adult	\$11.17 per adult
MONTHLY	\$1,412	\$2,402	\$3,322	\$3,207	\$2,432	\$4,550	\$4,013	\$3,933
ANNUAL	\$16,949	\$28,819	\$39,869	\$38,489	\$29,185	\$54,604	\$48,157	\$47,199
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$90	\$118	\$118	\$109	\$145	\$67	\$66

Table 54. The Self-Sufficiency Standard for Mercer County, OH 2013

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	\$455	\$615	\$615	\$615	\$615	\$851	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$167	\$385	\$394	\$411	\$439	\$420	\$454	\$470
Miscellaneous	\$110	\$214	\$286	\$281	\$238	\$375	\$334	\$329
Taxes	\$212	\$378	\$621	\$543	\$344	\$913	\$660	\$643
Earned Income Tax Credit (-)	\$0	-\$109	-\$23	-\$61	-\$230	\$0	\$0	-\$10
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.05	\$14.07	\$19.75	\$18.74	\$14.17	\$26.66	\$11.57 per adult	\$11.32 per adult
MONTHLY	\$1,417	\$2,477	\$3,476	\$3,299	\$2,495	\$4,691	\$4,072	\$3,985
ANNUAL	\$17,007	\$29,719	\$41,717	\$39,586	\$29,935	\$56,296	\$48,869	\$47,822
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$90	\$115	\$117	\$109	\$146	\$67	\$66

Table 55. The Self-Sufficiency Standard for Miami County, OH 2013

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	\$546	\$716	\$716	\$716	\$716	\$959	\$716	\$716
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$231	\$349	\$457	\$525	\$609	\$618	\$657	\$721
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$153	\$344	\$353	\$370	\$399	\$379	\$413	\$429
Miscellaneous	\$118	\$229	\$311	\$303	\$251	\$407	\$360	\$351
Taxes	\$243	\$472	\$752	\$714	\$418	\$1,072	\$783	\$744
Earned Income Tax Credit (-)	\$0	-\$59	\$0	\$0	-\$169	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$63	-\$100	-\$100	-\$63	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.75	\$15.84	\$22.21	\$21.45	\$15.83	\$29.57	\$12.71 per adult	\$12.32 per adult
MONTHLY	\$1,540	\$2,789	\$3,909	\$3,776	\$2,785	\$5,204	\$4,475	\$4,337
ANNUAL	\$18,484	\$33,463	\$46,913	\$45,307	\$33,424	\$62,442	\$53,701	\$52,046
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$92	\$121	\$118	\$110	\$167	\$70	\$69

Table 56. The Self-Sufficiency Standard for Monroe County, OH 2013

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	\$519	\$615	\$615	\$615	\$615	\$766	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$155	\$348	\$358	\$374	\$403	\$384	\$417	\$434
Miscellaneous	\$116	\$212	\$284	\$280	\$236	\$365	\$333	\$328
Taxes	\$221	\$353	\$537	\$505	\$321	\$838	\$625	\$620
Earned Income Tax Credit (-)	\$0	-\$119	-\$53	-\$77	-\$240	\$0	-\$2	-\$19
Child Care Tax Credit (-)	\$0	-\$70	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.48	\$13.71	\$18.96	\$18.30	\$13.90	\$25.61	\$11.43 per adult	\$11.20 per adult
MONTHLY	\$1,493	\$2,413	\$3,336	\$3,221	\$2,446	\$4,508	\$4,023	\$3,943
ANNUAL	\$17,918	\$28,959	\$40,036	\$38,656	\$29,351	\$54,098	\$48,276	\$47,318
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$91	\$118	\$118	\$109	\$144	\$67	\$67

Table 57. The Self-Sufficiency Standard for Montgomery County, OH 2013

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	\$720	\$720	\$720	\$720	\$965	\$720	\$720
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$221	\$334	\$438	\$502	\$583	\$591	\$629	\$690
Transportation	\$252	\$261	\$261	\$261	\$261	\$261	\$491	\$491
Health Care	\$153	\$344	\$353	\$370	\$399	\$379	\$413	\$429
Miscellaneous	\$118	\$246	\$347	\$321	\$252	\$446	\$395	\$369
Taxes	\$252	\$596	\$947	\$827	\$447	\$1,285	\$983	\$857
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$159	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.78	\$17.96	\$25.57	\$23.27	\$16.10	\$33.17	\$14.39 per adult	\$13.21 per adult
MONTHLY	\$1,546	\$3,161	\$4,500	\$4,095	\$2,833	\$5,837	\$5,066	\$4,651
ANNUAL	\$18,546	\$37,926	\$54,005	\$49,145	\$34,000	\$70,048	\$60,789	\$55,806
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$93	\$135	\$123	\$109	\$199	\$75	\$71

Table 58. The Self-Sufficiency Standard for Morgan County, OH 2013

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	\$615	\$615	\$615	\$615	\$906	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$155	\$350	\$359	\$376	\$405	\$385	\$419	\$435
Miscellaneous	\$114	\$212	\$285	\$280	\$236	\$380	\$333	\$328
Taxes	\$216	\$354	\$582	\$506	\$322	\$899	\$625	\$620
Earned Income Tax Credit (-)	\$0	-\$118	-\$40	-\$76	-\$240	\$0	-\$1	-\$18
Child Care Tax Credit (-)	\$0	-\$70	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.34	\$13.73	\$19.29	\$18.32	\$13.91	\$26.85	\$11.44 per adult	\$11.21 per adult
MONTHLY	\$1,468	\$2,416	\$3,395	\$3,225	\$2,449	\$4,725	\$4,025	\$3,946
ANNUAL	\$17,622	\$28,992	\$40,742	\$38,696	\$29,387	\$56,701	\$48,304	\$47,346
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$91	\$116	\$118	\$109	\$149	\$67	\$67

