

# THE SELF-SUFFICIENCY STANDARD FOR OHIO 2022

Prepared for Ohio Association of Community Action Agencies



## Ohio Association of Community Action Agencies

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Ohio Association of Community Action Agencies (OACAA) exists to support its members and to strengthen a unified Community Action presence in Ohio. Forty-seven agencies across Ohio's 88 counties strive to alleviate poverty and help low-income families and individuals reach self-sufficiency. For nearly 60 years, Community Action Agencies have administered locally controlled programs to meet the unique needs of each community. With over 50,000 combined volunteers and staff across the state, the independent 501(c)3 nonprofit organizations regularly administer nearly \$500 million in resources annually with a holistic approach for poverty solutions. Programs often include emergency services, early childhood and adult education, financial literacy, job training, housing initiatives, and much more.

OACAA strives to keep Ohio's Community Action Agencies in the lead in the fight against poverty through quality training programs, raising awareness of poverty in Ohio, and awareness of the successful programs member agencies have used to battle the causes and effects of poverty. While we are pleased to share information about Community Action and our activities with all interested individuals and organizations, OACAA membership is limited to certified Community Action Agencies in Ohio.



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# **The Self-Sufficiency Standard for Ohio 2022**

Annie Kucklick, Lisa Manzer, & Alyssa Mast • October 2022

Center for Women's Welfare  
University of Washington School of Social Work

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Prepared for Ohio Association of Community Action Agencies

## Preface

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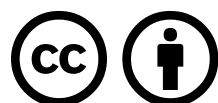
Ohio Association of Community Action Agencies is publishing *The Self-Sufficiency Standard for Ohio 2022* to ensure the best data and analyses are available to enable Ohio's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. The Self-Sufficiency Standard is a measure that calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live.

The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers evaluating program effectiveness, and by policymakers seeking to ensure that basic needs are affordable for Ohio families. Over the past 25 years, the Standard has been calculated for 42 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

The Self-Sufficiency Standard was originally developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women. Recognized for coining the phrase “the feminization of poverty,” 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. The Ford Foundation provided funding for the Standard's original development.

*The Self-Sufficiency Standard for Ohio 2022* was produced by the Center for Women's Welfare at the University of Washington with the cooperation of staff at the Ohio Association of Community Action Agencies. This report, plus tables providing county-specific information for over 700 family types, is available at <http://selfsufficiencystandard.org/Ohio> and <https://oacaa.org/self-sufficiency-calculator/>.

For further information about the Self-Sufficiency Standard project, including the latest reports, data, and related publications, please visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) or contact Self-Sufficiency Standard lead researcher and author, Annie Kucklick, at (206) 685-5264 or [akuckl@uw.edu](mailto:akuckl@uw.edu).



2022 Center for Women's Welfare and Ohio Association of Community Action Agencies

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## Key Findings

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At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in Ohio. The Self-Sufficiency Standard is a measure of income adequacy based on the costs of 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. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures the ability to provide for oneself and one's family. At best it measures "deprivation." Throughout Ohio, the Self-Sufficiency Standard shows that incomes well above the official federal poverty thresholds are far below what is necessary to meet families' basic needs. Note that the Standard is "bare bones," with just enough allotted to meet basic needs, but no extras. For example, the food budget is only for groceries. It does not allow for any takeout or restaurant food, not even a pizza or an ice cream.

## Selected Findings from The Self-Sufficiency Standard for Ohio 2022

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- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Franklin County needs an hourly wage of \$13.16 (\$27,796 annually) to meet their basic needs. For families with children, the amount needed to cover basic needs increases considerably. If this single adult in Franklin County had a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$31.42 per hour (\$66,352 annually) to cover the cost of child care, a larger housing unit, and increased food and health care costs. See [Table 1 on page 8](#).
- **In Ohio, the amount needed to be economically self-sufficient varies greatly by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$17.75 per hour in Ashland County to \$26.08 per hour in Delaware County, or from 205% to 301% of the federal poverty guidelines for a family of two. See [Figure A on page 6](#).

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The Self-Sufficiency Standard is a measure of income adequacy based on the costs of 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.

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- **For families with young children, the combined costs of housing and child care typically make up the most substantial portion of the family's budget.** For a family with two adults, one infant, and one preschooler in Montgomery County, child care is 33% of the family's budget while housing is 13%. See *Figure B on page 13*.
- **The 2022 Self-Sufficiency Standard for Cincinnati is slightly higher than many similarly sized cities.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Cincinnati, OH (Hamilton County) is most comparable to Nashville, TN (Davidson County). See *Figure C on page 17*.
- **The amount needed to meet the costs of basic needs increased between 2008 and 2022 in all Ohio counties.** For a family with two adults, one preschooler, and one school-age child, the Standard increased by 54%, on average, across the state. See *Figure E on page 25* and *Table 2 on page 27*.
- **The federal poverty guidelines for three-person families (\$23,030 annually) are set at a level well below what is minimally needed to meet a family's basic needs.** For example, the federal poverty guidelines are just 35% of the Standard for one adult, one preschooler, and one school-age child in Franklin County (\$66,352 annually). See *Figure H on page 36*.

The Self-Sufficiency Standard for Select Ohio Counties and Family Types, 2022

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Allen	\$23,114	\$38,871	\$48,725	\$57,799
Cuyahoga	\$25,902	\$49,876	\$63,274	\$73,287
Erie	\$23,607	\$43,580	\$54,520	\$63,825
Fairfield	\$26,808	\$48,034	\$59,103	\$68,574
Hamilton	\$25,798	\$51,281	\$64,408	\$74,223
Holmes	\$22,502	\$43,120	\$54,057	\$63,434
Lawrence	\$23,897	\$43,669	\$54,356	\$63,646
Licking	\$26,501	\$47,627	\$58,738	\$68,288
Lucas	\$23,711	\$48,346	\$61,336	\$70,931
Mahoning	\$23,873	\$44,483	\$55,909	\$65,897
Montgomery	\$24,816	\$49,807	\$62,909	\$72,540
Ross	\$23,330	\$40,129	\$49,634	\$58,928

An Excel file of all 700+ family types for each county can be downloaded at: [www.selfsufficiencystandard.org/Ohio](http://www.selfsufficiencystandard.org/Ohio)

- **Even working full time, earning the 2022 Ohio minimum wage of \$9.30 per hour is not enough to meet the Standard for a family with children across Ohio.** If a parent has one preschooler and one school-age child and lives in Franklin County, they would be able to cover only 40% of the family's basic needs earning minimum wage (with their take-home pay after accounting for taxes). See [Figure H on page 36](#).
- **Only two of the top ten most common occupations in the Cleveland-Elyria Metropolitan Statistical Area (MSA) have median wages above the Standard for a three-person family in Cuyahoga County.** Only registered nurses and operations managers have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Cuyahoga County (\$29.96 per hour). The median wages for the eight other top ten occupations fall below the Self-Sufficiency Standard for this family in Cuyahoga County. See [Figure I on page 44](#).
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschooler living in Allen County needs \$3,239 per month to be self-sufficient and an additional \$158 per month to save for emergencies, such as job loss. See [Table 6 on page 79](#).

## Getting to Self-Sufficiency in Ohio

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

**REDUCING COSTS** means ensuring families who are struggling to 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 instead require support through transitional work supports and programs. Removing structural barriers is also necessary to help families work towards self-sufficiency over time. This report finds that:

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Madison County with one preschooler and one school-age child transitioning to work with the help of child care assistance, food assistance (SNAP/WIC), Medicaid, and housing assistance would be able to meet the family's needs on earnings of \$1,913 per month. This is much less than the full wage needed of \$4,594 per month without work supports. See [Table 5 on page 54](#).
- **For a variety of occupations, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one infant and one preschooler living in Butler County and working as a commercial truck driver, with an hourly median wage of \$24.42, earns only 82% of the income needed to meet the family's basic needs if they are not receiving any work supports. With housing, child care, food, and health care assistance, however, this parent could meet all of the family's basic needs. See [Figure J on page 56](#).

**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, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them. Key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, which increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term is also important.

## Using the Self-Sufficiency Standard

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

- Evaluate proposed policy changes
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants
- Target resources toward job training for fields that pay self-sufficiency wages
- Serve as a counseling tool in work training programs
- Evaluate outcomes for clients in employment 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, foundations, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others, are using the Standard.

## The 2022 Report in Brief

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The 2022 report begins by putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, and comparing and contrasting it with official poverty measures. The report then describes what a self-sufficient wage is for Ohio families and how it differs depending on family type and geographic area. The report then compares Ohio to other places in the United States, examines how costs have increased over time, and contrasts 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 toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and a sampling of the various ways the Standard is used.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the self-sufficiency wages; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for ten selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. This report represents costs, policies, and eligibility limits in effect at one point in time, that of the Summer of 2022. Eligibility levels and benefits for work supports and tax policies, which also change periodically, are those in effect at the time of writing.

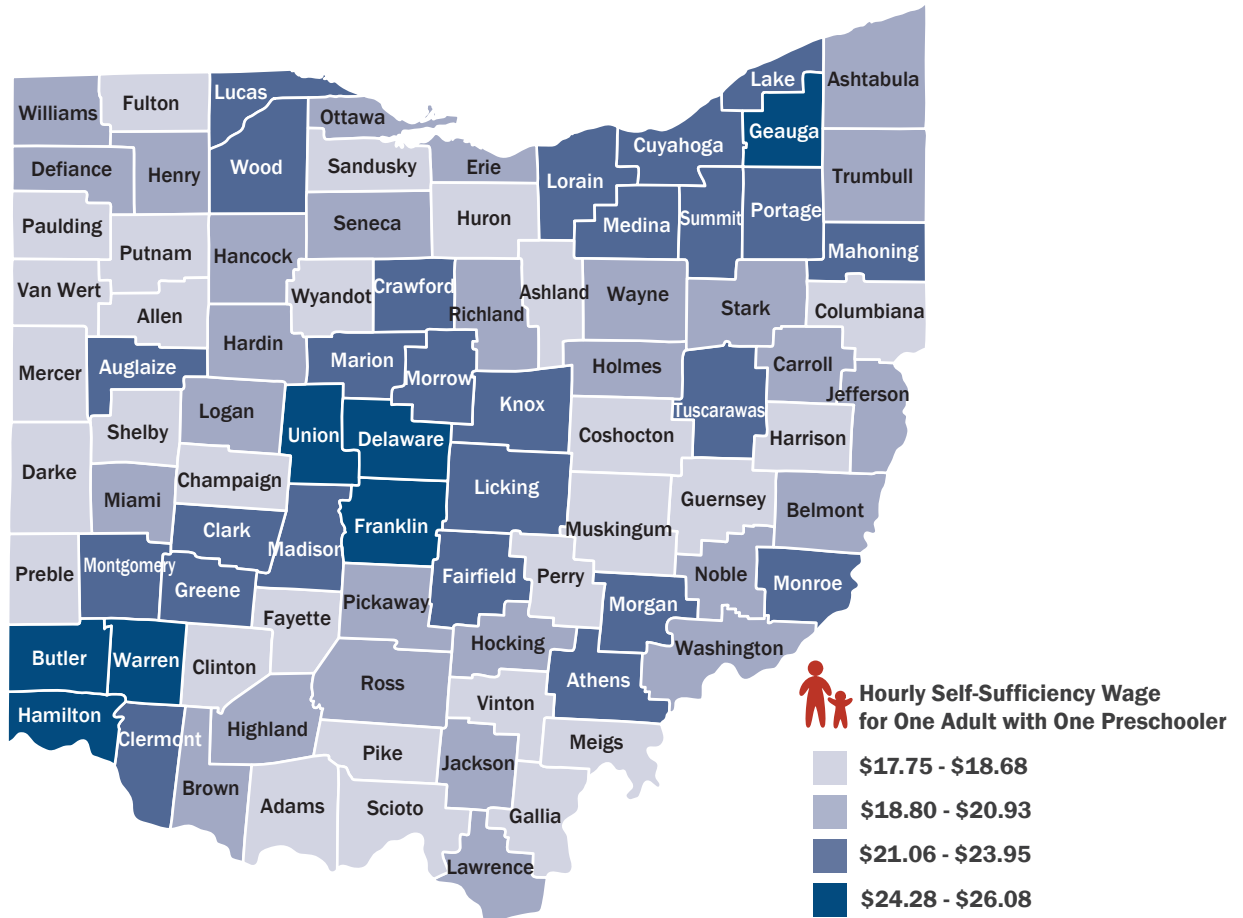
Note that the Standard is calculated for over 700 family types in Ohio. The family types cover all one, two, and three adult families with up to six children, plus weighted averages of costs for families with seven to ten children. To download an Excel file with Self-Sufficiency Standard data for all family types in every Ohio county, visit [www.selfsufficiencystandard.org/Ohio](http://www.selfsufficiencystandard.org/Ohio).



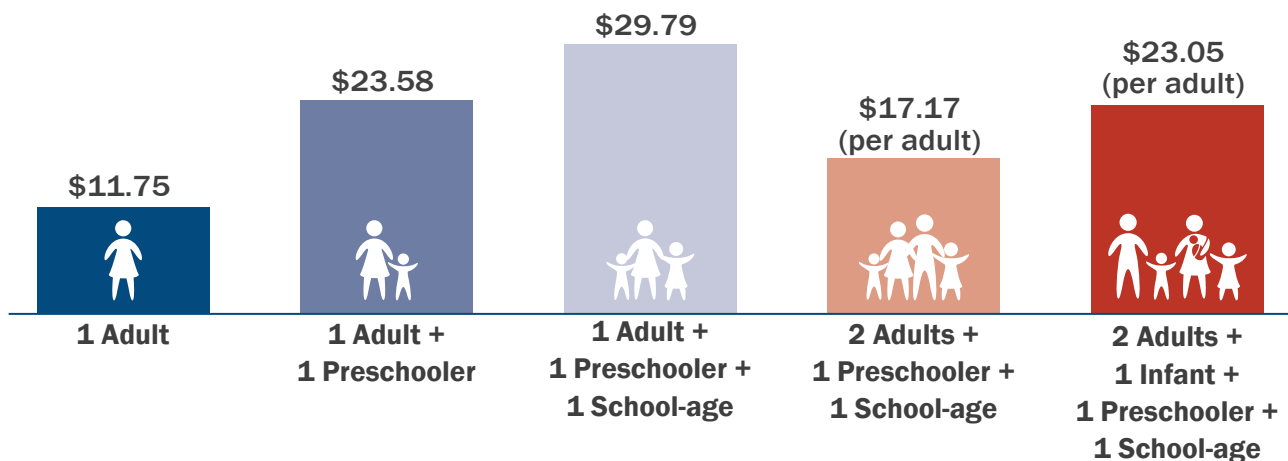
# How Much is Enough in Ohio?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county.

## The Self-Sufficiency Standard Varies By County



## The Self-Sufficiency Standard Varies By Family Type



### Hourly Self-Sufficiency Wage in Montgomery County

To download the full report and data for all 700+ family types visit [www.selfsufficiencystandard.org/Ohio](http://www.selfsufficiencystandard.org/Ohio)

# How Does the Standard Compare?

The Self-Sufficiency Standard calculates the real costs of meeting all basic needs. In contrast, the official poverty measure is based only on the cost of food.

## The Standard Calculates the Real Costs of Meeting Each of the Major Budget Items

### Official Poverty Measure

Food is 1/3 of the budget and all other costs are 2/3 of the budget.



**36%**

The official poverty measure only covers 36% of the cost of all basic needs as defined by the Self-Sufficiency Standard

### Self-Sufficiency Standard

Housing and child care account for almost half of the family budget in the Standard.



Lucas County  
2 adults + 1 infant + 1 preschooler

## A Minimum Wage Job Does Not Cover the Cost of Basic Needs in Ohio

### Self-Sufficiency Standard

\$66,352

### Full-time Minimum Wage

Includes tax and tax credits, \$9.30/hr

\$26,481

### Federal Poverty Guideline

Family of 3

\$23,030

Number of hours a minimum wage worker must work per week to meet their family's basic needs

**100**

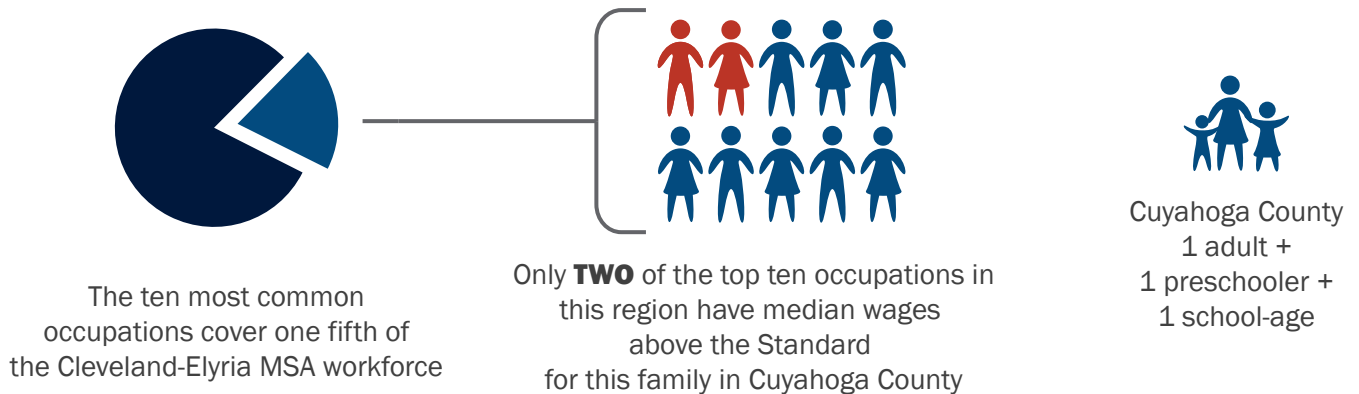


Franklin County  
1 adult + 1 preschooler + 1 school-age

# Getting to Self-Sufficiency

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

## How Do Ohio's Jobs Stack Up?



## How Do Work Supports Help Families Meet Basic Needs?

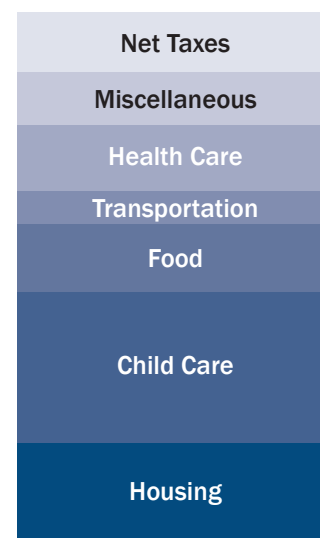


Madison County  
1 adult + 1 preschooler + 1 school-age

This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

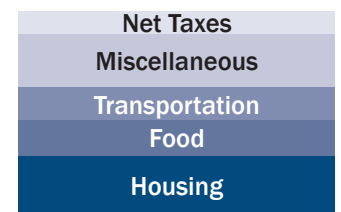
- Taxes (net of tax credits) decrease from \$548 to \$210 per month.
- CHIP and Medicaid reduce health care costs from \$605 to \$0 per month.
- Food assistance reduces groceries from \$621 to \$334 per month.
- Child care assistance reduces child care costs from \$1,404 to \$0 per month.
- A housing voucher which sets rent at 30% of income reduces housing costs from \$915 to \$575.