Table 59. The Self-Sufficiency Standard for Morrow County, OH 2013

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	\$652	\$652	\$652	\$652	\$841	\$652	\$652
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$225	\$340	\$445	\$511	\$593	\$602	\$640	\$702
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$113	\$222	\$303	\$295	\$243	\$394	\$352	\$342
Taxes	\$212	\$400	\$680	\$643	\$352	\$960	\$704	\$665
Earned Income Tax Credit (-)	\$0	-\$89	\$0	\$0	-\$211	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.25	\$14.78	\$21.31	\$20.55	\$14.69	\$28.08	\$12.23 per adult	\$11.83 per adult
MONTHLY	\$1,453	\$2,601	\$3,751	\$3,617	\$2,586	\$4,942	\$4,304	\$4,165
ANNUAL	\$17,433	\$31,212	\$45,012	\$43,399	\$31,026	\$59,305	\$51,647	\$49,978
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$92	\$120	\$117	\$110	\$156	\$70	\$69

Table 60. The Self-Sufficiency Standard for Muskingum County, OH 2013

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	\$615	\$615	\$615	\$615	\$881	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$155	\$350	\$359	\$376	\$405	\$385	\$419	\$435
Miscellaneous	\$114	\$212	\$285	\$280	\$236	\$377	\$333	\$328
Taxes	\$233	\$381	\$632	\$554	\$353	\$947	\$678	\$660
Earned Income Tax Credit (-)	\$0	-\$112	-\$26	-\$62	-\$231	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.44	\$13.93	\$19.69	\$18.70	\$14.14	\$26.97	\$11.59 per adult	\$11.35 per adult
MONTHLY	\$1,486	\$2,452	\$3,465	\$3,292	\$2,488	\$4,746	\$4,079	\$3,995
ANNUAL	\$17,826	\$29,420	\$41,581	\$39,499	\$29,861	\$56,951	\$48,950	\$47,943
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$89	\$114	\$116	\$108	\$146	\$66	\$66

Table 61. The Self-Sufficiency Standard for Noble County, OH 2013

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	\$482	\$615	\$615	\$615	\$615	\$847	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$155	\$350	\$359	\$376	\$405	\$385	\$419	\$435
Miscellaneous	\$112	\$212	\$285	\$280	\$236	\$374	\$333	\$328
Taxes	\$210	\$354	\$582	\$506	\$322	\$873	\$625	\$620
Earned Income Tax Credit (-)	\$0	-\$118	-\$40	-\$76	-\$240	\$0	-\$1	-\$18
Child Care Tax Credit (-)	\$0	-\$70	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.19	\$13.73	\$19.29	\$18.32	\$13.91	\$26.33	\$11.44 per adult	\$11.21 per adult
MONTHLY	\$1,442	\$2,416	\$3,395	\$3,225	\$2,449	\$4,635	\$4,025	\$3,946
ANNUAL	\$17,300	\$28,992	\$40,742	\$38,696	\$29,387	\$55,616	\$48,304	\$47,346
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$116	\$118	\$109	\$147	\$67	\$67

Table 62. The Self-Sufficiency Standard for Ottawa County, OH 2013

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	\$829	\$829	\$829	\$829	\$1,117	\$829	\$829
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$236	\$357	\$468	\$537	\$623	\$632	\$672	\$738
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$160	\$365	\$374	\$391	\$420	\$400	\$434	\$450
Miscellaneous	\$128	\$243	\$326	\$317	\$266	\$427	\$375	\$366
Taxes	\$276	\$544	\$802	\$765	\$501	\$1,139	\$831	\$794
Earned Income Tax Credit (-)	\$0	-\$15	\$0	\$0	-\$102	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$58	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.55	\$17.39	\$23.40	\$22.65	\$17.63	\$31.16	\$13.31 per adult	\$12.93 per adult
MONTHLY	\$1,681	\$3,062	\$4,118	\$3,986	\$3,102	\$5,484	\$4,687	\$4,551
ANNUAL	\$20,176	\$36,738	\$49,411	\$47,836	\$37,224	\$65,807	\$56,239	\$54,617
EMERGENCY SAVINGS (Monthly Contribution)	\$47	\$94	\$125	\$123	\$111	\$183	\$73	\$72

Table 63. The Self-Sufficiency Standard for Paulding County, OH 2013

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	\$487	\$615	\$615	\$615	\$615	\$786	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$167	\$385	\$394	\$411	\$439	\$420	\$454	\$470
Miscellaneous	\$113	\$214	\$286	\$281	\$238	\$369	\$334	\$329
Taxes	\$203	\$343	\$566	\$491	\$310	\$821	\$605	\$600
Earned Income Tax Credit (-)	\$0	-\$115	-\$39	-\$76	-\$239	\$0	-\$4	-\$21
Child Care Tax Credit (-)	\$0	-\$68	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.21	\$13.83	\$19.32	\$18.33	\$13.93	\$25.73	\$11.40 per adult	\$11.17 per adult
MONTHLY	\$1,444	\$2,434	\$3,400	\$3,226	\$2,451	\$4,528	\$4,013	\$3,930
ANNUAL	\$17,330	\$29,213	\$40,804	\$38,714	\$29,412	\$54,335	\$48,159	\$47,165
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$118	\$119	\$110	\$146	\$68	\$67

Table 64. The Self-Sufficiency Standard for Perry County, OH 2013

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	\$455	\$615	\$615	\$615	\$615	\$806	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$156	\$353	\$363	\$379	\$408	\$389	\$422	\$439
Miscellaneous	\$109	\$213	\$285	\$280	\$237	\$370	\$334	\$329
Taxes	\$202	\$352	\$584	\$508	\$323	\$857	\$626	\$621
Earned Income Tax Credit (-)	\$0	-\$117	-\$39	-\$75	-\$238	\$0	\$0	-\$17
Child Care Tax Credit (-)	\$0	-\$68	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$7.98	\$13.76	\$19.33	\$18.36	\$13.95	\$26.01	\$11.45 per adult	\$11.22 per adult
MONTHLY	\$1,405	\$2,422	\$3,402	\$3,232	\$2,456	\$4,577	\$4,031	\$3,951
ANNUAL	\$16,863	\$29,065	\$40,829	\$38,783	\$29,467	\$54,925	\$48,366	\$47,408
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$91	\$116	\$118	\$109	\$146	\$67	\$67

Table 65. The Self-Sufficiency Standard for Pickaway County, OH 2013

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	\$717	\$717	\$717	\$717	\$924	\$717	\$717
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$225	\$340	\$445	\$511	\$593	\$602	\$640	\$702
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$340	\$349	\$366	\$394	\$375	\$408	\$425
Miscellaneous	\$118	\$239	\$337	\$304	\$241	\$421	\$385	\$352
Taxes	\$238	\$523	\$855	\$709	\$364	\$1,116	\$887	\$735
Earned Income Tax Credit (-)	\$0	-\$27	\$0	\$0	-\$214	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.70	\$16.97	\$24.42	\$21.52	\$14.59	\$30.67	\$13.80 per adult	\$12.33 per adult
MONTHLY	\$1,532	\$2,987	\$4,297	\$3,788	\$2,568	\$5,398	\$4,858	\$4,340
ANNUAL	\$18,381	\$35,839	\$51,566	\$45,452	\$30,822	\$64,777	\$58,298	\$52,076
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$94	\$129	\$119	\$109	\$179	\$74	\$70

Table 66. The Self-Sufficiency Standard for Pike County, OH 2013

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	\$519	\$615	\$615	\$615	\$615	\$906	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$157	\$355	\$365	\$381	\$410	\$391	\$424	\$441
Miscellaneous	\$116	\$213	\$285	\$280	\$237	\$380	\$334	\$329
Taxes	\$222	\$353	\$585	\$509	\$324	\$901	\$616	\$621
Earned Income Tax Credit (-)	\$0	-\$117	-\$38	-\$74	-\$237	\$0	-\$2	-\$16
Child Care Tax Credit (-)	\$0	-\$68	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.50	\$13.78	\$19.36	\$18.39	\$13.97	\$26.89	\$11.42 per adult	\$11.23 per adult
MONTHLY	\$1,496	\$2,426	\$3,407	\$3,236	\$2,459	\$4,733	\$4,021	\$3,954
ANNUAL	\$17,958	\$29,107	\$40,879	\$38,833	\$29,513	\$56,799	\$48,250	\$47,444
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$91	\$116	\$118	\$109	\$149	\$68	\$67

Table 67. The Self-Sufficiency Standard for Portage County, OH 2013

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	\$599	\$811	\$811	\$811	\$811	\$1,043	\$811	\$811
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$237	\$359	\$470	\$539	\$626	\$635	\$675	\$741
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$160	\$365	\$374	\$391	\$419	\$400	\$433	\$450
Miscellaneous	\$125	\$242	\$324	\$316	\$265	\$420	\$373	\$364
Taxes	\$274	\$557	\$824	\$785	\$515	\$1,145	\$857	\$819
Earned Income Tax Credit (-)	\$0	-\$16	\$0	\$0	-\$103	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$58	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.34	\$17.36	\$23.42	\$22.67	\$17.61	\$30.75	\$13.34 per adult	\$12.95 per adult
MONTHLY	\$1,645	\$3,056	\$4,121	\$3,990	\$3,099	\$5,411	\$4,696	\$4,560
ANNUAL	\$19,735	\$36,668	\$49,455	\$47,874	\$37,184	\$64,937	\$56,347	\$54,719
EMERGENCY SAVINGS (Monthly Contribution)	\$46	\$93	\$124	\$121	\$110	\$177	\$72	\$71

Table 68. The Self-Sufficiency Standard for Preble County, OH 2013

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	\$677	\$677	\$677	\$677	\$902	\$677	\$677
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$153	\$344	\$353	\$370	\$399	\$379	\$413	\$429
Miscellaneous	\$114	\$218	\$290	\$285	\$242	\$379	\$339	\$334
Taxes	\$224	\$397	\$644	\$615	\$365	\$927	\$680	\$657
Earned Income Tax Credit (-)	\$0	-\$98	-\$6	-\$28	-\$211	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$105	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.37	\$14.45	\$20.22	\$19.62	\$14.69	\$26.95	\$11.77 per adult	\$11.54 per adult
MONTHLY	\$1,474	\$2,544	\$3,559	\$3,453	\$2,585	\$4,743	\$4,142	\$4,062
ANNUAL	\$17,683	\$30,524	\$42,707	\$41,431	\$31,024	\$56,911	\$49,707	\$48,744
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$115	\$115	\$109	\$147	\$68	\$67

Table 69. The Self-Sufficiency Standard for Putnam County, OH 2013

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	\$655	\$655	\$655	\$655	\$816	\$655	\$655
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$167	\$385	\$394	\$411	\$439	\$420	\$454	\$470
Miscellaneous	\$114	\$218	\$290	\$285	\$242	\$372	\$338	\$333
Taxes	\$215	\$381	\$618	\$585	\$348	\$865	\$649	\$625
Earned Income Tax Credit (-)	\$0	-\$100	-\$12	-\$38	-\$217	\$0	\$0	-\$3
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.33	\$14.39	\$20.05	\$19.36	\$14.52	\$26.17	\$11.66 per adult	\$11.42 per adult
MONTHLY	\$1,466	\$2,533	\$3,528	\$3,408	\$2,555	\$4,605	\$4,105	\$4,018
ANNUAL	\$17,593	\$30,392	\$42,340	\$40,896	\$30,660	\$55,263	\$49,263	\$48,221
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$117	\$116	\$110	\$146	\$68	\$67