Monthly Expenses = \$4,888  
Wage Needed = \$27.77 per hour



With No Work Supports

Monthly Expenses = \$1,913  
Wage Needed = \$10.87 per hour



With Work Supports

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## **PART 1**

# **About the Self-Sufficiency Standard**

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# Introduction

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Struggling families will continue to cope with the significant economic effects of the COVID-19 pandemic. Through the pandemic, millions of workers found themselves unemployed or underemployed, with health risks and income losses threatening them and their families. The last few years underscored how many American families were already stretching income to cover basic necessities as costs continued to grow faster than wages. Though often not deemed “poor” by the official poverty measure, these families lack enough income to meet the rising costs of essentials such as food, housing, transportation, and health care. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living that families face today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and basic, costly expenses. Households with inadequate incomes are part of the mainstream workforce yet, despite working long hours, they are not recognized as having inadequate income by the federal poverty level, making them ineligible for work supports that are integral to offsetting the growing costs of basic needs.<sup>1</sup>

*The Self-Sufficiency Standard for Ohio 2022* 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 such as Medicaid or from private assistance such as informal babysitting by a neighbor.

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

- **Part 1** introduces the Self-Sufficiency Standard, explaining its unique features and how it is calculated.
- **Part 2** presents the details of the Standard for Ohio: how much a self-sufficient income is for Ohio families, how the Standard varies by family type and county, how the Ohio Standard compares to other places across the United States, how it has changed

over time, and how the Standard compares to other income benchmarks.

- **Part 3** 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.
- **Part 4** provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

This report also has several appendices:

- **Appendix A: Methodology, Assumptions, and Sources** provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- **Appendix B: The Self-Sufficiency Standard for Select Family Types in Ohio** provides detailed tables of the Self-Sufficiency Standard for ten select family types in each Ohio county.
- **Appendix C: Impact of Work Supports on Wage Adequacy** shows the detailed data behind [Figure J](#).

## A Real-World Approach to Measuring Need

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The official poverty measure (OPM) was developed nearly six decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.<sup>2</sup> Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>3</sup> Despite the many limitations of the OPM, it still defines the federal poverty guidelines, which are used to set the eligibility levels for numerous poverty and work support programs, as well as the federal poverty thresholds used to estimate the number of Americans in poverty.

The most significant shortcoming of the OPM is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to

## How is the Self-Sufficiency Standard Calculated?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all Ohio counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Ohio, see the *Appendix A: Methodology, Assumptions, and Data Sources*.



**HOUSING.** Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs). FMRs include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within a multi-county metropolitan area are adjusted using Small Area FMRs. Sub-county areas are adjusted using American Community Survey data.



**CHILD CARE.** Child care includes the expense of full-time care for infants and preschoolers and part-time—before and after school—care for school-age children. The cost of child care is calculated from market-rate costs, defined as the 75th percentile, taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities or babysitting when not at work.



**FOOD.** Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's Map the Meal Gap data based on Nielsen scans of grocery receipts.



**TRANSPORTATION.** Public transportation is assumed if 7% or more of workers in a county use public transportation to get to and from work. Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and daycare plus one shopping trip per week.



**HEALTH CARE.** Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey (MEPS). A county index is calculated from rates for the second-lowest cost Silver plan via the insurance marketplace. Out-of-pocket costs are from the MEPS Insurance Component.



**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.



**TAXES AND TAX CREDITS.** Taxes include federal and state income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit, Child and Dependent Care Tax Credit, and the Child Tax Credit, along with relevant local tax credits.



**EMERGENCY SAVINGS.** Emergency savings is the amount needed to cover living expenses when there is job loss, net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of Ohio workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

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 OPM increases by a constant amount for each additional family member and therefore, does not adequately account for the real costs of meeting basic needs.

However, simply raising the level of the OPM, or using a multiple of it, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a “stay-at-home” mom no longer reflects the majority of families today. Families deserve 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:

#### **A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.**

Because paid employment is the norm for supporting families today in the United States,<sup>4</sup> the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

**GEOGRAPHIC VARIATION IN COSTS.** The Standard uses geographically specific costs that are calculated at the 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 and 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 independently. The costs—which include housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level, which is determined

whenever possible by using what government sources have defined as 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 and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

#### **PERMITS MODELING OF THE IMPACT OF SUBSIDIES.**

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) on reducing specific or overall costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family’s Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure. Moreover, the availability of Self-Sufficiency Standard data, going back two decades and across 42 states, enables comparisons of geographic differences as well as documentation of historical trends, including the long term trend of increasing economic inequality. During the Great Recession, in state after state, we noted that the cost of basic needs as measured in the Standard remained the same or even increased, while families experienced plummeting or lost incomes. We expect (and are starting to see) similar trends following the COVID-19 pandemic. Despite lost wages, rent must be paid, food bought, and child care arranged.

## **Other Approaches to Poverty Measurement**

For a more in-depth look at how the Standard compares to the official poverty measure (OPM or FPG) and the Supplemental Poverty Measure (SPM) please visit

<https://selfsufficiencystandard.org/the-standard/official-poverty-measure/>



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## **PART 2**

# **Self-Sufficiency Standard Results for Ohio**

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## What it Takes to Make Ends Meet in Ohio

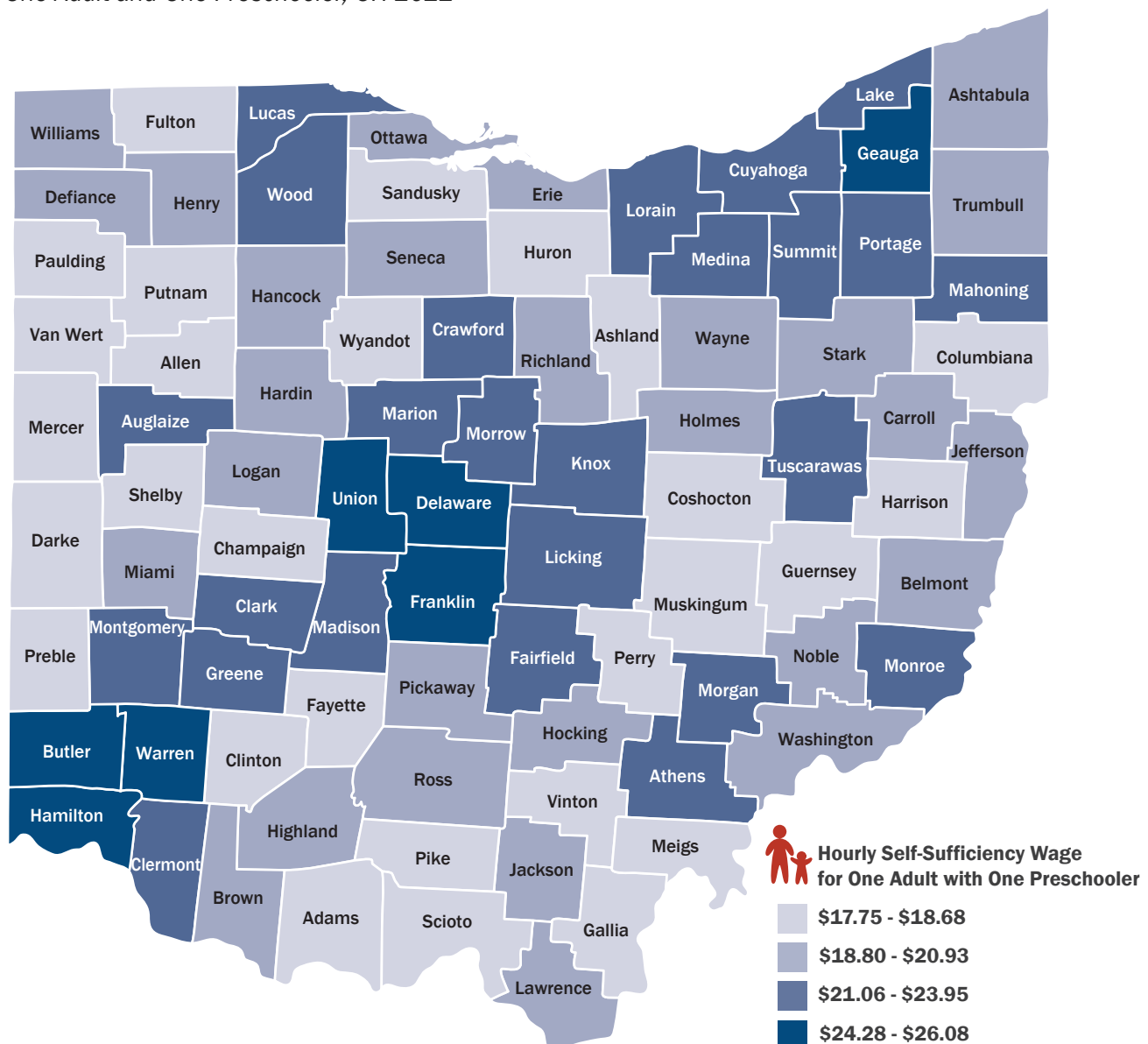
How much income a family needs to be economically self-sufficient depends on both their family composition—the number of adults, the number of children, and the children’s ages—and where they live.

The map in **Figure A** displays how the cost of meeting basic needs varies across Ohio for families with one adult and one preschooler. The 2022 Self-Sufficiency Standard for a single adult with one preschooler ranges from \$17.75 to \$26.08 per hour, depending on the county, or 205% to 301% of the federal poverty

guidelines for a family of two. In other words, this family type would need to make more than twice the federal poverty level to have adequate income.

- The most affordable counties in Ohio are distributed throughout the state but are largely concentrated along the Western border and in the Eastern Appalachia region. These counties require between \$17.75 and \$18.68 per hour at a full-time, year-round job for a family with one adult and one preschooler.

**FIGURE A. Map of Counties by Level of Hourly Self-Sufficiency Wage**  
One Adult and One Preschooler, OH 2022



- The second-lowest cost group requires between \$18.80, in Washington County, and \$20.93, in Pickaway County, per hour for this family type. This group is dispersed throughout the state but is, again, composed of predominantly rural areas. Hardin County, at \$20.59 per hour, represents the median hourly Self-Sufficiency wage for one adult and one preschooler in Ohio.
- The second-highest cost group requires wages between \$21.06 and \$23.95 per hour, working full time, to meet basic needs. This group includes the suburban areas surrounding some of Ohio's major cities, including Summit, Marion, Madison, and Montgomery counties.
- The most expensive counties are those included in the metropolitan areas of Cincinnati and Columbus and Geauga County near Cleveland. These counties require hourly wages between \$24.28, in Hamilton County, and \$26.08, in Delaware County, for this single parent to make ends meet.
- A single adult needs to earn \$13.16 per hour working full time to be able to meet their basic needs. While lower than other family types, this wage is still almost 1.5 times the hourly minimum wage for Ohio (\$9.30).
- Adding a child greatly increases this requirement: if this adult has a preschooler, they would now need to earn \$25.18 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$31.42 per hour to meet their family's basic needs. This is the equivalent of almost three and a half full-time minimum wage jobs.<sup>5</sup> Put differently, this parent would need to work more than 150 hours a week at minimum wage to have adequate income, without considering the impacts of tax credits.
- When there are two adults, the additional adult adds some costs, but also splits the economic burden. Two parents with one preschooler and one school-age child would each need to earn at least \$18.04 per hour, almost double the minimum wage, to meet their family's basic needs.

In addition to varying by geographic location, the Self-Sufficiency Standard also varies by family composition. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Franklin County.

Two parents with one preschooler and one school-age child would each need to earn at least \$18.04 per hour, almost double the minimum wage, to meet their family's basic needs.

**TABLE 1. The Self-Sufficiency Standard for Select Family Types\***  
Franklin County, OH 2022

	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age	2 Adults 1 Preschooler 1 School-age
<b>Monthly Costs</b>				
Housing	\$835	\$1,039	\$1,039	\$1,039
Child Care	\$0	\$1,032	\$1,724	\$1,724
Food	\$292	\$430	\$640	\$853
Transportation	\$309	\$317	\$317	\$607
Health Care	\$237	\$562	\$605	\$700
Miscellaneous	\$269	\$440	\$534	\$637
Broadband & Cell Phone	\$102	\$102	\$102	\$144
Other Necessities	\$167	\$338	\$432	\$492
<b>Taxes</b>	\$374	\$830	\$1,104	\$1,224
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)
<b>Self-Sufficiency Wage</b>				
Hourly (per adult) **	<b>\$13.16</b>	<b>\$25.18</b>	<b>\$31.42</b>	<b>\$18.04</b>
Monthly	\$2,316	\$4,433	\$5,529	\$6,351
Annual	\$27,796	\$53,190	\$66,352	\$76,209
Emergency Savings Fund	\$89	\$182	\$265	\$135

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

\*\* 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.

## How do Family Budgets Change as Families Grow?

As families change, so does the amount they spend on basic expenses (such as food and shelter). With the addition of new children, child care becomes a notable portion of a family's budget. **Figure B** demonstrates these changes for a family in Montgomery County. Each bar represents the percentage of the total budget needed for different expenses. The height of the bar indicates the total size of the budget.

When there are just two adults, they need to earn a total of \$3,263 per month to make ends meet, not including a small amount of savings for emergencies. In Montgomery County, this family with no children would spend:

- 21% of their budget on housing.
- Food takes up 16% of the household budget.

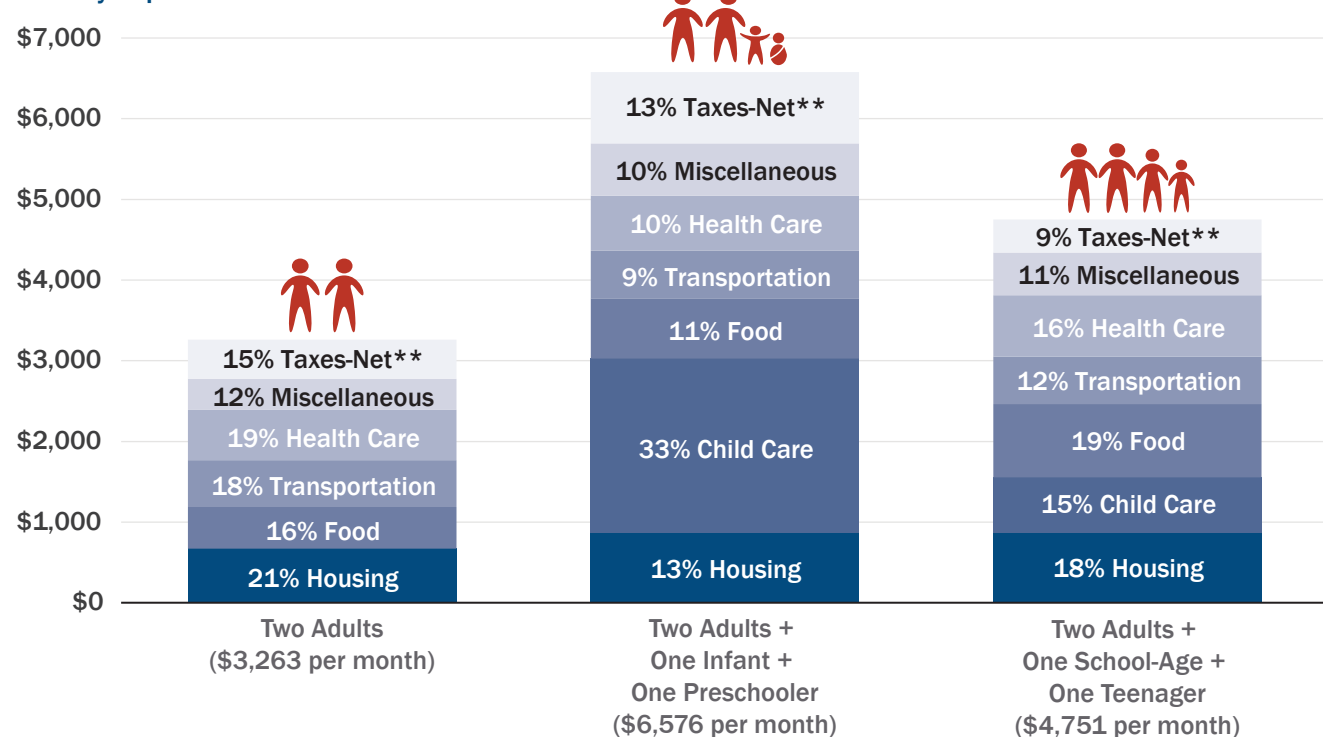
- Transportation is 18% of the budget.
- Health care accounts for 19% of the Self-Sufficiency Standard budget.
- Taxes are 15% of household expenses. This family would be ineligible for any tax credits.

If this family expanded to include two young children (one infant and one preschooler), the total budget increases to \$6,576 per month. With the addition of child care, the proportions spent on each basic need also change:

- Child care alone accounts for a third of the family's budget. When one adds housing, these two items account for 46% of expenses. This is quite common: across the country, Self-Sufficiency Standard budgets for families with two children (when at

**FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\***  
Montgomery County, OH 2022

### Monthly Expenses



\* While the column heights are different to represent the different totals, the percentages of each cost add to 100% for each column.

\*\* 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 two adults with one infant and one preschooler and 16% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.



least one is under school-age) typically have about half the budget going to housing and child care expenses alone.