Table 70. The Self-Sufficiency Standard for Richland County, OH 2013

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	\$615	\$615	\$615	\$615	\$903	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$155	\$349	\$358	\$375	\$404	\$384	\$418	\$434
Miscellaneous	\$110	\$212	\$284	\$280	\$236	\$379	\$333	\$328
Taxes	\$218	\$375	\$623	\$546	\$347	\$947	\$669	\$653
Earned Income Tax Credit (-)	\$0	-\$114	-\$28	-\$65	-\$233	\$0	\$0	-\$10
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.11	\$13.88	\$19.62	\$18.64	\$14.09	\$27.09	\$11.56 per adult	\$11.32 per adult
MONTHLY	\$1,428	\$2,444	\$3,453	\$3,280	\$2,480	\$4,769	\$4,069	\$3,985
ANNUAL	\$17,136	\$29,325	\$41,433	\$39,357	\$29,758	\$57,222	\$48,830	\$47,825
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$90	\$114	\$116	\$108	\$147	\$67	\$66

Table 71. The Self-Sufficiency Standard for Ross County, OH 2013

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	\$487	\$659	\$659	\$659	\$659	\$831	\$659	\$659
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$158	\$357	\$366	\$383	\$411	\$392	\$426	\$442
Miscellaneous	\$113	\$217	\$290	\$285	\$242	\$373	\$339	\$333
Taxes	\$223	\$398	\$647	\$617	\$369	\$908	\$683	\$660
Earned Income Tax Credit (-)	\$0	-\$99	-\$7	-\$29	-\$212	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$105	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.31	\$14.42	\$20.20	\$19.59	\$14.66	\$26.47	\$11.76 per adult	\$11.53 per adult
MONTHLY	\$1,463	\$2,538	\$3,555	\$3,448	\$2,580	\$4,659	\$4,140	\$4,060
ANNUAL	\$17,559	\$30,459	\$42,658	\$41,380	\$30,959	\$55,913	\$49,683	\$48,718
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$115	\$115	\$109	\$145	\$67	\$67

Table 72. The Self-Sufficiency Standard for Sandusky County, OH 2013

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	\$615	\$615	\$615	\$615	\$812	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$160	\$365	\$374	\$391	\$420	\$400	\$434	\$450
Miscellaneous	\$114	\$212	\$284	\$279	\$236	\$369	\$332	\$327
Taxes	\$226	\$368	\$609	\$528	\$335	\$887	\$638	\$641
Earned Income Tax Credit (-)	\$0	-\$115	-\$32	-\$72	-\$238	\$0	-\$1	-\$16
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.40	\$13.86	\$19.51	\$18.45	\$13.95	\$26.14	\$11.44 per adult	\$11.24 per adult
MONTHLY	\$1,479	\$2,439	\$3,434	\$3,246	\$2,456	\$4,601	\$4,028	\$3,955
ANNUAL	\$17,744	\$29,266	\$41,205	\$38,957	\$29,469	\$55,208	\$48,332	\$47,459
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$90	\$115	\$117	\$108	\$145	\$67	\$66

Table 73. The Self-Sufficiency Standard for Scioto County, OH 2013

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	\$519	\$615	\$615	\$615	\$615	\$766	\$615	\$615
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$162	\$370	\$379	\$396	\$424	\$405	\$439	\$455
Miscellaneous	\$116	\$222	\$304	\$296	\$245	\$391	\$353	\$344
Taxes	\$243	\$441	\$735	\$697	\$396	\$1,019	\$770	\$731
Earned Income Tax Credit (-)	\$0	-\$80	\$0	\$0	-\$195	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.65	\$15.09	\$21.68	\$20.93	\$15.11	\$28.27	\$12.46 per adult	\$12.07 per adult
MONTHLY	\$1,523	\$2,655	\$3,815	\$3,683	\$2,660	\$4,975	\$4,388	\$4,250
ANNUAL	\$18,274	\$31,860	\$45,783	\$44,196	\$31,919	\$59,697	\$52,651	\$51,003
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$91	\$118	\$116	\$109	\$154	\$69	\$68

Table 74. The Self-Sufficiency Standard for Seneca County, OH 2013

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	\$477	\$615	\$615	\$615	\$615	\$856	\$615	\$615
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$162	\$371	\$380	\$397	\$425	\$406	\$439	\$456
Miscellaneous	\$111	\$221	\$303	\$294	\$242	\$398	\$351	\$342
Taxes	\$222	\$424	\$715	\$677	\$377	\$1,032	\$745	\$705
Earned Income Tax Credit (-)	\$0	-\$86	\$0	\$0	-\$207	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.22	\$14.88	\$21.46	\$20.69	\$14.80	\$28.76	\$12.32 per adult	\$11.92 per adult
MONTHLY	\$1,446	\$2,619	\$3,777	\$3,641	\$2,605	\$5,062	\$4,336	\$4,196
ANNUAL	\$17,355	\$31,429	\$45,326	\$43,697	\$31,258	\$60,748	\$52,032	\$50,346
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$118	\$115	\$109	\$160	\$69	\$68

Table 75. The Self-Sufficiency Standard for Shelby County, OH 2013

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	\$497	\$672	\$672	\$672	\$672	\$837	\$672	\$672
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$158	\$357	\$366	\$383	\$412	\$392	\$426	\$442
Miscellaneous	\$114	\$219	\$291	\$286	\$243	\$373	\$340	\$335
Taxes	\$225	\$401	\$651	\$619	\$370	\$904	\$683	\$660
Earned Income Tax Credit (-)	\$0	-\$95	\$0	-\$25	-\$207	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$68	-\$100	-\$105	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.38	\$14.54	\$20.37	\$19.72	\$14.79	\$26.49	\$11.80 per adult	\$11.57 per adult
MONTHLY	\$1,476	\$2,560	\$3,584	\$3,470	\$2,602	\$4,662	\$4,155	\$4,074
ANNUAL	\$17,707	\$30,714	\$43,011	\$41,639	\$31,227	\$55,949	\$49,855	\$48,891
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$115	\$115	\$109	\$146	\$68	\$67

Table 76. The Self-Sufficiency Standard for Stark County, OH 2013

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	\$645	\$645	\$645	\$645	\$847	\$645	\$645
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$371	\$387	\$416	\$397	\$430	\$446
Miscellaneous	\$114	\$236	\$334	\$301	\$238	\$418	\$383	\$350
Taxes	\$233	\$521	\$866	\$718	\$363	\$1,134	\$905	\$751
Earned Income Tax Credit (-)	\$0	-\$35	\$0	\$0	-\$223	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.43	\$16.68	\$24.27	\$21.38	\$14.37	\$30.57	\$13.77 per adult	\$12.30 per adult
MONTHLY	\$1,484	\$2,936	\$4,272	\$3,763	\$2,529	\$5,381	\$4,848	\$4,330
ANNUAL	\$17,803	\$35,230	\$51,263	\$45,160	\$30,346	\$64,570	\$58,177	\$51,962
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$92	\$127	\$117	\$108	\$176	\$73	\$69

Table 77. The Self-Sufficiency Standard for Summit County, OH 2013

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	\$576	\$779	\$779	\$779	\$779	\$1,003	\$779	\$779
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$237	\$359	\$470	\$539	\$626	\$635	\$675	\$741
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$371	\$387	\$416	\$397	\$430	\$446
Miscellaneous	\$122	\$256	\$358	\$332	\$264	\$455	\$407	\$381
Taxes	\$269	\$639	\$992	\$876	\$521	\$1,326	\$1,033	\$917
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$103	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$55	-\$100	-\$100	-\$58	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.16	\$18.83	\$26.49	\$24.23	\$17.59	\$34.00	\$14.89 per adult	\$13.76 per adult
MONTHLY	\$1,613	\$3,314	\$4,662	\$4,265	\$3,096	\$5,984	\$5,243	\$4,843
ANNUAL	\$19,353	\$39,769	\$55,943	\$51,174	\$37,149	\$71,811	\$62,916	\$58,113
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$96	\$143	\$126	\$110	\$206	\$77	\$73

Table 78. The Self-Sufficiency Standard for Trumbull County, OH 2013

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	\$614	\$614	\$614	\$614	\$809	\$614	\$614
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$227	\$343	\$450	\$516	\$599	\$608	\$646	\$709
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$360	\$370	\$386	\$415	\$396	\$429	\$446
Miscellaneous	\$113	\$232	\$329	\$296	\$234	\$412	\$378	\$344
Taxes	\$231	\$496	\$847	\$699	\$340	\$1,110	\$884	\$729
Earned Income Tax Credit (-)	\$0	-\$49	\$0	\$0	-\$243	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.38	\$16.18	\$23.88	\$20.98	\$13.82	\$30.09	\$13.56 per adult	\$12.08 per adult
MONTHLY	\$1,475	\$2,848	\$4,204	\$3,693	\$2,432	\$5,296	\$4,772	\$4,251
ANNUAL	\$17,701	\$34,171	\$50,443	\$44,311	\$29,179	\$63,547	\$57,259	\$51,012
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$92	\$125	\$116	\$107	\$171	\$73	\$68

Table 79. The Self-Sufficiency Standard for Tuscarawas County, OH 2013

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	\$624	\$624	\$624	\$624	\$779	\$624	\$624
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$371	\$387	\$416	\$397	\$430	\$446
Miscellaneous	\$112	\$222	\$304	\$296	\$245	\$392	\$353	\$344
Taxes	\$217	\$420	\$707	\$670	\$376	\$983	\$738	\$699
Earned Income Tax Credit (-)	\$0	-\$84	\$0	\$0	-\$200	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.21	\$14.94	\$21.52	\$20.77	\$14.97	\$28.09	\$12.37 per adult	\$11.99 per adult
MONTHLY	\$1,444	\$2,630	\$3,787	\$3,656	\$2,635	\$4,944	\$4,355	\$4,219
ANNUAL	\$17,331	\$31,561	\$45,447	\$43,871	\$31,617	\$59,328	\$52,263	\$50,628
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$91	\$119	\$116	\$110	\$155	\$70	\$68

Table 80. The Self-Sufficiency Standard for Union County, OH 2013

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	\$597	\$797	\$797	\$797	\$797	\$993	\$797	\$797
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$340	\$349	\$366	\$394	\$375	\$408	\$425
Miscellaneous	\$123	\$237	\$319	\$311	\$260	\$411	\$368	\$359
Taxes	\$257	\$509	\$775	\$737	\$460	\$1,070	\$804	\$766
Earned Income Tax Credit (-)	\$0	-\$34	\$0	\$0	-\$132	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$60	-\$100	-\$100	-\$60	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$9.15	\$16.71	\$22.85	\$22.10	\$16.81	\$29.79	\$13.03 per adult	\$12.65 per adult
MONTHLY	\$1,611	\$2,941	\$4,022	\$3,889	\$2,958	\$5,242	\$4,588	\$4,452
ANNUAL	\$19,332	\$35,289	\$48,261	\$46,672	\$35,498	\$62,908	\$55,058	\$53,422
EMERGENCY SAVINGS (Monthly Contribution)	\$45	\$93	\$123	\$121	\$111	\$170	\$72	\$71