- Food costs are 11% of total income. This is slightly lower than the national average expenditure on food (14%) and less than a third of the 33% assumed by the methodology of the official federal poverty measure.<sup>6</sup>
- Health care accounts for 10% of the family budget, including both the employees' share of the health care premium (\$433 per month) and out-of-pocket costs (\$253 per month).<sup>7</sup> If neither adult had employer sponsored health insurance, and they purchased a silver health care plan through the federal health insurance marketplace, the premium amount would be over \$1,000, but the family would only pay about \$388 per month due to the premium tax credit.<sup>8</sup> Without the American Rescue Plan Act (ARPA), which expanded subsidies under the Affordable Care Act, however, the premium would be over \$600 per month for this family. Congress recently passed the Inflation Reduction Act to continue to ARPA premium tax credit changes for another three years.<sup>9</sup>
- Net taxes for the family now reflect a tax burden of about 13% due to the offsetting effects of the Federal Child Tax Credit and Child Care Tax Credit. If it were assumed that tax credits are not received monthly but instead annually in a lump sum, the monthly tax burden would be 19% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, now a school-age child and a teenager, and have less child care needs. The total cost of basic needs drops to \$4,751 per month. Without the large amount for child care, the proportions for the other budget items all increase:

- Housing costs are now 18% of the family budget.
- Child care for the school-age child now accounts for just 15% of the basic needs budget for this family type, less than half of what was necessary when the children were younger.
- A larger proportion of the budget for food at 19% is partly due to increased food costs for the teenager.
- Transportation is 12% of the total family budget.
- Health care accounts for 16% of the family budget.
- Net taxes have become 9% of the family's budget. If it were assumed, as noted before, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 16% of the total costs for two adults with one school-age child and one teenager.

.....

Across the country, Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) typically have about half the budget going to housing and child care expenses alone.

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## How Does the Standard for Cities in Ohio Compare to Other Cities in the United States?

The cost of living varies not only within Ohio, but across the United States as well.

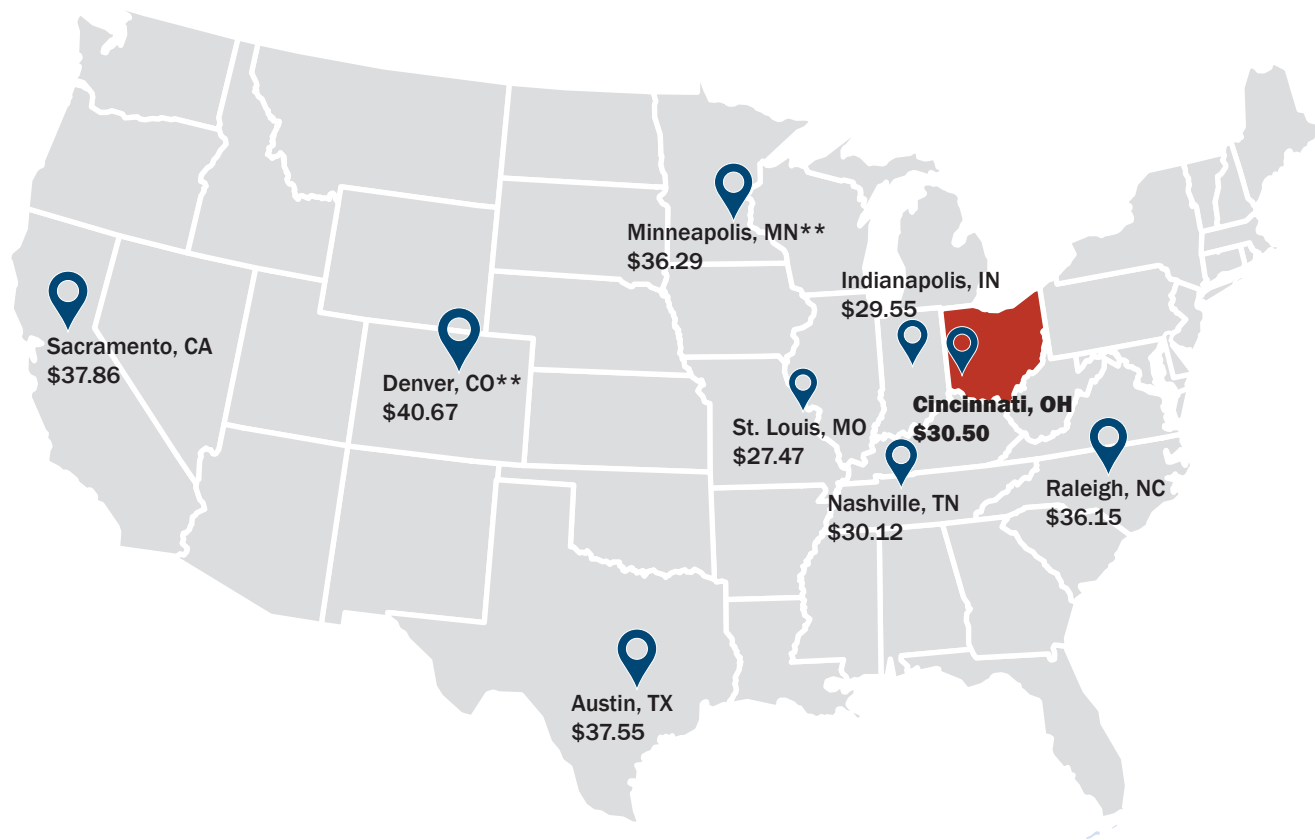
**CINCINNATI.** In **Figure C** the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Cincinnati, OH is compared to the Standard for the same family type in eight other U.S. cities: Austin, TX; Denver, CO; Indianapolis, IN; Minneapolis, MN; Nashville, TN; Raleigh, NC; Sacramento, CA; and St. Louis, MO.<sup>10</sup>

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$27.47 per hour (St. Louis, MO) to a high of \$40.67 per hour (Denver, CO), or \$58,013 to \$85,896 annually.

- Cincinnati, at \$30.50 per hour, is most comparable to Nashville, TN. It is slightly more expensive than other cities in the Midwest but is less expensive than larger cities in surrounding regions. Despite being similar in size and demographics, the hourly Self-Sufficiency wage needed to make ends meet in Cincinnati is more than three dollars higher than the hourly wage needed in St. Louis, MO.

While all the budget items in the Standard vary geographically, housing and child care costs, in particular, vary considerably. A two-bedroom rental costs more than \$1,700 per month in Denver compared to \$945 in Cincinnati. Likewise, for this family in Raleigh, NC, child care costs \$1,975 per month compared to \$1,312 in St. Louis, MO and over \$1,700 in Cincinnati after being adjusted for inflation.

**FIGURE C. The Self-Sufficiency Wage in Cincinnati, OH Compared to Other U.S. Cities, 2022\***  
*One Adult, One Preschooler, and One School-age Child*



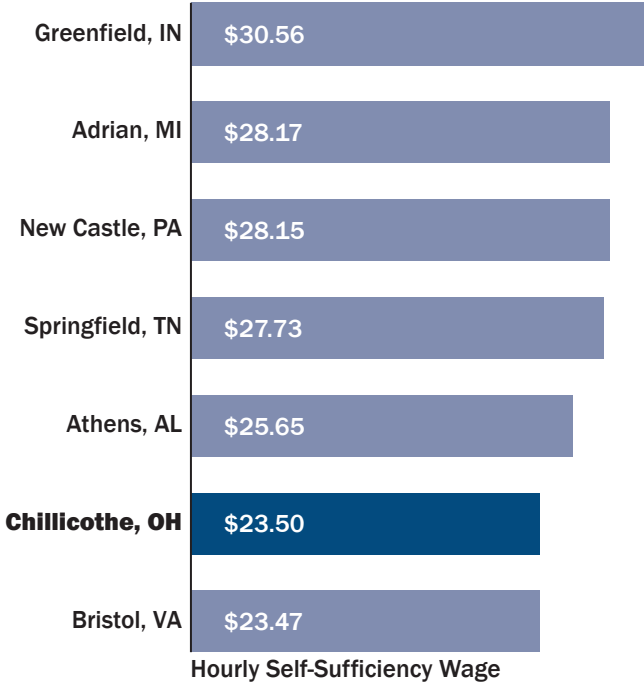
\*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages are updated from release month using the Consumer Price Index.

\*\* Wage calculated assuming family uses public transportation.

**CHILLICOTHE.** Figure D compares Chillicothe (Ross County) to other small cities through the country: Adrian, MI; Athens, AL; Bristol, VA; Greenfield, IN; New Castle, PA; and Springfield, TN. The population of these cities are around 20,000, which is less than a tenth the size of Cincinnati. Many of them are also the county seats for rural counties in the Appalachia region.

- In Chillicothe (Ross County), a parent with one preschooler and one school-age child requires a wage of \$23.50 per hour to meet the families’ basic needs. The biggest difference when compared to Cincinnati (Hamilton County) is the cost of child care. In Chillicothe (Ross County), child care costs are \$1,123 per month, which is nearly \$600 less than the cost of child care in Cincinnati (Hamilton County).
- The hourly Self-Sufficiency wage for these small cities ranges from a low of \$23.47 in Bristol, VA to a high of \$30.56 in Greenfield, IN.
- In every one of these counties, this single parent would need to work more than two minimum wage jobs to make ends meet. In the more expensive city, Greenfield, IN, where the minimum wage aligns with the federal minimum wage of \$7.25 per hour, they would need to work more than four full-time jobs at minimum wage.

**FIGURE D. The Self-Sufficiency Wage Chillicothe, OH Compared to Other U.S. Cities, 2022\***  
*One Adult, One Preschooler, and One School-age Child*



\*The Self-Sufficiency Standard for each city represents the county in which the city is located.

A parent of one preschooler and one school-age child in Chillicothe needs to work more than two and a half minimum wage jobs, or 101 hours per week, at \$9.30 per hour to meet the needs of their family.

## How has the Cost of Living Changed Over Time in Ohio?

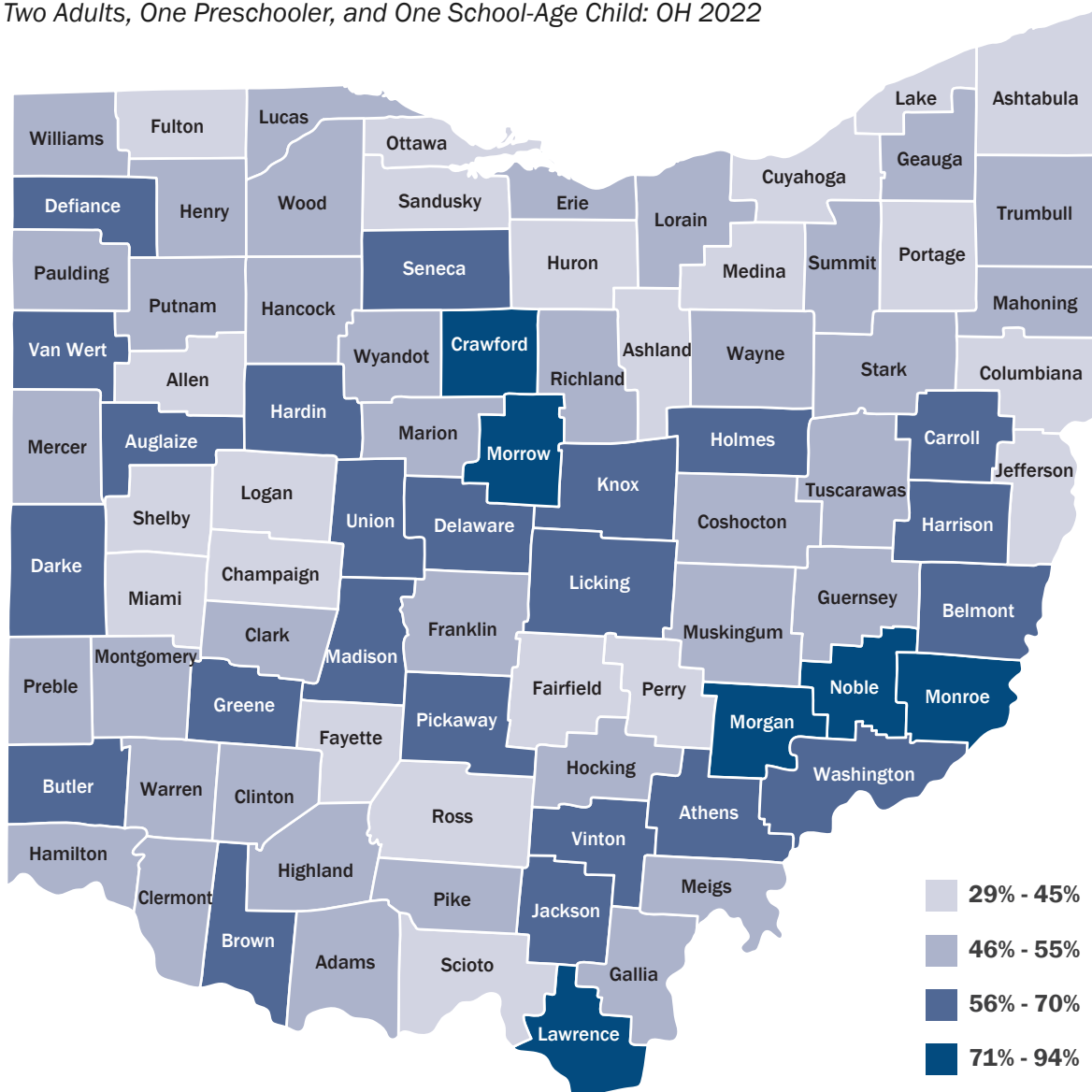
This is the sixth time the Self-Sufficiency Standard has been calculated for the state of Ohio. This section examines how the 2022 Self-Sufficiency Standard and cost components compare to the results in 2008, 2011, 2013, 2015, and 2019.

Over the last fourteen years, the Self-Sufficiency Standard for this four-person family has increased by 54%, on average, across all Ohio counties, or an annual average of 3.8%. County increases vary considerably, ranging from 29% to 94%.

The map in **Figure E** depicts the changes in the cost of living (as measured by the Self-Sufficiency Standard) for one family type—two adults, one preschooler, and one school-age child—by county.

- The largest percentage increase in the Standard since 2008 occurred in Morrow County, which experienced a 94% increase in the cost of living. Costs increased from \$37,129 in 2008 to \$72,144 in 2022. Above average child care and health care

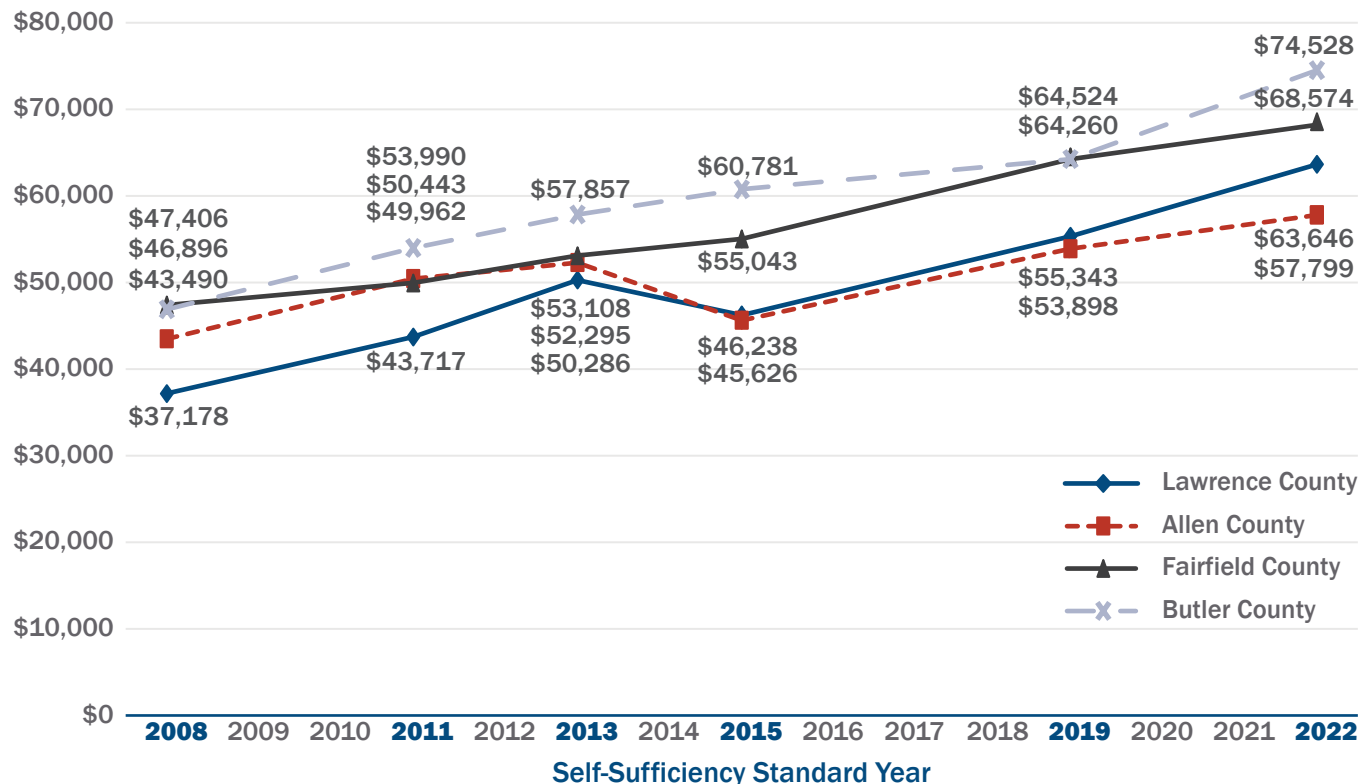
**FIGURE E. Percentage Change in the Self-Sufficiency Standard for Ohio: 2008–2022**  
Two Adults, One Preschooler, and One School-Age Child: OH 2022



**FIGURE F. The Self-Sufficiency Standard for Ohio by Year for Select Counties**

*Two Adults, One Preschooler, and One School-age Child: 2008, 2011, 2013, 2015, 2019, and 2022*

### Annual Income



costs, rising 109% and 99%, over the last fourteen years, drove the increase for this family in Morrow County.

- In contrast, the cost of living in Sandusky County increased at the lowest rate, 29%, over the last fourteen years, with below average increases for every cost category. Sandusky County had the lowest Self-Sufficiency wage for this family type in 2022.

Tracing the changes in the Standard for this four-person family in five select counties, **Figure F** provides more insight on how the Self-Sufficiency Standard has increased drastically throughout Ohio. For these five counties, Fairfield County had the highest costs in 2008 but was overtaken by Butler County in 2011, which experienced a larger increase in the costs of child care. Lawrence County was the least expensive county in this analysis in 2008 but had the highest percent change at 71%, with above average increases to housing, child care, and health care costs.