Table 81. The Self-Sufficiency Standard for Van Wert County, OH 2013

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	\$462	\$615	\$615	\$615	\$615	\$803	\$615	\$615
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$167	\$385	\$394	\$411	\$439	\$420	\$454	\$470
Miscellaneous	\$110	\$234	\$332	\$298	\$236	\$414	\$380	\$346
Taxes	\$218	\$499	\$843	\$696	\$342	\$1,098	\$877	\$724
Earned Income Tax Credit (-)	\$0	-\$44	\$0	\$0	-\$237	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.13	\$16.37	\$23.99	\$21.09	\$13.99	\$30.10	\$13.60 per adult	\$12.12 per adult
MONTHLY	\$1,431	\$2,881	\$4,222	\$3,712	\$2,462	\$5,297	\$4,786	\$4,266
ANNUAL	\$17,175	\$34,568	\$50,670	\$44,546	\$29,546	\$63,566	\$57,429	\$51,192
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$92	\$126	\$117	\$108	\$172	\$73	\$69

Table 82. The Self-Sufficiency Standard for Vinton County, OH 2013

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	\$519	\$615	\$615	\$615	\$615	\$872	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$157	\$355	\$365	\$381	\$410	\$391	\$424	\$441
Miscellaneous	\$116	\$213	\$285	\$280	\$237	\$377	\$334	\$329
Taxes	\$203	\$320	\$491	\$461	\$292	\$823	\$583	\$578
Earned Income Tax Credit (-)	\$0	-\$123	-\$63	-\$87	-\$247	\$0	-\$11	-\$28
Child Care Tax Credit (-)	\$0	-\$70	-\$110	-\$115	-\$69	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.40	\$13.54	\$18.68	\$18.04	\$13.73	\$26.23	\$11.30 per adult	\$11.08 per adult
MONTHLY	\$1,478	\$2,383	\$3,288	\$3,175	\$2,416	\$4,617	\$3,978	\$3,900
ANNUAL	\$17,731	\$28,596	\$39,451	\$38,098	\$28,989	\$55,407	\$47,741	\$46,796
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$92	\$120	\$120	\$111	\$150	\$68	\$68

Table 83. The Self-Sufficiency Standard for Warren County, OH 2013

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	\$700	\$930	\$930	\$930	\$930	\$1,289	\$930	\$930
Child Care	\$0	\$800	\$1,700	\$1,360	\$560	\$2,260	\$1,700	\$1,360
Food	\$216	\$327	\$428	\$491	\$570	\$578	\$615	\$675
Transportation	\$282	\$291	\$291	\$291	\$291	\$291	\$546	\$546
Health Care	\$154	\$346	\$355	\$372	\$400	\$381	\$414	\$431
Miscellaneous	\$135	\$269	\$370	\$344	\$275	\$480	\$421	\$394
Taxes	\$295	\$659	\$966	\$854	\$532	\$1,355	\$1,000	\$888
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	-\$67	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$53	-\$100	-\$100	-\$55	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$10.12	\$19.81	\$27.13	\$24.86	\$18.57	\$35.70	\$15.23 per adult	\$14.08 per adult
MONTHLY	\$1,782	\$3,487	\$4,775	\$4,375	\$3,269	\$6,284	\$5,359	\$4,957
ANNUAL	\$21,382	\$41,839	\$57,298	\$52,498	\$39,224	\$75,404	\$64,312	\$59,484
EMERGENCY SAVINGS (Monthly Contribution)	\$50	\$101	\$154	\$133	\$113	\$226	\$80	\$76

Table 84. The Self-Sufficiency Standard for Washington County, OH 2013

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	\$494	\$645	\$645	\$645	\$645	\$866	\$645	\$645
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$233	\$353	\$463	\$531	\$616	\$625	\$665	\$730
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$152	\$342	\$351	\$368	\$397	\$377	\$411	\$427
Miscellaneous	\$113	\$214	\$287	\$282	\$239	\$375	\$336	\$330
Taxes	\$226	\$385	\$635	\$557	\$356	\$924	\$676	\$653
Earned Income Tax Credit (-)	\$0	-\$107	-\$18	-\$55	-\$224	\$0	\$0	-\$3
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.34	\$14.12	\$19.88	\$18.90	\$14.33	\$26.69	\$11.65 per adult	\$11.41 per adult
MONTHLY	\$1,468	\$2,486	\$3,499	\$3,326	\$2,523	\$4,697	\$4,102	\$4,018
ANNUAL	\$17,614	\$29,828	\$41,988	\$39,915	\$30,274	\$56,363	\$49,218	\$48,214
EMERGENCY SAVINGS (Monthly Contribution)	\$42	\$90	\$115	\$116	\$109	\$146	\$67	\$66

Table 85. The Self-Sufficiency Standard for Wayne County, OH 2013

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	\$641	\$641	\$641	\$641	\$827	\$641	\$641
Child Care	\$0	\$624	\$1,328	\$1,157	\$533	\$1,860	\$1,328	\$1,157
Food	\$236	\$358	\$468	\$537	\$623	\$633	\$673	\$738
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$159	\$361	\$371	\$387	\$416	\$397	\$430	\$446
Miscellaneous	\$115	\$224	\$307	\$298	\$247	\$397	\$356	\$347
Taxes	\$218	\$411	\$689	\$654	\$368	\$972	\$717	\$680
Earned Income Tax Credit (-)	\$0	-\$81	\$0	\$0	-\$196	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	-\$65	-\$100	-\$100	-\$65	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.41	\$15.04	\$21.56	\$20.83	\$15.10	\$28.37	\$12.39 per adult	\$12.01 per adult
MONTHLY	\$1,481	\$2,647	\$3,795	\$3,665	\$2,658	\$4,994	\$4,362	\$4,228
ANNUAL	\$17,772	\$31,769	\$45,535	\$43,985	\$31,898	\$59,922	\$52,347	\$50,737
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$92	\$120	\$118	\$111	\$159	\$71	\$69