Using the same four-person family as above (two adults, one preschooler, and one school-age child), **Table 2** shows the actual cost and percent change for each basic need since 2008 in Butler County, as well as statewide. This analysis indicates that health care and child care cost increases in Butler County surpassed statewide increases. Despite variation across all cost categories, the overall change in the cost of basic needs in Butler County is similar to the statewide average.

- Housing had the smallest percentage increase in Butler County, rising by only 15%, which is half of the 30% increase seen statewide. In dollar terms, the monthly cost of housing has increased on average by \$125 per month since 2008.
- Health care costs showed a significant increase at a rate of 94%, or \$336 per month, for this family type. This increase is slightly larger than the statewide increase of 87%.



**TABLE 2. Percent Change in the Self-Sufficiency Standard Over Time, 2008–2022**  
*Butler County, OH: Two Adults, One Preschooler, and One School-Age Child*

Costs	2008	2022	Percent Change 2008–2022	
			Butler County	State- wide
Housing	\$838	\$963	15%	30%
Child Care	\$1,011	\$1,724	71%	48%
Food	\$582	\$844	45%	23%
Transportation	\$381	\$601	58%	53%
Health Care	\$359	\$696	94%	87%
Miscellaneous	\$317	\$627	98%	93%
Taxes	\$686	\$1,189	73%	84%
Tax Credits*	(\$267)	(\$433)	62%	46%
Self-Sufficiency Wage				
Monthly	\$3,908	\$6,211	59%	54%
Annual	\$46,896	\$74,528		
Median Earnings**				
Statewide	\$31,720	\$41,167		30%
Cincinnati OH- KY-IN MSA	\$32,800	\$44,196	35%	

\*Total Tax Credits is the sum of the monthly tax credits available to the individual, including: EITC, CCTC, and CTC.

\*\*Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2021 OEWS Estimates," [www.bls.gov/oes](http://www.bls.gov/oes) (accessed June 24, 2022). Bureau of Labor Statistics, Occupational Employment and Wage Statistics Survey, "May 2008 OEWS Estimates," [www.bls.gov/oes](http://www.bls.gov/oes) (accessed June 24, 2022). Median earnings from 2021 updated using the Employment Cost Index (ECI). U.S. Department of Labor, Bureau of Labor Statistics, Employment Cost Index, Wages and Salaries for All Civilian Workers in All Industries and Occupations, <http://data.bls.gov/cgi-bin/srgate>, Series C1S10200000000001 (accessed June 24, 2022).

- Child care costs also increased substantially in Butler County. The 71% increase since 2008, or about \$710 per month, is almost 1.5 times larger than the statewide increase, which was 48%.
- Food costs in Butler County also increased by almost double the statewide average. They increased by 45%, or \$262 per month, in Butler County compared to 23% statewide.

- Increases in transportation costs in Butler County were similar to the statewide averages, 58% and 53% respectively.

### **COST OF LIVING INCREASES VERSUS EARNINGS INCREASES.**

While the Self-Sufficiency Standard for this four-person family in Butler County increased by 59% over the past fourteen years, workers' median annual earnings increased by just 35% (from \$32,800 to \$44,196) in Butler County and 30% statewide (from \$31,720 to \$41,167) over the same period. Clearly, the fact that cost increases have far outpaced wage increases puts increasing pressure on family budgets.

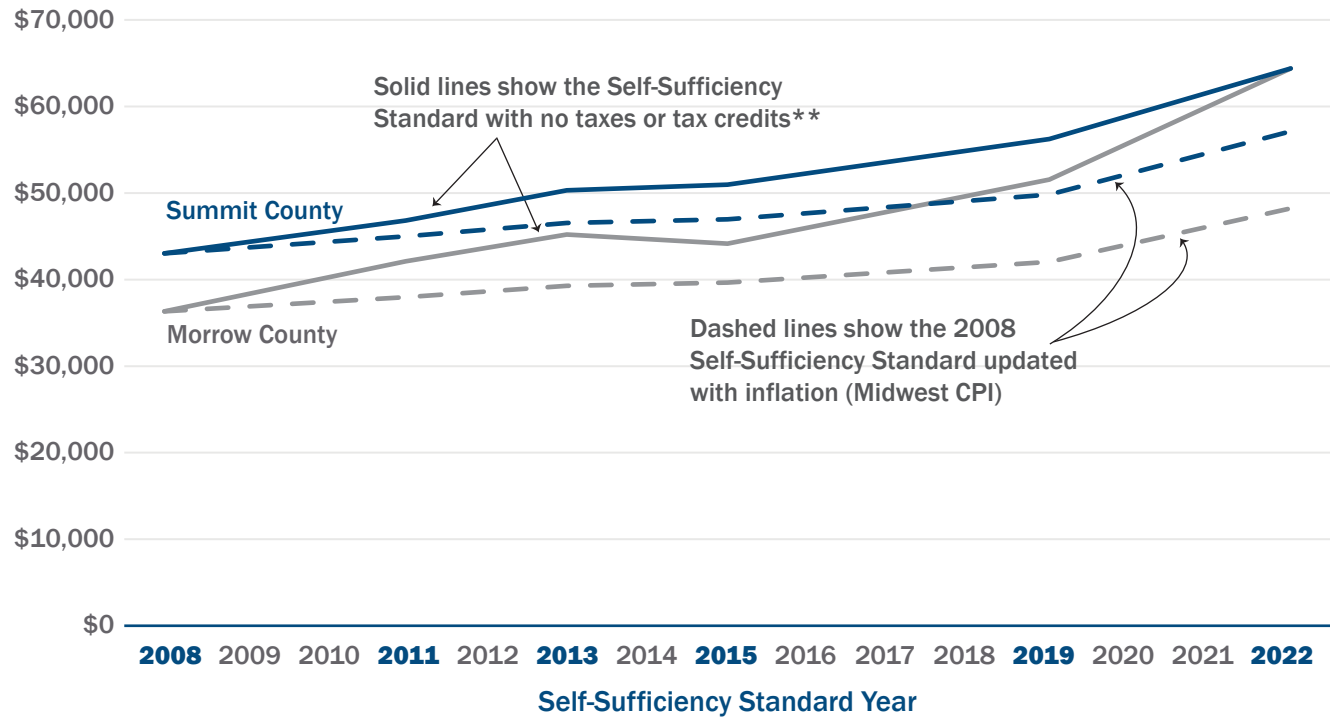
### **DOCUMENTING CHANGES IN LIVING COSTS WITH THE STANDARD VERSUS THE CONSUMER PRICE INDEX.**

Nationally, the official measure of inflation is the U.S. Department of Labor's Consumer Price Index (CPI). The CPI is a measure of the average changes in the prices paid by urban consumers for all goods and services. Since the Standard measures the costs of only basic needs, the question is how the increases in costs documented here compare to official inflation rates for all goods and services. We examine this question in **Figure G** by comparing the actual increase in the Self-Sufficiency Standard to what the numbers would be if we had just updated the 2008 Standard with the CPI. Since the CPI does not incorporate income taxes or tax credits, these items have been removed from the Standard presented in **Figure G**.

This comparison was done for a four-person family (two adults, one preschooler, and one school-age child) in two places in Ohio: Morrow and Summit counties.

- The Midwest Region Consumer Price Index (CPI) increased 33% between 2008 and 2022.
- If the 2008 Self-Sufficiency Standard for Morrow County (\$36,318 per year without taxes/tax credits), was increased by this amount, the CPI-adjusted cost of basic needs in 2022 is estimated to be \$48,218 per year.<sup>11</sup> The *actual* 2022 Standard (without taxes or tax credits) for this family type in Morrow County is \$64,389 per year, a 77% increase over the last fourteen years.
- When the CPI inflation rate is applied to the 2008 Standard for Summit County (\$43,025 without taxes), the CPI adjusted estimate for 2022 would

**FIGURE G. CPI\* Measured Inflation Underestimates Real Cost of Living Increases:**  
*A Comparison of the Self-Sufficiency Standard and the Consumer Price Index, 2008–2022*  
*Morrow and Summit Counties, OH: Two Adults, One Preschooler, and One School-Age Child*  
**Annual Income**



\* U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, “Midwest Region All Items,” <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed June 23, 2022).  
 \*\* Since the CPI does not incorporate taxes or tax credits, these items have been taken out of the Self-Sufficiency Standard for this comparison figure.

be \$57,121. The 2022 Self-Sufficiency Standard amount for this family type in Summit County (without taxes or tax credits) is actually \$64,405, 50% higher than in 2008.

**Figure G** demonstrates that the rate of inflation as measured by the CPI underestimates the rising costs of basic needs; instead of increasing 33% in Morrow and Summit counties, costs rose by 77% and 50% respectively. Likewise, using the CPI for this family type in Morrow County results in a 2022 estimate of costs that is more than \$16,000 less than the actual costs measured in the 2022 Standard. That is, estimating

the increase in costs using the CPI underestimates the real increases in the cost of basic needs faced by Ohio families, leaving them thousands of dollars short.

This analysis also suggests that assuming the CPI reflects the experience of households equally conceals the lived experience of those at the lower end. For lower-income families, not only have wages stagnated, but the costs of basic needs are rising faster than overall inflation measures indicate, aggravating the real but hidden economic crunch that they are experiencing.

.....

Over the last fourteen years, the Self-Sufficiency Standard for this four-person family has increased by 54%, on average, across all Ohio counties while the median income has increased by only 30%.

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

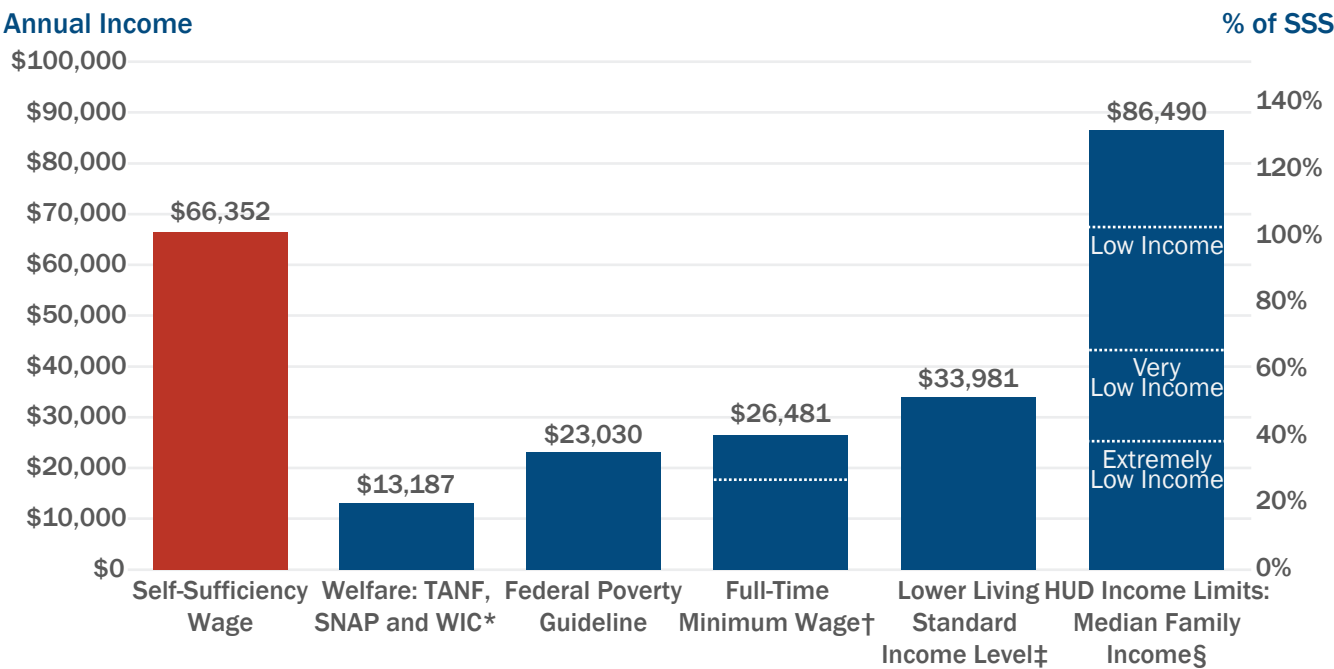
As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure H** compares the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Franklin County to the following income benchmarks for three-person families:

- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service’s federal poverty guidelines (FPG): the FPG are a simplified version of the official poverty measure

used for setting income eligibility limits for a variety of benefit programs such as TANF, SNAP, and WIC

- The minimum wage in Ohio (\$9.30 per hour). This minimum wage is effective for employers grossing more than \$342,000 annually, effective January 1, 2022
- The U.S. Department of Labor’s Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development’s Median Family Income

**FIGURE H. The Self-Sufficiency Standard Compared to Other Benchmarks**  
*Franklin County, OH 2022: One Adult, One Preschooler, and One School-Age Child*



\* The maximum TANF benefit amount is \$6,060 annually, the SNAP benefit amount is \$6,715 annually, and the annual WIC benefit amount is \$412 annually for this family of three in Ohio.

†The 2022 minimum wage for Franklin County is \$9.30 per hour. This amounts to \$19,642 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$26,481, as shown. The dashed line shows the annual income received after accounting for taxes (\$17,722) 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 Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2022 adjusted Midwest: Metro region for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses median family income as a standard to assess families’ needs for housing assistance. The HUD median family income limits are for FY 2022.

As indicated in the first bar in **Figure H**, the Self-Sufficiency wage for this family type in Franklin County is \$66,352 per year.

**TANF, SNAP AND WIC.** The second bar on the left in **Figure H** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$13,187 per year for three-person families in Ohio, which is only 20% of what this family would need to make ends meet in Franklin County.

**FEDERAL POVERTY GUIDELINES.** According to the 2022 federal poverty guidelines, a three-person family, no matter their location or composition, would be considered “poor” with an annual income of \$23,030 or less. The FPG for three-person families are only 35% of the Self-Sufficiency Standard for this family in Franklin County.

This comparison demonstrates just one family type. For families in Franklin County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG are 60% of the Self-Sufficiency Standard. For a household with a higher budget, such as a household consisting of one adult with two infants, the FPG are 31% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 3** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Ohio and finds that the Self-Sufficiency Standard for this family type ranges from 204% of the FPG in Sandusky County to 297% of the FPG in Delaware County.

**MINIMUM WAGE.** As of January 1, 2022, the minimum wage in Ohio is \$9.30 per hour. Someone working full time at this rate would earn \$19,642 annually. Given the tax credits this family qualifies for, including the federal and state earned income tax credit and child tax credit, the net total income would be \$26,481.

A full-time minimum wage job, including tax credits, in Franklin County provides 40% of the amount needed for this family to be self-sufficient. If a more realistic assumption is made that the worker pays taxes monthly through withholding, but receive tax credits annually (as is true of all workers), their take-home income would be \$17,722 over the year, shown by the dashed line on the fourth bar in **Figure H**. 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 27% of the Self-Sufficiency Standard for this family type in Franklin County.

Put another way, including the value of tax credits, at the current minimum wage, this parent would need to work 100 hours per week to meet the family’s basic costs of living. If tax credits are excluded from current income (as they are received the next year at tax filing), this parent would need to work 150 hours per week at the minimum wage to meet the family’s basic costs.

**LOWER LIVING STANDARD INCOME LEVEL.** The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since. Under the Workforce Innovation and Opportunity Act, a family is considered

low-income, and thus has priority for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.<sup>12</sup> For 2022 the LLSIL for a three-person family in the metropolitan Midwest region is \$33,981 and 70% of the LLSIL is \$23,787, which is about \$757 more than the FPG for this family size.<sup>13</sup>

**AREA MEDIAN FAMILY INCOME LIMITS.** The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income (by family size) to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. HUD defines three levels of need: (1) "Low Income," which is between 50% and 80% of median income; (2) "Very Low Income," which is between 30% and 50% of median income, and (3) "Extremely Low Income", which is income less than 30% of median income.

The HUD median income for a three-person family in Franklin County is \$86,490 annually.<sup>14</sup> For a three-person family in this county, HUD income limits are as follows:

- **Low Income.** Income between \$42,165 and \$67,455.
- **Very Low Income.** Income between \$25,290 and \$42,165.
- **Extremely Low Income.** Income less than \$25,290.<sup>15</sup>

The Self-Sufficiency Standard of \$66,352 for this family is within the HUD "Low Income" range, demonstrating that the Standard is a conservative measure of the minimum amount required to be self-sufficient in Franklin County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered "Very Low Income" or "Extremely Low Income.")

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At the minimum wage, and including the value of tax credits, this single parent with two children would need to work 100 hours per week to meet the family's basic costs of living.

.....

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022**  
Two Family Types, All Ohio Counties

County	Self-Sufficiency Standard for One Adult + One Preschooler + One School-age				Self-Sufficiency Standard for Two Adults + One Preschooler + One School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Adams</b>	\$47,778	207%	243%	98%	\$56,902	205%	290%	105%
<b>Allen</b>	\$48,725	212%	248%	70%	\$57,799	208%	294%	75%
<b>Ashland</b>	\$47,758	207%	243%	74%	\$57,009	205%	290%	79%
<b>Ashtabula</b>	\$52,879	230%	269%	90%	\$62,299	225%	317%	95%
<b>Athens</b>	\$62,230	270%	317%	93%	\$71,746	259%	365%	97%
<b>Auglaize</b>	\$59,172	257%	301%	75%	\$68,336	246%	348%	78%
<b>Belmont</b>	\$53,697	233%	273%	79%	\$62,936	227%	320%	83%
<b>Brown</b>	\$49,910	217%	254%	77%	\$59,443	214%	303%	82%
<b>Butler</b>	\$64,755	281%	330%	73%	\$74,528	269%	379%	75%
<b>Carroll</b>	\$51,597	224%	263%	75%	\$61,745	223%	314%	80%
<b>Champaign</b>	\$49,318	214%	251%	70%	\$58,802	212%	299%	75%
<b>Clark</b>	\$55,832	242%	284%	90%	\$65,298	235%	332%	94%
<b>Clermont</b>	\$63,494	276%	323%	71%	\$73,147	264%	372%	74%
<b>Clinton</b>	\$48,879	212%	249%	77%	\$58,048	209%	296%	82%
<b>Columbiana</b>	\$48,854	212%	249%	72%	\$58,118	209%	296%	77%
<b>Coshocton</b>	\$48,679	211%	248%	87%	\$57,820	208%	294%	93%
<b>Crawford</b>	\$55,546	241%	283%	98%	\$64,876	234%	330%	103%
<b>Cuyahoga</b>	\$63,274	275%	322%	82%	\$73,287	264%	373%	86%
<b>Darke</b>	\$48,224	209%	246%	71%	\$57,328	207%	292%	76%
<b>Defiance</b>	\$53,398	232%	272%	76%	\$62,480	225%	318%	80%
<b>Delaware</b>	\$68,317	297%	348%	79%	\$78,096	281%	398%	81%
<b>Erie</b>	\$54,520	237%	278%	73%	\$63,825	230%	325%	77%
<b>Fairfield</b>	\$59,103	257%	301%	68%	\$68,574	247%	349%	71%

Definitions: The federal poverty guidelines for family of three = \$23,030 and for a family of four = \$27,750.