Table 86. The Self-Sufficiency Standard for Williams County, OH 2013

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	\$620	\$620	\$620	\$620	\$772	\$620	\$620
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$163	\$373	\$383	\$399	\$428	\$409	\$442	\$459
Miscellaneous	\$110	\$214	\$286	\$281	\$237	\$366	\$334	\$328
Taxes	\$219	\$385	\$633	\$554	\$352	\$892	\$674	\$655
Earned Income Tax Credit (-)	\$0	-\$108	-\$22	-\$59	-\$230	\$0	\$0	-\$8
Child Care Tax Credit (-)	\$0	-\$68	-\$105	-\$110	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.12	\$14.07	\$19.79	\$18.77	\$14.18	\$25.97	\$11.59 per adult	\$11.34 per adult
MONTHLY	\$1,430	\$2,477	\$3,483	\$3,304	\$2,495	\$4,571	\$4,079	\$3,992
ANNUAL	\$17,159	\$29,723	\$41,793	\$39,649	\$29,941	\$54,849	\$48,952	\$47,903
EMERGENCY SAVINGS (Monthly Contribution)	\$41	\$90	\$114	\$116	\$108	\$143	\$67	\$66

Table 87. The Self-Sufficiency Standard for Wood County, OH 2013

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	\$557	\$730	\$730	\$730	\$730	\$984	\$730	\$730
Child Care	\$0	\$740	\$1,602	\$1,190	\$450	\$2,052	\$1,602	\$1,190
Food	\$236	\$357	\$468	\$537	\$623	\$632	\$672	\$738
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$160	\$365	\$374	\$391	\$420	\$400	\$434	\$450
Miscellaneous	\$120	\$245	\$343	\$311	\$248	\$433	\$392	\$359
Taxes	\$255	\$577	\$910	\$762	\$414	\$1,203	\$949	\$795
Earned Income Tax Credit (-)	\$0	-\$5	\$0	\$0	-\$180	\$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
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.96	\$17.76	\$25.11	\$22.22	\$15.51	\$31.89	\$14.20 per adult	\$12.73 per adult
MONTHLY	\$1,577	\$3,126	\$4,419	\$3,911	\$2,730	\$5,612	\$4,998	\$4,480
ANNUAL	\$18,929	\$37,513	\$53,026	\$46,931	\$32,755	\$67,347	\$59,974	\$53,765
EMERGENCY SAVINGS (Monthly Contribution)	\$44	\$93	\$132	\$120	\$109	\$188	\$75	\$70

Table 88. The Self-Sufficiency Standard for Wyandot County, OH 2013

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	\$519	\$615	\$615	\$615	\$615	\$888	\$615	\$615
Child Care	\$0	\$546	\$1,151	\$1,017	\$471	\$1,622	\$1,151	\$1,017
Food	\$225	\$340	\$446	\$511	\$593	\$602	\$640	\$703
Transportation	\$249	\$258	\$258	\$258	\$258	\$258	\$485	\$485
Health Care	\$160	\$365	\$375	\$391	\$420	\$401	\$434	\$451
Miscellaneous	\$115	\$212	\$284	\$279	\$236	\$377	\$333	\$327
Taxes	\$220	\$352	\$537	\$504	\$318	\$888	\$625	\$619
Earned Income Tax Credit (-)	\$0	-\$118	-\$53	-\$78	-\$243	\$0	-\$4	-\$22
Child Care Tax Credit (-)	\$0	-\$68	-\$110	-\$115	-\$68	-\$100	-\$100	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$167	-\$167	-\$250	-\$167	-\$167
SELF-SUFFICIENCY WAGE								
HOURLY	\$8.46	\$13.75	\$18.95	\$18.27	\$13.83	\$26.62	\$11.40 per adult	\$11.16 per adult
MONTHLY	\$1,489	\$2,420	\$3,336	\$3,215	\$2,433	\$4,686	\$4,011	\$3,928
ANNUAL	\$17,869	\$29,040	\$40,029	\$38,585	\$29,200	\$56,227	\$48,135	\$47,134
EMERGENCY SAVINGS (Monthly Contribution)	\$43	\$91	\$118	\$118	\$109	\$148	\$67	\$66

Appendix E: Impact of Work Supports on Wage Adequacy

Appendix E. Impact of Work Supports on Wage Adequacy One Adult, One Preschooler, and One School-age Child Montgomery County, OH 2013