Area median family income varies by and calculated from HUD's FY2022 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at a wage of \$9.30 per hour.



**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022**  
*Two Family Types, All Ohio Counties*

	Self-Sufficiency Standard for One Adult + One Preschooler + One School-age				Self-Sufficiency Standard for Two Adults + One Preschooler + One School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
County								
Fayette	\$48,602	211%	247%	85%	\$57,631	208%	293%	91%
Franklin	\$66,352	288%	338%	77%	\$76,209	275%	388%	79%
Fulton	\$49,270	214%	251%	70%	\$58,727	212%	299%	75%
Gallia	\$48,264	210%	246%	80%	\$57,411	207%	292%	85%
Geauga	\$64,689	281%	329%	84%	\$74,588	269%	380%	87%
Greene	\$63,536	276%	323%	84%	\$73,053	263%	372%	87%
Guernsey	\$48,881	212%	249%	88%	\$58,074	209%	296%	94%
Hamilton	\$64,408	280%	328%	72%	\$74,223	267%	378%	75%
Hancock	\$54,735	238%	279%	68%	\$63,888	230%	325%	71%
Hardin	\$54,432	236%	277%	87%	\$63,736	230%	324%	91%
Harrison	\$49,030	213%	250%	84%	\$58,374	210%	297%	90%
Henry	\$53,278	231%	271%	74%	\$62,471	225%	318%	78%
Highland	\$53,483	232%	272%	94%	\$62,782	226%	320%	99%
Hocking	\$49,773	216%	253%	75%	\$59,352	214%	302%	81%
Holmes	\$54,057	235%	275%	76%	\$63,434	229%	323%	80%
Huron	\$48,061	209%	245%	75%	\$57,125	206%	291%	80%
Jackson	\$53,981	234%	275%	101%	\$63,443	229%	323%	107%
Jefferson	\$54,604	237%	278%	85%	\$64,025	231%	326%	90%
Knox	\$60,941	265%	310%	89%	\$70,292	253%	358%	92%
Lake	\$62,586	272%	319%	81%	\$72,319	261%	368%	85%
Lawrence	\$54,356	236%	277%	92%	\$63,646	229%	324%	97%
Licking	\$58,738	255%	299%	68%	\$68,288	246%	348%	71%
Logan	\$49,540	215%	252%	69%	\$58,574	211%	298%	74%

Definitions: The federal poverty guidelines for family of three = \$23,030 and for a family of four = \$27,750.

Area median family income varies by and calculated from HUD's FY2022 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at a wage of \$9.30 per hour.



**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022**  
*Two Family Types, All Ohio Counties*

	Self-Sufficiency Standard for One Adult + One Preschooler + One School-age				Self-Sufficiency Standard for Two Adults + One Preschooler + One School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
County								
Lorain	\$62,177	270%	317%	81%	\$71,725	258%	365%	84%
Lucas	\$61,336	266%	312%	88%	\$70,931	256%	361%	91%
Madison	\$57,613	250%	293%	67%	\$67,163	242%	342%	70%
Mahoning	\$55,909	243%	285%	95%	\$65,897	237%	335%	101%
Marion	\$55,711	242%	284%	90%	\$64,957	234%	331%	94%
Medina	\$63,692	277%	324%	83%	\$73,353	264%	373%	86%
Meigs	\$49,371	214%	251%	90%	\$58,941	212%	300%	97%
Mercer	\$48,101	209%	245%	66%	\$56,899	205%	290%	71%
Miami	\$50,870	221%	259%	67%	\$60,322	217%	307%	72%
Monroe	\$58,933	256%	300%	106%	\$68,273	246%	348%	110%
Montgomery	\$62,909	273%	320%	83%	\$72,540	261%	369%	86%
Morgan	\$58,698	255%	299%	118%	\$67,952	245%	346%	123%
Morrow	\$62,750	272%	319%	73%	\$72,144	260%	367%	75%
Muskingum	\$49,262	214%	251%	75%	\$58,488	211%	298%	81%
Noble	\$53,007	230%	270%	93%	\$62,251	224%	317%	98%
Ottawa	\$50,426	219%	257%	65%	\$60,111	217%	306%	70%
Paulding	\$48,472	210%	247%	73%	\$57,639	208%	293%	78%
Perry	\$48,715	212%	248%	82%	\$58,130	209%	296%	88%
Pickaway	\$52,802	229%	269%	61%	\$62,139	224%	316%	65%
Pike	\$48,364	210%	246%	84%	\$57,619	208%	293%	90%
Portage	\$58,306	253%	297%	79%	\$67,983	245%	346%	83%
Preble	\$48,848	212%	249%	69%	\$58,056	209%	296%	73%
Putnam	\$48,237	209%	246%	60%	\$57,350	207%	292%	64%

Definitions: The federal poverty guidelines for family of three = \$23,030 and for a family of four = \$27,750.

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Annual minimum wage is the gross amount of full-time, year-round work at a wage of \$9.30 per hour.

**TABLE 3. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2022**  
Two Family Types, All Ohio Counties

County	Self-Sufficiency Standard for One Adult + One Preschooler + One School-age				Self-Sufficiency Standard for Two Adults + One Preschooler + One School-age			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Richland</b>	\$50,406	219%	257%	79%	\$59,745	215%	304%	85%
<b>Ross</b>	\$49,634	216%	253%	73%	\$58,928	212%	300%	78%
<b>Sandusky</b>	\$46,891	204%	239%	70%	\$56,500	204%	288%	76%
<b>Scioto</b>	\$49,153	213%	250%	81%	\$58,557	211%	298%	87%
<b>Seneca</b>	\$52,876	230%	269%	83%	\$61,930	223%	315%	87%
<b>Shelby</b>	\$48,341	210%	246%	63%	\$57,448	207%	292%	67%
<b>Stark</b>	\$55,304	240%	282%	80%	\$64,950	234%	331%	84%
<b>Summit</b>	\$63,832	277%	325%	86%	\$73,608	265%	375%	90%
<b>Trumbull</b>	\$54,578	237%	278%	93%	\$64,181	231%	327%	98%
<b>Tuscarawas</b>	\$55,747	242%	284%	87%	\$65,184	235%	332%	91%
<b>Union</b>	\$65,370	284%	333%	66%	\$74,674	269%	380%	68%
<b>Van</b>	\$48,024	209%	244%	73%	\$56,991	205%	290%	79%
<b>Vinton</b>	\$47,858	208%	244%	82%	\$57,046	206%	290%	88%
<b>Warren</b>	\$67,103	291%	342%	75%	\$76,747	277%	391%	77%
<b>Washington</b>	\$49,652	216%	253%	78%	\$59,188	213%	301%	84%
<b>Wayne</b>	\$55,251	240%	281%	76%	\$64,720	233%	330%	80%
<b>Williams</b>	\$49,923	217%	254%	78%	\$59,129	213%	301%	83%
<b>Wood</b>	\$62,098	270%	316%	89%	\$71,584	258%	364%	92%
<b>Wyandot</b>	\$47,964	208%	244%	71%	\$57,115	206%	291%	76%
<b>Minimum</b>	\$46,891	204%	239%	60%	\$56,500	204%	288%	64%
<b>Maximum</b>	\$68,317	297%	348%	118%	\$78,096	281%	398%	123%

Definitions: The federal poverty guidelines for family of three = \$23,030 and for a family of four = \$27,750.

Area median family income varies by and calculated from HUD's FY2022 Income Limits.

Annual minimum wage is the gross amount of full-time, year-round work at a wage of \$9.30 per hour.

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## **PART 3**

# **Strategies to Meet the Standard**

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## How do Cuyahoga County's Most Common Occupations Compare to the Self-Sufficiency Standard?

Having detailed the cost of meeting basic needs in Ohio, the next question is how families can secure the resources necessary to meet these needs. *Since almost all working-age families receive their income from employment, a crucial question is whether the jobs available provide sufficient wages.*

To answer this question, the median wages of the ten occupations with the highest number of employees in the Cleveland-Elyria MSA are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Cuyahoga County. With the twelfth highest cost of living in the state, the Cuyahoga County Self-Sufficiency Standard is \$29.96 per hour, more than seven dollars higher than the county with the lowest cost of living, Sandusky County.<sup>16</sup>

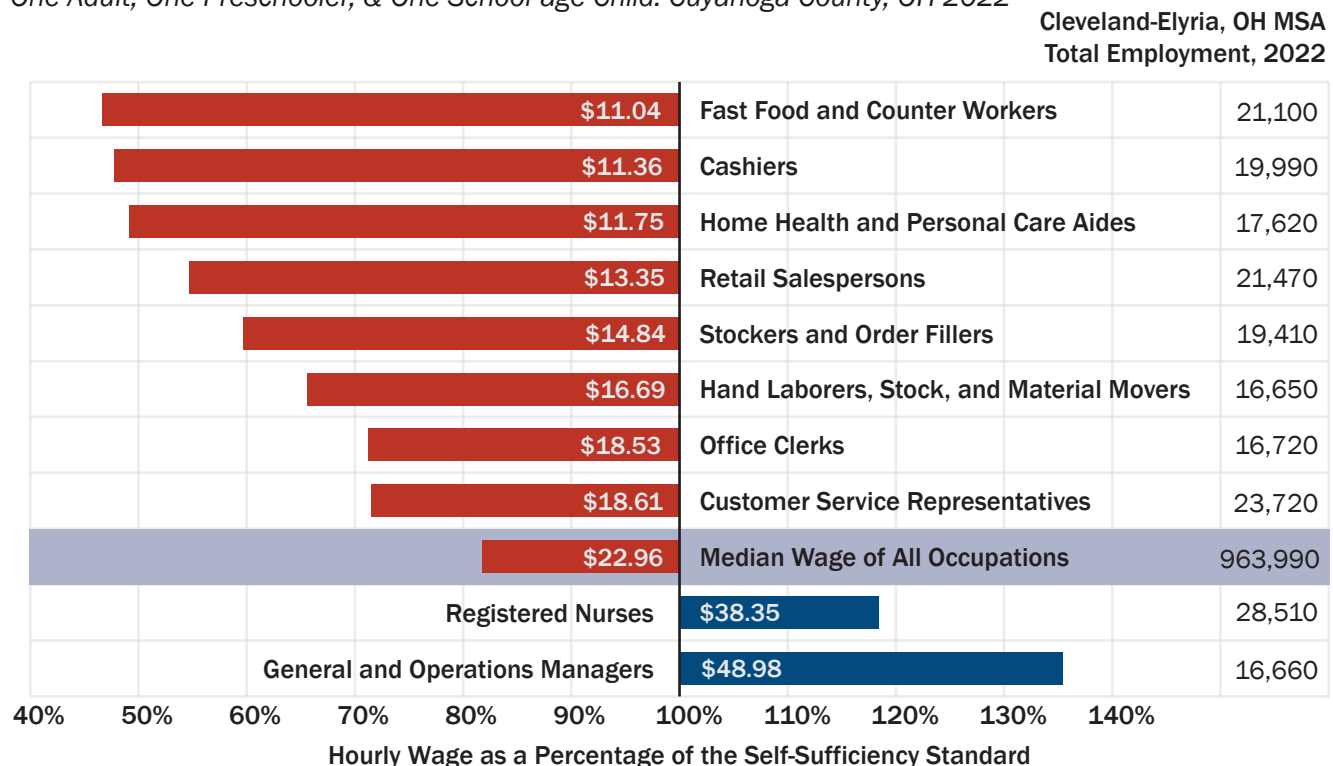
One-fifth of the Cleveland-Elyria MSA's workers are employed in the ten most common occupations, shown below in [Figure I](#).

Only two of the ten most common occupations in the region—general and operations managers and registered nurses—have a median wage that is above

**Definition note:** A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn less than the median wage and half earn more. Because average wages are skewed by a small number of high earners, the median is a **more realistic measure** of a typical worker's earnings, and so it is used here.

**FIGURE I. Median Hourly Wages of the Cleveland-Elyria MSA's Ten Largest Occupations Compared to the Self-Sufficiency Standard (\$29.96)\***

*One Adult, One Preschooler, & One School-age Child: Cuyahoga County, OH 2022*



Source: U.S. Department of Labor, "May 2021 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed June 28, 2022). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

\*Percentages and hourly wages are calculated assuming the family receives qualifying federal and state tax credits for this family type monthly, rather than annually, as is assumed in the calculation of the Self-Sufficiency Standard wages.

the Self-Sufficiency Standard for this family type. On the other hand, three of the top ten occupations have median earnings that are less than 50% of the Standard for this family type in Cuyahoga County: fast food and counter workers, cashiers, and home health and personal care aides.

The most common occupation in the Cleveland-Elyria MSA is registered nurses, which account for about 3% of all workers in the region. With inflation adjusted median earnings of \$38.95 per hour, this occupation provides workers with an income that is 118% of the Standard for this family type in Cuyahoga County, after accounting for taxes and tax credits. The second most common occupation, customer service representatives, however, has median annual earnings of \$39,300 (\$18.61 per hour). After adjusting for the impacts of the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit, this worker would earn only 71% of the wage needed for this family to reach self-sufficiency. If taxes and tax credits are not considered, this parent would earn just 62% of what they need to meet their needs. For most of these common occupations, this single parent would have to work more than two full-time jobs to yield enough income to meet the family's basic needs, yet low-wage jobs frequently lack full-time hours and benefits such as health insurance.

Moreso, the median wages for three of the top ten occupations, cashiers, fast food and counter workers, and home health and personal care aides, are such that an adult working full time would be unable to support themselves alone, much less support children. The median wage of all occupations in the Cleveland-Elyria MSA is more than 2.5 times the Ohio minimum wage, yet it is still not enough for a single adult with a preschooler to support themselves in Cuyahoga County.

If a family in Cuyahoga County consisted of two adults with a preschooler and school-age child, both adults working full time in six of these occupations (retail salesperson, fast food workers, cashiers, stockers and order fillers, home health aide, and laborers and material movers) would be unable to earn the minimum needed to support themselves. The Self-Sufficiency Standard for two adults with one preschooler and one school-age child in Cuyahoga County requires each adult to earn at least \$17.35 per hour working full time just to meet the basic needs of the family.

Because the 2021 top occupations data comes from a panel survey, it does not yet reflect the full impact of COVID-19. However, these numbers do reflect a shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while

## COVID-19

The economic challenges of the many workers already struggling to make ends meet at wages well below the minimum required to meet their needs are compounded by the COVID-19 pandemic-related recession. Self-Sufficiency Standard research on the impact of the Great Recession on income inadequacy found that workers in low-wage occupations, as well as people of color and single mother households, were hit the hardest, with more of their households experiencing income inadequacy than before the recession, even when other indicators (such as the unemployment rate) had returned to pre-recession levels. This suggests that the COVID-19 pandemic related economic shutdown and associated economic downturn, are likely having a disproportionate impact on people of color and other marginalized populations.

job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovered the job gains have been disproportionately in lower-wage occupations. At the same time income gains have been made by those at the very top, driving the increased income inequality that underlies the high levels of socioeconomic inequality across the country, including Ohio.<sup>17</sup>

This analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many Ohio workers does not reflect a lack of work effort or skills. Rather, it is simply that current wages are too low in many common occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession and now by the lingering economic impact of the pandemic.

Given this state of affairs, there are two basic approaches to closing the income gap: *reduce costs or raise incomes*. The next two sections will discuss

each of these approaches. The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach, raising incomes, are often broader, such as increasing education levels, incumbent worker programs, and nontraditional job training.

Reducing costs and raising incomes can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some adults may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

Furthermore, as the analysis above has shown, the costs of basic needs tend to rise faster than wages, providing a challenge to all stakeholders to address the problem of wage inadequacy to meet basic needs.

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Eight of the top ten occupations do not have wages sufficient to support a single adult caring for one preschooler and one school-age child in Cuyahoga County.

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# Meeting the Standard: Reducing Costs

As described above, many families struggle to meet their needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

This section models how work supports can reduce a family’s 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.

Ohio work supports include programs such as:

- Child Care Subsidy Program
- Medicaid and Ohio Healthy Start [Children’s Health Insurance Program (CHIP)]
- Food Benefits [Supplemental Nutrition Assistance Program (SNAP)] and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Table 4** provides a summary of Ohio’s work supports, child support, and tax credits modeled in this section.

## How do Work Supports and Child Supports Reduce Costs?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports one by one (see **Table 5**). Work supports are modeled using the Self-Sufficiency Standard for a Madison County family of one adult, one preschooler, and one school-age child. Column #1 of **Table 5** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 5** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

**NO WORK SUPPORTS (COLUMN #1).** Note that in **Table 5** tax credits that are available as a refund when annual taxes are filed in the next year are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,404 and monthly housing costs of \$915. Without any refundable tax credits, child support, or work supports to reduce costs, this Madison County family needs \$4,888 per month, or \$27.77 per hour, to meet the cost of basic needs.

.....

Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments.

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**TABLE 4. Summary of Ohio's Work Supports, Child Support, and Tax Credits**

Program	Benefit	Income Eligibility
<b>Work Supports</b>		
<b>Child Care Assistance</b>	Child care copayments are calculated based on family size and household income. Families under 100% of the Federal Poverty Guidelines (FPG) have no copayment. Families with a monthly income more than 100% of the FPG have a weekly copayment based on family size and gross monthly income.	To receive benefits, family income must be below 142% of the federal poverty guidelines, or 150% if the family has a child with a verified special need. Families remain eligible until their income becomes greater than 300% of the FPG.
<b>Housing Assistance (Section 8 Housing Vouchers &amp; Public Housing)</b>	Housing costs are typically set at 30% of adjusted gross income.	In general, households may be eligible with incomes that are below 50% of area median income. Due to limited funding, most new program participants must have income below 30% of area median income. It is estimated that less than one in four eligible households receives federal housing assistance.
<b>Medicaid</b>	Subsidized health insurance with copays.	Individuals with incomes under 133% of the FPG are eligible for a quality health plan with no monthly premium.
<b>Children's Health Insurance Program (CHIP) (Ohio Healthy Start)</b>	Health care benefits for uninsured children ages 18 and under with no copays.	Uninsured children in families with income below 206% of the FPG can access free insurance with no copays.
<b>Supplemental Nutrition Assistance Program (SNAP)</b>	The average monthly SNAP benefit for a household in Ohio is \$121. The maximum SNAP benefit for a family of three in Ohio is \$658.	Families must earn a gross income less than 130% of the FPG to be eligible and must meet the net income (gross income minus allowable deductions) limit of 100% of the FPG.
<b>Special Supplemental Nutrition Program For Women, Infants, And Children (WIC)</b>	Ohio's average monthly benefit is \$34.30 for purchasing supplemental nutritious foods. This also includes breastfeeding support and nutrition education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
<b>Tax Credits</b>		
<b>Federal Earned Income Tax Credit (EITC)</b>	Maximum benefit for families with: <ul style="list-style-type: none"> <li>• 1 child = \$3,733 per year</li> <li>• 2 children = \$6,164 per year</li> <li>• 3+ children = \$6,935 per year.</li> </ul>	Maximum eligibility for families with: <ul style="list-style-type: none"> <li>• 1 child = \$43,492 one parent, \$49,622 married</li> <li>• 2 children = \$49,399 one parent, \$55,529 married</li> <li>• 3+ children = \$53,057 one parent, \$59,187 married.</li> </ul>
<b>Federal Child And Dependent Care Tax Credit (CCTC)</b>	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
<b>Federal Child Tax Credit (CTC)</b>	Up to \$2,000 annual tax credit per child, with \$1,500 refundable.	Married filing jointly: up to \$110,000. Single Parent: up to \$75,000.
<b>Other</b>		
<b>Child Support</b>	Average payment from non-custodial parents is \$257 per month in Ohio.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported above represents eligibility and benefit guidelines for 2022. The 2022 federal poverty guidelines (FPG) for a family of three are \$23,030 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

**CHILD SUPPORT (COLUMN #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Ohio is \$257 per month (see column #2).<sup>18</sup> Adding child support reduces the wage required by this parent to meet basic needs to \$4,594 per month, or \$26.10 per hour.

**CHILD CARE (COLUMN #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support and at the same time adds stability for parents, children, and employers. The state eligibility for the subsidy is 142% of the federal poverty guidelines, or 150% if the child has a verified special need.<sup>19</sup> Adding child care assistance for this family decreases child care costs to \$319 per month, a decrease of over \$1,000, and lowers the wage needed to \$3,591 per month. As of spring 2022, Ohio is waiving copayments for all families who qualify for the program until funding runs out.<sup>20</sup> With no copayments, meaning zero costs for child care, this parent would need to earn \$18.78 per hour to afford basic needs, almost \$10.00 per hour less than if they were receiving no work supports.

**CHILD CARE, FOOD, & TRANSITIONAL MEDICAID (COLUMN #4).** For adults transitioning from cash assistance to employment, the typical package of benefits includes health care, child care assistance, and food assistance.

- **Health Care.** Under the assumption that transitional Medicaid covers all the family's health care expenses, health care costs are reduced from \$605 per month to zero in column #4.
- **Food.** WIC reduces food costs from \$621 to \$586 per month.<sup>21</sup>
- **Child Care.** Child care assistance reduces the family's copayments to \$252 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,847 per month, \$2,040 less than the full Self-Sufficiency Standard. With the help of these crucial work supports, this

Madison County family making the transition from public assistance or non-employment would be able to meet the family's basic needs at a wage of \$16.18 per hour.

**CHILD CARE, WIC, & CHIP (COLUMN #5).** After 12 months, the adult would no longer be eligible for Medicaid. The children would continue to be eligible for significantly subsidized coverage under Ohio Healthy Start. Column #5 shows the effects of the adult transitioning to an individual health care plan while the children are covered under CHIP. The family retains eligibility for WIC and child care assistance. The health care costs for the family go up to \$237 per month for the adult, food costs stay at \$586 a month, and child care costs increase slightly to a copayment of \$277 a month, bringing the new amount needed to \$3,131 per month.

**HOUSING, CHILD CARE, FOOD, & MEDICAID (COLUMN #6).** Housing assistance can have a substantial impact on helping families meet their basic needs, but it is rarely accessible. Housing vouchers are intended to reduce the cost of housing to about 30% of income.<sup>22</sup> In Madison County, controlling for the price of rent reduces housing costs to \$575 per month. This family would also continue to receive child care, food, and health care assistance reducing monthly costs to \$0, \$335, and \$0, respectively. With this full benefit package, a parent with one preschooler and one school-age child living in Madison County can meet basic needs with an income of \$1,913 per month (\$10.87 per hour).

*Note, however, that very few families receive **all** of these benefits.* Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support. Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families meet their basic needs when their income does not allow them to be self-sufficient.

Unfortunately, these supports are not available or accessible to all who need them. The reasons are many, and include eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists,

**TABLE 5. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage***One Adult, One Preschooler, and One School-Age Child: Madison County, OH 2022*

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet 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, WIC*, Transitional Medicaid	Child Care, WIC, CHIP	Housing, Child Care, Food/WIC, & Medicaid
<b>Monthly Expenses</b>						
<b>Housing</b>	\$915	\$915	\$915	\$915	\$915	<b>\$575</b>
<b>Child Care</b>	\$1,404	\$1,404	<b>\$319</b>	<b>\$252</b>	<b>\$277</b>	<b>\$0</b>
<b>Food</b>	\$621	\$621	\$621	<b>\$586</b>	<b>\$586</b>	<b>\$334</b>
<b>Transportation</b>	\$307	\$307	\$307	\$307	\$307	\$307
<b>Health Care</b>	\$605	\$605	\$605	<b>\$0</b>	<b>\$237</b>	<b>\$0</b>
<b>Miscellaneous</b>	\$487	\$487	\$487	\$487	\$487	\$487
<b>Taxes</b>	\$916	\$845	\$576	\$419	\$479	\$240
<b>Total Expenses (net of work supports)</b>	\$5,255	\$5,184	\$3,830	\$2,966	\$3,289	\$1,943
<b>Monthly Resources</b>						
<b>Child Care Tax Credit (-)</b>	(\$100)	(\$100)	(\$64)	(\$63)	(\$64)	\$0
<b>Child Tax Credit (-)</b>	(\$268)	(\$233)	(\$149)	(\$60)	(\$94)	(\$30)
<b>Child Support (-)</b>	--	<b>(\$257)</b>	--	--	--	--
<b>Total Additional Monthly Resources</b>	(\$368)	(\$590)	(\$213)	(\$123)	(\$157)	(\$30)
<b>Self-Sufficiency Wage</b>						
Total monthly expenses minus total additional monthly resources						
<b>Hourly</b>	\$27.77	\$26.10	\$20.40	\$16.18	\$17.79	\$10.87
<b>Monthly</b>	\$4,888	\$4,594	\$3,591	\$2,847	\$3,131	\$1,913
<b>Annual</b>	\$58,651	\$55,130	\$43,095	\$34,170	\$37,578	\$22,959
<b>Annual Refundable Tax Credits**</b>						
<b>Earned Income Tax Credit (-)</b>	\$0	\$0	\$1,328	\$3,207	\$2,489	\$5,568
<b>Child Tax Credit (-)</b>	\$783	\$1,205	\$2,215	\$3,000	\$2,876	\$3,000

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$34.30 (FY 2021) in Ohio. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit granted against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table.

administrative barriers, lack of knowledge of available benefits, lack of legal enforcement of rights, and the perceived stigma of receiving assistance.<sup>23</sup>

**REFUNDABLE TAX CREDITS.** The Ohio 2022 Self-Sufficiency Standard shows both refundable and nonrefundable tax credits as if they are received monthly. They are, however, treated differently in the modeling table and figure. The refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. In contrast, the nonrefundable federal Child Care Tax Credit (CCTC) can only be used to reduce taxes and does not contribute to a tax refund; therefore, it is only shown as a monthly credit against federal taxes in the modeling presented here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Families receive the EITC as a single payment the following year when they file their tax returns.<sup>24</sup> As such, many families use this refund as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>25</sup> Therefore, the total amounts of the refundable credits the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency

Standard column. The amount of the credit is based on the assumption that the adult works at this same wage, for the whole 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: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

The amounts of tax credits vary significantly, depending upon income. When costs are reduced by child support in column #2, they qualify for \$1,205 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for \$8,568 in annual refundable tax credits.

.....

These supports are not available or accessible to all who need them...Yet, when families do receive them, work supports, tax credits, and/or child support play a critical role in helping families move towards economic self-sufficiency.

.....

## The Importance of Work Supports

Work supports help lower families’ monthly budgets and improve their quality of life. However, families that do not have access to work supports are forced to choose between basic needs and as a result face both near and long-term consequences. For example, children in families without access to reliable child care often have lower levels of academic achievement than children with access to subsidized and reliable care.<sup>26</sup> Mothers who have multiple young children are also less likely to be employed in states with high costs of child care, fewer subsidies, and restrictions for universal pre-K options.<sup>27</sup> Food insecurity in early childhood has been linked to impaired cognitive development, attention and focus issues, and behavior issues, which can persist even after families become food secure.<sup>28</sup> Likewise, when parents have access to Medicaid benefits, children are less likely to miss school, improving long term health and financial outcomes.<sup>29</sup> Housing subsidies and rent vouchers enable families to move to higher-opportunity areas, benefiting both the long-term academic and economic achievements of the children and the physical and mental well-being of their parents.<sup>30</sup> Rent assistance also reduces the likelihood of severe illness.<sup>31</sup> Lastly, the COVID-19 pandemic emphasized the importance of reliable public transportation for employment opportunities, social engagement, and health care and food access.<sup>32</sup>

## How Do Work Supports Increase Wage Adequacy?

**Table 5** shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure J** 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 the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family’s basic needs; if it is below 100%, it is only adequate to cover that percentage of the family’s basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family’s basic needs.

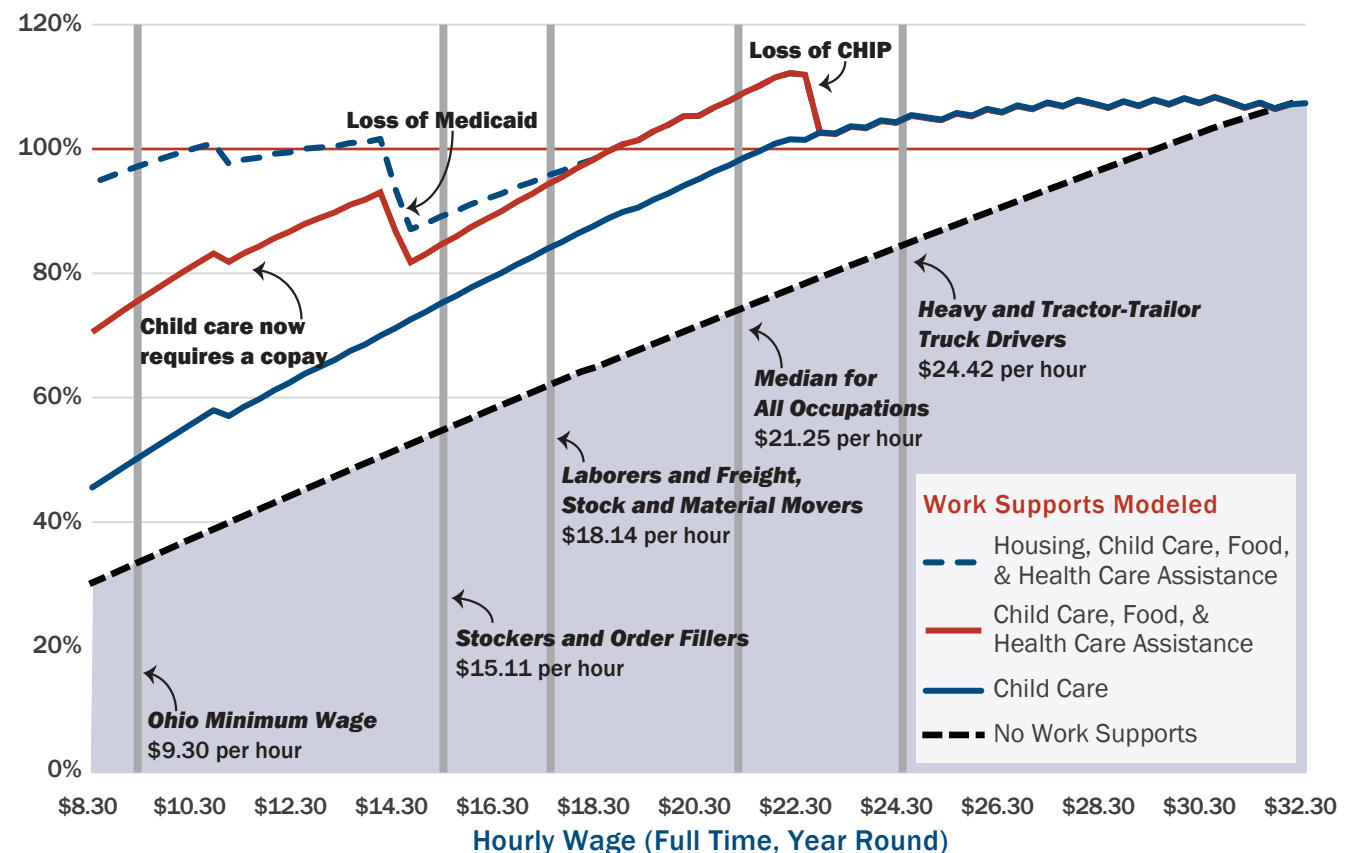
## Butler County Wage Adequacy

Modeling the same family as before with one parent, one preschooler and one school-age child residing in Butler County, **Figure J** shows the impact of work supports on wage adequacy as the parent’s earnings increase, starting with the Ohio state minimum wage, \$9.30 per hour. The black dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each other line represents a different work support package and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. **Figure J** also demonstrates wage adequacy for the median hourly wage of the Cincinnati, OH-KY-IN MSA, \$21.25, and three top occupations in this region: stockers and order fillers, laborers and freight, stock, and material movers, and heavy and tractor-trailer truck drivers. **Appendix C: Modeling the Impact of Work Supports on Wage Adequacy** provides a detailed table of the exact amounts of each work support modeled.

### FIGURE J. Impact of Wage Adequacy on Work Supports

One Adult, One Preschooler, & One School-age Child: Butler County, OH 2022

#### Percentage of Wage Adequacy



Housing= Section 8 Vouchers and Public Housing; Child Care=Publicly Funded Child Care Program; Food=Supplemental Nutrition Assistance Program (SNAP) and the Women, Infants, and Children (WIC) Program; Health Care=Medicaid and Ohio Healthy Start.



**OHIO MINIMUM WAGE.** Figure J has a horizontal axis that displays hourly income increasing from below the statewide minimum wage, starting at \$8.30 per hour, and growing to \$32.30 per hour. This parent with two children would achieve full wage adequacy at \$30.80 per hour with no work supports. If the parent earns the minimum wage of \$9.30 per hour, the family only meets 33% of their basic needs (see the black dashed line in Figure J).<sup>33</sup>

If the parent is able to enroll their children in the child care assistance program (visualized with the blue solid line in Figure J), their wage adequacy increases to 51% if they are earning minimum wage, since their cost of child care decreases from \$1,724 per month to zero. With the addition of food assistance (SNAP and WIC), the cost of food decreases to \$162 per month. At minimum wage, this parent qualifies for Medicaid and the children qualify for CHIP, reducing their health care costs to zero, and increasing their wage adequacy to 76%—still not enough to meet the family’s basic needs. While the availability of housing assistance is limited, if available, it reduces housing costs to 30% of income, or \$491 per month (top dotted blue line in Figure J). Even with housing, child care, health care, and food assistance, this family is still unable to meet 100% of their basic needs with a minimum wage job.

**STOCKERS AND ORDER FILLERS.** If this parent’s wage is the median hourly wage for stockers and order fillers, which is \$15.11, the parent would earn enough to cover about half of the family’s basic needs without any assistance. When this family receives child care assistance, wage adequacy increases to 75%. The further addition of CHIP and food assistance increases the family’s wage adequacy to 84%, still not enough assistance to allow them to meet all of their basic needs. Even with the addition of housing assistance, which decreases housing costs to \$798, this family can only meet 89% of their needs.

**LABORERS AND MATERIAL MOVERS.** Laborers and freight, stock, and material movers have a median hourly wage of \$18.14. At this rate, only 63% of the family’s needs will be covered without work supports. Child care assistance would help the family cover 87% of their needs. Adding food (WIC) and health care assistance, the family can meet 98% of their needs. At the hourly wage of \$18.14, housing assistance brings the cost of housing down to 30% of household costs, only a five dollar reduction from the actual cost of rent. Therefore, the wage adequacy remains consistent with the previous package of supports, meeting only 98% of the family’s needs.

**MEDIAN HOURLY WAGE OF ALL OCCUPATIONS.** The median hourly wage for all workers is \$21.25. At this rate alone, parents would only be able to cover 72% of their family’s basic needs. With child care assistance, they will be able to meet 99% of their needs. With an hourly wage of \$21.25, the family is still eligible for CHIP, lowering their health care costs to coverage just for the single adult and allowing the family to meet all of their basic needs costs.

**HEAVY AND TRACTOR-TRAILER TRUCK DRIVERS.** Heavy and tractor-trailer truck drivers earn a median hourly wage of \$24.42, which is slightly higher than the median wage for all occupations. Despite being almost two and a half times higher than the minimum wage, without work supports, this family can only meet 82% of their needs. The family does not qualify for food, health care, or housing assistance. Assuming they initially qualified for child care assistance at a lower wage, they can continue to receive assistance until 300% of the FPG, which reduces the monthly costs of child care by almost \$1,200 to \$561 and helps the family achieve full wage adequacy.

.....