	#1	#2	#3	#4	#5
	Ohio 2013 Minimum Wage	Median Hourly Wage of Top Dayton Occupations			
		Retail Salesperson	Janitors & Cleaners (Expect Maids)	Bookkeeping Accounting and Auditing Clerks	Licensed Practical and Vocational Nurses
HOURLY WAGE:	\$7.85	\$9.36	\$11.06	\$16.32	\$20.08
TOTAL MONTHLY INCOME:	\$1,382	\$1,648	\$1,946	\$2,873	\$3,534
PANEL A: NO WORK SUPPORTS					
MONTHLY COSTS:					
Housing	\$720	\$720	\$720	\$720	\$720
Child Care	\$1,360	\$1,360	\$1,360	\$1,360	\$1,360
Food	\$502	\$502	\$502	\$502	\$502
Transportation	\$261	\$261	\$261	\$261	\$261
Health Care	\$370	\$370	\$370	\$370	\$370
Miscellaneous	\$321	\$321	\$321	\$321	\$321
Taxes	\$65	\$97	\$233	\$453	\$666
Tax Credits (-)*	\$0	\$0	(\$23)	(\$120)	(\$219)
TOTAL MONTHLY EXPENSES	\$3,599	\$3,632	\$3,745	\$3,868	\$3,982
SHORTFALL (-) OR SURPLUS	(\$2,218)	(\$1,984)	(\$1,799)	(\$995)	(\$448)
WAGE ADEQUACY Total Income/Total Expenses	38%	45%	52%	74%	89%
PANEL B: CHILD CARE ASSISTANCE					
MONTHLY COSTS:					
Housing	\$720	\$720	\$720	\$720	\$720
Child Care	\$73	\$112	\$146	\$239	\$1,360
Food	\$502	\$502	\$502	\$502	\$502
Transportation	\$261	\$261	\$261	\$261	\$261
Health Care	\$370	\$370	\$370	\$370	\$370
Miscellaneous	\$321	\$321	\$321	\$321	\$321
Taxes	\$65	\$97	\$233	\$453	\$666
Tax Credits (-) *	\$0	\$0	(\$23)	(\$120)	(\$219)
TOTAL MONTHLY EXPENSES	\$2,312	\$2,384	\$2,532	\$2,747	\$3,982
SHORTFALL (-) OR SURPLUS	(\$931)	(\$736)	(\$585)	\$125	(\$448)
WAGE ADEQUACY Total Income/Total Expenses	60%	69%	77%	105%	89%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,372	\$4,899	\$4,145	\$1,803	\$134
Annual Proposed State EITC	\$1,074	\$980	\$829	\$361	\$27
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$2,000	\$635

* The Standard shows all 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 portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget.

Sources: U.S. Department of Labor, Bureau of Labor Statistics, "May 2011 Occupational Employment and Wage Estimates: Dayton, OH" Occupational Employment Statistics, <http://www.bls.gov/oes/> (February 11, 2013). 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 February 11, 2013).

Table E-1 *Continued*. Impact of Work Supports on Wage Adequacy
 One Adult, One Preschooler, and One School-age Child
 Montgomery County, OH 2013

	#1	#2	#3	#4	#5
	Ohio 2013 Minimum Wage	Median Hourly Wage of Top Dayton Occupations			
		Retail Salesperson	Janitors & Cleaners (Expect Maids)	Bookkeeping Accounting and Auditing Clerks	Licensed Practical and Vocational Nurses
HOURLY WAGE:	\$7.85	\$9.36	\$11.06	\$16.32	\$20.08
TOTAL MONTHLY INCOME:	\$1,382	\$1,648	\$1,946	\$2,873	\$3,534
PANEL C: CHILD CARE, SNAP/ WIC*, & OH HEALTHY START					
MONTHLY COSTS:					
Housing	\$720	\$720	\$720	\$720	\$720
Child Care	\$73	\$112	\$146	\$239	\$1,360
Food	\$122	\$200	\$292	\$466	\$502
Transportation	\$261	\$261	\$261	\$261	\$261
Health Care	\$153	\$153	\$153	\$153	\$370
Miscellaneous	\$321	\$321	\$321	\$321	\$321
Taxes	\$65	\$97	\$233	\$453	\$666
Tax Credits (-) *	\$0	\$0	(\$23)	(\$120)	(\$219)
TOTAL MONTHLY EXPENSES	\$1,715	\$1,865	\$2,104	\$2,494	\$3,982
SHORTFALL (-) OR SURPLUS	(\$333)	(\$217)	(\$158)	\$379	(\$448)
WAGE ADEQUACY Total Income/Total Expenses	81%	88%	92%	115%	89%
PANEL D: HOUSING, CHILD CARE, SNAP/ WIC*, & OH HEALTHY START					
MONTHLY COSTS:					
Housing	\$414	\$494	\$584	\$720	\$720
Child Care	\$73	\$112	\$146	\$239	\$1,360
Food	\$205	\$257	\$319	\$466	\$502
Transportation	\$261	\$261	\$261	\$261	\$261
Health Care	\$153	\$153	\$153	\$153	\$370
Miscellaneous	\$321	\$321	\$321	\$321	\$321
Taxes	\$65	\$97	\$233	\$453	\$666
Tax Credits (-) *	\$0	\$0	(\$23)	(\$120)	(\$219)
TOTAL MONTHLY EXPENSES	\$1,492	\$1,696	\$1,995	\$2,494	\$3,982
SHORTFALL (-) OR SURPLUS	(\$111)	(\$48)	(\$48)	\$379	(\$448)
WAGE ADEQUACY Total Income/Total Expenses	93%	97%	98%	115%	89%
ANNUAL REFUNDABLE TAX CREDITS*:					
Annual Federal EITC	\$5,372	\$4,899	\$4,145	\$1,803	\$134
Annual <i>Proposed</i> State EITC	\$1,074	\$980	\$829	\$361	\$27
Annual Federal CTC	\$2,000	\$2,000	\$2,000	\$2,000	\$635

* The Standard shows all 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 portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit on the other hand is nonrefundable, and therefore is only shown as part of the monthly budget.

Sources: U.S. Department of Labor, Bureau of Labor Statistics, "May 2011 Occupational Employment and Wage Estimates: Dayton, OH" Occupational Employment Statistics, <http://www.bls.gov/oes/> (February 11, 2013). 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 February 11, 2013).

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.

 Center for Women's Welfare
  *...advancing economic justice through research
and the Self-Sufficiency Standard*