If this Butler County parent was working at minimum wage, they would be able to cover just 33% of their family’s needs. If they were working as a heavy and tractor-trailer truck driver at \$24.42 (2.6 times the minimum wage), they would still earn only 82% of the wage needed to meet their needs without work supports.

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# Lucas County Wage Adequacy

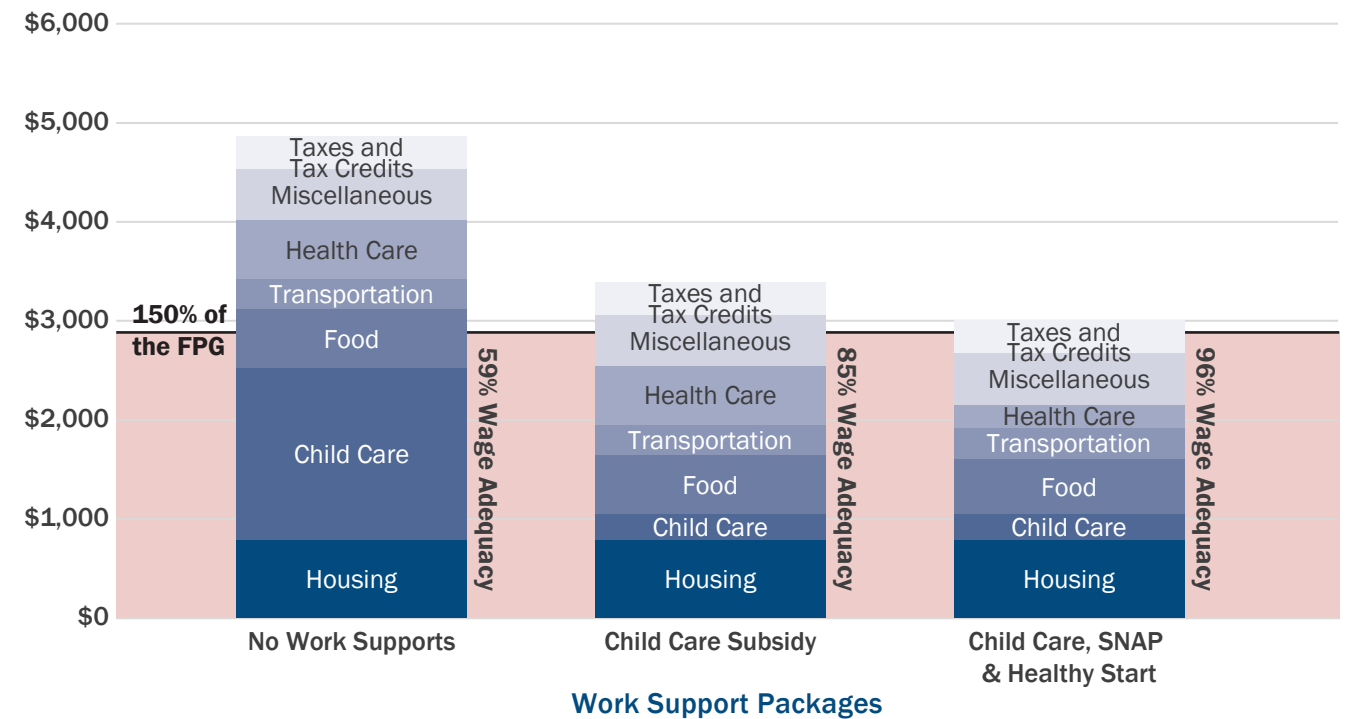
In this section, we analyze the wage adequacy levels for a family of one adult, one preschooler, and one school-age child (the same as above) that resides in Lucas County. Rather than looking at specific occupations or hourly rates, we consider wage adequacy at different percentages of the federal poverty guidelines (FPG). The FPG are commonly used to determine eligibility levels for work supports and can provide additional insight into whether the people of Ohio can afford their basic needs.

If this family earned about 150% of the FPG, or \$34,545 yearly and \$16.36 per hour, they would be able to cover just 59% of their needs (left most column in [Figure K](#)). If this parent was eligible for child care assistance, this support would raise their wage adequacy to 85%. Even with child care, health, food, and housing assistance, however, this family would meet just 96% of their basic needs, leaving them more than \$125 short every month (right most column in [Figure K](#)).

If this parent earned 200% of the FPG, or about \$21.81 an hour, they will be able to cover just 77% of their basic needs without public assistance. At this income, this family is not eligible for any work supports, and there would be little they could do to increase wage adequacy unless they got a raise, switched occupations, or their budget needs changed, such as the reduction in the cost of child care as children age. If this parent qualified for child care assistance (if they originally earned \$15.00 per hour, or under 142% of the FPG, for example), their monthly child care copayment would reduce to \$336, allowing them to cover all of their family's basic needs.

Key work supports can help families move to economic self-sufficiency and offer help when wages do not keep up with the cost of basic needs. As mentioned above, however, many families cannot access these critical benefits due to insufficient funding, eligibility levels, administrative barriers, or stigma surrounding public assistance.

**FIGURE K. Percent Wage Adequacy at Earnings 150% of the Federal Poverty Guidelines**  
*One Adult, One Preschooler, & One School-age Child: Lucas County, OH 2022*  
**Monthly Costs**





# Meeting the Standard: Raising Incomes

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability to meet basic needs without any public or private assistance. Ensuring self-sufficiency for Ohioans will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, acknowledge and take action against systemic racism, and ensure work pays enough to cover basic needs.

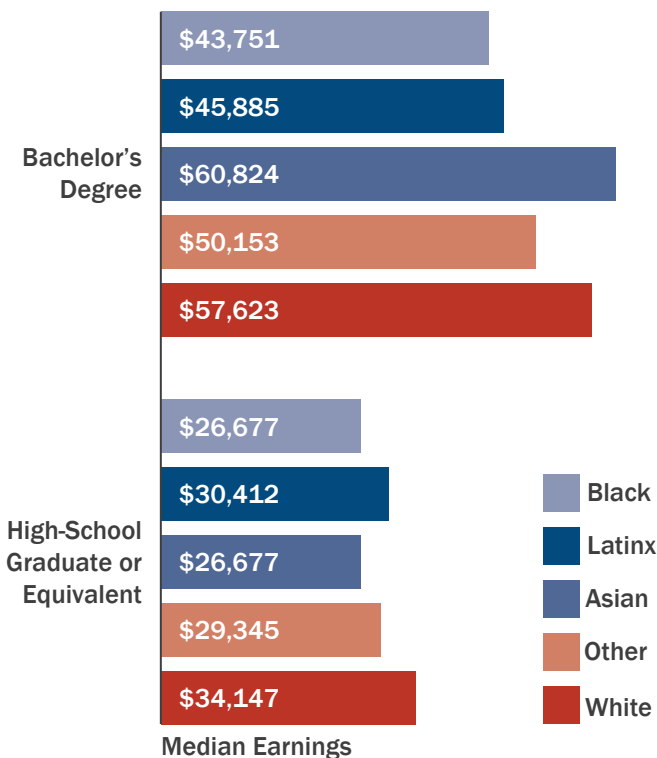
Structural racism and oppression cause increased barriers for people of color seeking self-sufficiency, such as unjust hiring practices, unequal wages, unfair benefits, and lack of promotion opportunity. Examining the drivers of these wage gaps will result in more Ohio householders able to meet their basic needs. For example, men and White people are more likely to be promoted, hold positions of leadership, and be offered higher salaries than people of color and women. Solving the gender and racial wage gaps will require solutions that decrease gender and racial bias in the workplace, such as restructuring salary negotiations and creating a pipeline of opportunity for people of color and women to take on leadership roles.

## 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.<sup>34</sup> Creating more opportunities for people to achieve higher levels of education or attain apprenticeships will increase their earning potentials and put more people on the path towards self-sufficiency.

While increased education on all levels is associated with increased self-sufficiency in general, the returns on education are less for women and people of color. For example, in Ohio, people of color who have attained a high school diploma (or the equivalent) have median earnings over \$4,535, on average, less than White

**FIGURE L. Impact of Education on Median Earnings by Race and Ethnicity, OH 2022**



Note: Latinx refers to Hispanic/Latinx ethnicity, regardless of race. Therefore, all other race/ethnic groups used in this brief are non-Hispanic/Latinx. Note that Latinx is a gender-neutral or non-binary alternative to Latino or Latina for persons of Latin American origin.

Source: U.S. Census Bureau, 2016-2020 American Community Survey, 5-Year Estimates, (accessed June 28, 2022).

people with the same level of education (See [Figure L](#)). The gap widens for Ohio residents who have a bachelor's degree, with White adults making median earnings of over \$11,000 more, on average, than Black, Latinx, and other people of color with the same educational attainment. For every level of educational attainment, Black workers make, on average, almost \$9,500 less than White workers with the same education.

This disparity also occurs for women in Ohio. At most educational levels, women earn less than the median for men at one lower level of education (see [Figure M on page 37](#)). The median earnings for women with some college or an associate's degree in Ohio, for example, are almost \$7,200 less than the median

earnings for men with a high school diploma, or the equivalent. Likewise, men with a bachelor's degree have median earnings almost \$6,000 higher than women with a graduate degree.

**BASIC ADULT EDUCATION.** For many workers with inadequate education, Limited English Proficiency, or insufficient job skills 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.

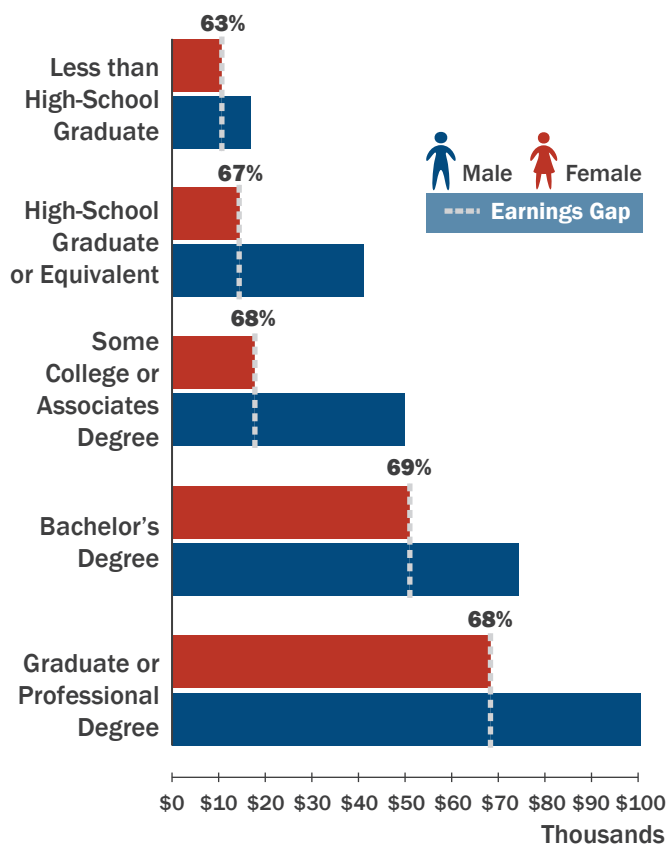
**INCUMBENT WORKER TRAINING.** For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving them an opportunity to become self-sufficient. Retraining and training current employees is a “win-win” strategy (for both employers and employees) 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.

**COUNSELING AND COORDINATED TARGETED SERVICES.** Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets of clients’ particular needs, including career counseling to find the occupations that best fit workers’ skills and needs, as well as linkage to income and in-kind work supports such as child care, food, transportation, housing, and health care assistance.

**NONTRADITIONAL OCCUPATIONS (NTOS).** Eliminating gender bias in the workplace will also contribute to increasing the number of women entering nontraditional occupations. Many occupations that are “nontraditional” for women, such as in manufacturing,

**FIGURE M. Impact of Education on Median Earnings by Gender, OH 2022**



Source: U.S. Census Bureau, 2016-2020 American Community Survey 5-Year Estimates, “B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over,” Detailed Tables, data.census.gov (accessed June 28, 2022). U.S. Department of Labor, Bureau of Labor Statistics, “Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index,” <http://data.bls.gov/cgi-bin/srgate>, Series CIS10200000000000I (accessed June 28, 2022).

science, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. Likewise, for both women and people of color, there is growing demand for workers in the “green economy.”<sup>35</sup> Investing in NTO training programs and addressing barriers of access (including issues such as gender and race harassment, location/transportation issues, pre-training education requirements, and so forth) are essential. Opening up NTOs to a wider range of workers will both broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>36</sup>

## Increase Assets

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**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. In addition to the Emergency Savings Fund, Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. Managed by community-based organizations, IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity. The savings can only be used for certain objectives 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.

**UNIVERSAL CHILDREN'S SAVINGS ACCOUNTS.** Universal children's savings accounts are evidence-based mechanisms that expand financial and educational opportunities through a prorated investment, based on family income, at birth. These investments give children the ability to financially prepare for college or home-ownership, depending on the type of savings. Research suggests that this savings mechanism could also dramatically reduce the wealth gap between young White and Black adults.<sup>37</sup>

## Increase Wages

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As demonstrated in this report, in many cases even two adults working full-time must each earn well beyond the minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.<sup>38</sup>

**MINIMUM WAGE.** 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, and ensuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 30 states plus Washington D.C. have passed higher minimum wages, with

18 indexing them as well.<sup>39</sup> In 2022, Washington D.C. has the highest minimum wage at \$16.10 per hour, followed by California at \$15.00 per hour (for employers with 26 employees or more).<sup>40</sup>

Local minimum wages are even higher, as nearly 50 city or counties having adopted higher minimum wages. As of July 1, 2022, Emeryville, CA has adopted the highest to date at \$17.68 per hour.<sup>41</sup> Oregon has a three-tiered minimum wage scale, including the Portland Metro area at \$14.75 per hour, the Standard minimum wage at \$13.50 per hour, and the non-urban region at \$12.50 per hour.<sup>42</sup> Note that some states have adopted “pre-emption” laws that limit local jurisdictions’ ability to enact minimum wage or benefit laws (such as paid sick leave) that are higher than the statewide rates.<sup>43</sup>

**UNIONIZATION.** According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.<sup>44</sup> This union “premium,” controlling for other factors is worth about 11% in increased wages. Black and Latinx union workers receive a larger union “premium” with Black workers receiving 14% more than their nonunionized peers and Latinx workers receiving 20% more than their nonunionized peers.<sup>45</sup> However, the percentage of workers represented nationally by unions over the past half century has decreased, so that currently only about 6% of private sector and 34% of public sector workers are union members.<sup>46</sup>

**PAY EQUITY AND ANTI-DISCRIMINATION LAWS.** Pay equity laws require employers to assess and compensate employees based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job's occupant.<sup>47</sup> While passing these laws is obviously essential, enforcement that takes into account the changing nature of workplaces and employer-employee relationships is a challenge that needs to be addressed, such as differential pay in the “gig” economy.

**BENEFITS.** Workplace policies such as paid sick days and paid family leave along with employer-sponsored health insurance and retirement, are key resources that support the stability and long-term health of workers.

## How is the Self-Sufficiency Standard Used?

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The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, workforce development agencies, and state and local officials, among others, are using the Standard. Below are some examples of ways that the Standard is being used. For more descriptions of the ways organizations apply the Self-Sufficiency Standard, please visit: [www.selfsufficiencystandard.org/the-standard/using-the-standard](http://www.selfsufficiencystandard.org/the-standard/using-the-standard).

### Policy Analysis

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

- Portland, Oregon's Bureau of Planning and Sustainability has integrated the Self-Sufficiency Standard into their core strategic metrics and Comprehensive Plan.
- 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 Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on a family's ability to reach self-sufficient wages.

### Counseling Tool

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The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs choose jobs that pay adequate wages, access benefits, and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and

needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Oregon, the [Prosperity Planner](#), a Self-Sufficiency Standard online counseling tool, is used by WorkSource Center staff to determine training scholarship awards and support service needs of job seekers. It is also used as a financial counseling tool for job seekers.
- In Washington State, the online Self-Sufficiency [Calculator](#) is used by workforce councils across the state as a counseling tool to help clients determine their income needs, choose education/training programs and access benefits.

### Evaluation Tool

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The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women's Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the federal poverty guidelines but lower than the Standard for San Diego.

### Benchmark for Wage-Setting

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The Self-Sufficiency Standard is used as a guideline for wage setting. By determining the wages necessary to

meet basic needs, the Standard provides information for setting wage standards. The Standard has been used in California, Colorado, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon, South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels, reflecting differentials in the cost of living as measured by the Standard in three regions of Oregon.
- In California, the American Federation of State, County, and Municipal Employees won a higher wage floor in contract negotiations after the Insight Center for Community Economic Development used the Standard to assess which University of California service workers' wages were below the Self-Sufficiency Standard.

## Targeted Allocation of Resources

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The Self-Sufficiency Standard is used by foundations for targeting grant investments that will increase economic security. Additionally, states use the Standard to target job training resources and demonstrate the payoff for investing in education and training. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency wages.

- In California's Santa Clara County, the 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.
- The City of Tucson's Resiliency Fund used the Self-Sufficiency Standard for Pima County as the income eligibility threshold for grants to households who had not received any state or federal COVID-19 relief money.

## Support Research

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The Self-Sufficiency Standard is used in research as a definition of adequate income and for measuring the affordability of different costs such as housing and health care. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family's income, place of residence, and composition.

- The Standard has been used along with data from the U.S. Census Bureau to estimate the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. Reports are available on the Standard's website, [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) entitled 'Overlooked and Undercounted.'
- The Connecticut Healthcare Affordability Index uses the Self-Sufficiency Standard to measure the impact of health care costs on a household's ability to afford all basic needs.

## Community Indicator

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The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- Metro, the regional government in Portland, is utilizing the Standard in the development of their Economic Value Atlas (EVA). The EVA serves as an analytical tool to better align policy and public investment to support growing businesses while also creating access to self-sufficient wage jobs.
- [Kidsdata.org](http://Kidsdata.org) is a program of Population Reference Bureau that provides access to information about the health and well-being of children across California, including tracking family economic wellbeing using the Self-Sufficiency Standard.
- Rise Together Bay Area released a dashboard of data tables from their Promoting Family Economic Security Report to track progress on their coalition's goals.

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## **PART 4**

# **Beyond Self-Sufficiency**

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# Saving for Emergencies

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Ohio and by family type.

Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance) for the length of time of the emergency. The estimates use the median time out of work (4.01 months) and the median tenure in current employment (four years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

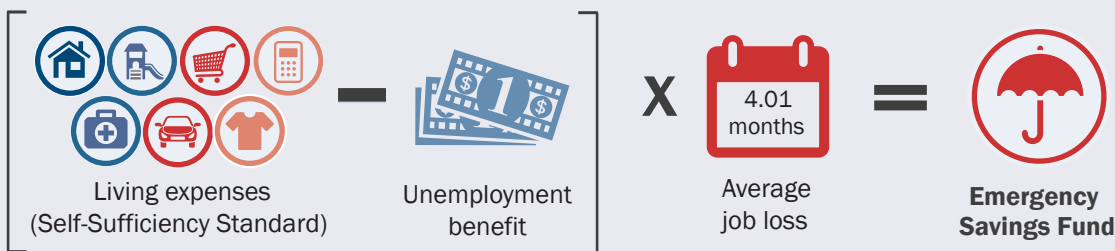
Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 6** illustrates the emergency savings amounts for Allen and Delaware counties for three different family types.

- In Allen County a single adult needs to earn a minimum of \$1,926 per month to be able to meet basic needs. To be prepared for the loss of a job,

the single adult needs to earn an additional \$74 per month. The additional savings would allow this individual to meet basic living costs over the average unemployment period, assuming they also received unemployment insurance. A single adult in Delaware County needs to earn \$2,434 per month to be self-sufficient and therefore needs to earn an additional \$92 per month to meet the emergency savings goal.

- One adult caring for a preschool-age child needs to earn \$3,239 per month in Allen County or \$4,589 per month in Delaware County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$158 per month in Allen County and an additional \$187 per month in Delaware County. In these counties, the overall emergency savings goal over four years is \$7,582 and \$8,955 in Allen County and Delaware County, respectively.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal only needs to cover half of the family's total living expenses over four months. 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 one child. In Allen County, this family needs an additional \$114 per month in total earnings and in Delaware County, the parents need an additional \$138 per month in earnings to save for an average spell of unemployment for one worker.

## How is the Emergency Savings Fund Calculated?





**TABLE 6. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types**  
*Allen and Delaware Counties, OH 2022*

	Allen County			Delaware County		
	1 Adult	1 Adult 1 Preschooler	2 Adults 1 Preschooler 1 School-age	1 Adult	1 Adult 1 Preschooler	2 Adults 1 Preschooler 1 School-age
<b>Monthly Expenses</b>						
Housing	\$622	\$767	\$767	\$920	\$1,148	\$1,148
Child Care	\$0	\$663	\$1,123	\$0	\$1,032	\$1,724
Food	\$251	\$370	\$734	\$301	\$443	\$878
Transportation	\$295	\$303	\$581	\$299	\$307	\$589
Health Care (Net)	\$237	\$559	\$698	\$237	\$562	\$700
Miscellaneous	\$242	\$368	\$535	\$278	\$451	\$648
Taxes (Net)	\$278	\$208	\$380	\$399	\$646	\$820
<b>Self-Sufficiency Wage</b>						
Monthly	\$1,926	\$3,239	\$4,817	\$2,434	\$4,589	\$6,508
<b>Emergency Savings Fund</b>						
Living expenses (4.01 months)*	\$6,677	\$12,263	\$8,972	\$8,240	\$15,941	\$11,496
Tax on additional earnings	\$744	\$1,813	\$1,336	\$1,076	\$2,214	\$1,633
Subtotal	\$7,421	\$14,076	\$10,308	\$9,316	\$18,156	\$13,130
Unemployment Insurance Benefit	(\$3,862)	(\$6,494)	(\$4,828)	(\$4,880)	(\$9,201)	(\$6,524)
Total Savings	\$3,559	\$7,582	\$5,480	\$4,436	\$8,955	\$6,606
Additional Monthly Earnings (Assumes interest accrued)	<b>\$74</b>	<b>\$158</b>	<b>\$114 (per adult)</b>	<b>\$92</b>	<b>\$187</b>	<b>\$138 (per adult)</b>

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

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if job loss occurs. Without unemployment insurance, the adults would need to save about twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their Emergency Savings Fund, the road to long-term economic security will be different for each household.

- For some, this might mean producing additional savings to meet immediate costs (such as a car breakdown) or paying off debts.
- Others may invest in additional education or skill training to achieve higher wages and increased economic security, in the near term, or save for retirement for later life security.
- For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

## Conclusion

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Ohio, along with the rest of the country, experienced rapid and substantial economic changes as a result of the COVID-19 pandemic. Many Ohio families struggle with costs that are rising faster than wages, year in and year out, with the gap steadily increasing.

Self-Sufficiency Standard research on the Great Recession suggests that families with high rates of income inadequacy and wage insecurity going into an economic downturn will be more acutely impacted by the COVID-19 pandemic-related economic shutdown and high levels of job loss. Moreover, single mothers, women, and people of color are disproportionately over-represented in groups that earn inadequate wages. When jobs are lost, people are forced to make difficult decisions, making people with low-incomes more vulnerable to the pandemic.

What the Self-Sufficiency Standard tells us is how much it takes for people to meet their basic needs “normally,” pre-pandemic, and thus acts as a baseline against which to measure the impact of the economic disruption and the effectiveness of mitigating policies and benefits. Although no one knows how long or hard this impact will be, this report highlights how difficult it is for far too many families in Ohio to meet their basic needs, without resorting to private strategies (such

as doubling up) or public work supports (such as child care assistance). The pandemic-related economic shutdown exposed what the Self-Sufficiency Standard documents, which is that many of the jobs in Ohio's economy leave too many families on the economic margins, a paycheck away from being unable to meet their basic needs, or worse.

*The Self-Sufficiency Standard for Ohio 2022* defines the income needed to realistically support a family without public or private assistance in Ohio. For most workers, the Standard shows that earnings above the official poverty measure are nevertheless far below what is needed to meet families' basic needs. Although the 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 Standard, work supports for such necessities 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.

## For More Information About the Standard

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

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Annie Kucklick at [akuckl@uw.edu](mailto:akuckl@uw.edu) or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For more information on *The Self-Sufficiency Standard for Ohio 2022*, this publication, the Standard wage tables for Ohio, or to find out more about the Ohio Association of Community Action Agencies, visit [www.oacaa.org](http://www.oacaa.org).

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44. U.S. Bureau of Labor Statistics. “Union Members—2021,” Economic Press Release. <https://www.bls.gov/news.release/pdf/union2.pdf> (accessed June 16, 2022).
45. Celine McNicholas, Lynn Rhinehart, Margaret Poydock, Heidi Shierholz, and Daniel Perez. “Why unions are good for workers—especially in a crisis like COVID-19,” Economic Policy Institute. August 25, 2020. <https://www.epi.org/publication/why-unions-are-good-for-workers-especially-in-a-crisis-like-covid-19-12-policies-that-would-boost-worker-rights-safety-and-wages/> (accessed September 28, 2020).
46. U.S. Bureau of Labor Statistics. “Union Members Summary,” Economic Press Release. January 22, 2020. <https://www.bls.gov/news.release/union2.nr0.htm> (accessed September 28, 2020). David Madland and Alex Rowell, “Unions Help the Middle Class, No Matter the Measure,” Center for American Progress Action Fund, 2016, <https://www.americanprogressaction.org/article/unions-help-the-middle-class-no-matter-the-measure/#:~:text=Unions%20increase%20workers'%20wages%20and,workers'%20general%20well%2Dbeing>, (accessed September 28, 2020).
47. For more information on pay equity see the National Committee on Pay Equity at <http://www.pay-equity.org>.



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## **APPENDIX A**

# **Methodology, Assumptions, & Sources**

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## Methodology and Data Sources for the Self-Sufficiency Standard

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This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the 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
- Geographically and 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, typically by county. 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 assumes adult household members work full time and 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 Standard assumes adults work eight hours per day for 22 days per month and 12 months per year.

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 may not reflect, such as increased transportation and health care costs.

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 multiplying by 12 months to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number and age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2022 edition of the Ohio Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.<sup>1</sup>

All adults in one- and two-adult households are working full time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.<sup>2</sup> The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs, such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for Ohio 2022* and the assumptions included in the calculations are described below.



## Housing

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The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan and non-metropolitan areas. FMRs are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the Ohio Self-Sufficiency Standard are calculated using the FY 2022 HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey and are updated for inflation using the Consumer Price Index. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>3</sup>

The FMRs are calculated for metropolitan and non-metropolitan counties. HUD calculates one set of FMRs for an entire metropolitan area referred to as Metropolitan Statistical Areas (MSA) or HUD Metro FMR Areas (HMFA). In Ohio there are six MSAs with more than one county sharing the same FMR: Akron, OH MSA (Portage & Summit Counties), Canton-Massillon, OH MSA (Carroll & Stark Counties), Cincinnati-Middletown, OH-KY-IN MSA (Hamilton, Warren, Brown, Butler, & Clermont Counties), Cleveland-Elyria-Mentor, OH MSA (Cuyahoga, Geauga, Lake, Lorain, & Medina Counties), Columbus, OH MSA (Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, & Union Counties), and Dayton, OH MSA (Greene, Miami, Montgomery, & Preble Counties). Because HUD only calculates one set of FMRs for each of these metropolitan areas, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

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, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments) in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

### Data Sources

**Housing Costs.** U.S. Department of Housing and Urban Development, "County Level Data," Fair Market Rents, 2022 Data, [http://www.huduser.org/portal/datasets/fmr/fmr2022/FY22\\_FMRs.xlsx](http://www.huduser.org/portal/datasets/fmr/fmr2022/FY22_FMRs.xlsx) (accessed September 15, 2021).

**County-Level Housing Costs.** U.S. Department of Housing and Urban Development, "FY2022 Small Area FMRs," Fair Market Rents, 2022 Data, [http://www.huduser.org/portal/datasets/fmr/fmr2022/fy2022\\_safmrs.xlsx](http://www.huduser.org/portal/datasets/fmr/fmr2022/fy2022_safmrs.xlsx) (accessed October 1, 2021).

**Population Weights.** U.S. Census Bureau, "2010 ZCTA to County Relationship File," Geography, Maps and Data, <https://www.census.gov/geographies/reference-files/2010/geo/relationship-files.html> (accessed December 8, 2021).

## Child Care

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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 or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>4</sup> The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey

every three years for setting payment rates. Thus, the Standard assumes child care costs at the 75th percentile unless the state sets a higher definition of market rate.

Child care costs for the Ohio Standard have been calculated using 75th percentile data from the Ohio Department of Job and Family Services and The Ohio State University Statistical Consulting Service. The study provided rates for three price clusters. Each county was assigned to one cluster with similar rate structures.

Rates are updated for inflation, using the Consumer Price Index, to February 2022 from September 2019, the data collection period.

Infant and preschooler costs are calculated assuming full-time care, and costs for school-age children are calculated using part-time rates during the school year and full-time rates during the summer. Costs were calculated based on a weighted average of family child care and center child care: 43% of infants are in family child care and 57% are in child care centers. These proportions are 26% and 74% respectively, for preschoolers, and 46% and 54% for school-age children.<sup>5</sup>

Since one of the basic assumptions of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by older children, relatives, and others is not assumed.

## Data Sources

**Child Care Rates.** The Ohio State University Statistical Consulting Service, “2020 Ohio Child Care Market Rate Survey Analysis,” Ohio Department of Job and Family Services, <https://jfs.ohio.gov/cdc/docs/2020-Ohio-Child-Care-MRS-Report-FINAL.pdf> (accessed December 1, 2021).

**Inflation.** U.S. Department of Labor, Bureau of Labor Statistics, “Child care and nursery school in U.S. city average, all urban consumers, not seasonally adjusted,” CUUR0000SEEB03, <https://data.bls.gov/cgi-bin/srgate> (accessed December 1, 2021).

## Food

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Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary safety net.<sup>6</sup>

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. Neither food plan allows for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 32% of their food budget on food prepared away from home, which was down significantly in 2020, when the survey was published, due to limitations of eating out during the COVID pandemic.<sup>7</sup> Food costs included in the Standard, effectively, cover groceries only.

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost. The Standard follows the SNAP protocol of using June data of the current year to represent the annual average. Hence, the Standard for 2022 uses data from June 2021 updated for inflation.

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 the cost of food for all numbers of adults is the average between the male and female cost as designated by the USDA Low-Cost Food Plan.

Geographic differences in food costs are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because

not all stores are sampled, this could result in an inaccurate representation of the cost of food in low-population counties. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.<sup>8</sup>

A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan to vary food costs geographically. For the 2022 Standard, due to the pervasive increase in food costs nationwide in late 2021 and early 2022, the researchers for the Standard added a food cost control which prevents the cost of food from decreasing in any given county.<sup>9</sup>

## 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 2021,” <https://fns-prod.azureedge.net/sites/default/files/media/file/CostofFoodJun2021LowModLib.pdf> (accessed November 11, 2021).

**County Index.** Gunderson, C., Strayer, M., Dewey, A., Hake, M., & Engelhard, E. Map the Meal Gap 2021: An Analysis of County and Congressional District Food Insecurity and County Food Cost in the United States in 2019. Feeding America, 2021, received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (accessed December 14, 2021).

## 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 by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.<sup>10</sup> The Standard

assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation.

The Standard examined the 2015-2019 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. Some counties may have rates over 7% due to special circumstances, such as resort-focused areas where workers are bussed in due to limited parking. These counties do not assume public transportation as access to grocery store and child care facilities are not adequate.

Ohio does not have any counties that utilize public transportation at a rate greater than 7%, so only private transportation costs were used in the calculation of the 2022 Standard.<sup>11</sup>

**Private Transportation.** For private transportation, the Standard assumes that adults need a car to get to 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 for commuting 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 2017 National Household Travel Survey (NHTS).

Regional variation in the cost of auto insurance for the Ohio Standard is calculated using rates gleaned from data collected for each county from [TheZebra.com](https://www.thezebra.com).

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 2020 Consumer Expenditure Survey data for families

with incomes between the 20th and 40th percentile living in the Midwest Census region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

The average expenditure for auto insurance in Ohio was \$66.24 per month in 2018 based on data from the National Association of Insurance Commissioners (NAIC). The average commute is 23.12 miles.

## Data Sources

**Public Transportation Use.** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2015- 2019 American Community Survey 5-year estimates, Detailed Tables, <https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geographychanges/2019/5-year.html> (accessed September 15, 2021).

**Auto Insurance Premium.** National Association of Insurance Commissioners, “Average Expenditures for Auto insurance by State, 2014-2018,” Insurance Information Institute, <https://www.iii.org/table-archive/21247> (accessed April 14, 2021).

**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 2020, CE Databases, <https://data.bls.gov/cgi-bin/srgate> (accessed November 11, 2021).

**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, <https://www.bls.gov/news.release/cpi.t01.htm> (accessed September 22, 2021).

**Per-Mile Costs.** American Automobile Association, “Your Driving Costs: How Much Does It Really Cost to Own a New Car?” 2021 edition, AAA Association Communication, <https://newsroom.aaa.com/wp-content/uploads/2021/08/2021-YDCBrochure-Live.pdf> (accessed November 10, 2021).

**County Index.** Personal Communication, Nicole Beck, [TheZebra.com](https://www.thezebra.com), December 3, 2021.

## Health Care

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The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. Nationally, the employer pays 78% of the insurance premium for the employee and 66% of the premium for the family.<sup>12</sup>

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution paid by a state’s residents for a single adult and for a family. The premium costs are then adjusted for inflation using the Medical Care Services Consumer Price Index.<sup>13</sup>

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Ohio, there are seventeen rating areas based on county groupings.<sup>14</sup> To vary the state premium by the Ohio rating areas, the Standard uses rates for the second lowest cost silver plan (excluding HSAs) available through the federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

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

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace.



## Data Sources

**Premiums.** U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “2020 Medical Expenditure Panel Survey-Insurance Component: Tables II.C.2 and II.D.2: Average Total Employee Contribution (in Dollars) per Enrolled Employee for Single Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State, United States, 2020,” Medical Expenditure Panel Survey-Insurance Component, [https://meps.ahrq.gov/data\\_stats/summ\\_tables/insr/state/series\\_2/2020/tiic2.htm](https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiic2.htm) (accessed November 5, 2021).

**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, MEPS HC-216, 2019 Full Year Consolidated Data File,” August 2021, [https://meps.ahrq.gov/mepsweb/data\\_stats/download\\_data\\_files\\_detail.jsp?cboPufNumber=HC-216](https://meps.ahrq.gov/mepsweb/data_stats/download_data_files_detail.jsp?cboPufNumber=HC-216) (accessed December 14, 2021).

**Inflation.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index – All Urban Consumers, U.S. City Average,” Medical Care Services (for premiums) and Medical Services (for out-of-pocket costs), <http://www.bls.gov/cpi/> (accessed October 22, 2021).

**County Index.** [Healthcare.gov](https://www.healthcare.gov), RESOURCES: For researchers, 2022 plan data: health plan data, download (ZIP file) “Individual Market Medical,” [https://data.healthcare.gov/datafile/py2022/individual\\_market\\_medical.zip](https://data.healthcare.gov/datafile/py2022/individual_market_medical.zip) (accessed November 19, 2021).

## Miscellaneous

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

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic

needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>15</sup>

## Broadband And Cell Phone

**Broadband.** The Standard utilizes the annual Federal Communications Commission (FCC) Urban Rate Survey Data to calculate a monthly broadband cost. In order to calculate an average that represents minimally adequate broadband service for families, the Standard assumes a download bandwidth range of 12 - 100 Mbps and creates an average monthly cost from the total monthly charges from the range of internet service providers (ISP) in the surveyed area.<sup>16</sup> Recognizing that families need to pay for equipment in order to establish connectivity in a household, the Standard also adds a monthly fee that includes the cost of a modem and router.

**Cell Phone.** The Standard assumes that each adult in a household needs access to a cell phone with up to 5 GB of data per month. Averaging the cost per gigabyte with nine United States cell phone plans having widespread coverage, the Standard assumes an average monthly service cost of \$24.52.<sup>17</sup> Assuming that an adult will also need to purchase a cell phone, Standard researchers found the average cost for five smartphones and then divided that total average cost by two years of monthly payments which is the typical amount of time that service providers finance cell phones. Local fees and taxes were added onto the monthly service fee charge and local sales tax was added to the cost of the phone.

## Data Sources

**Broadband Rate.** Federal Communications Commission, “Urban Rate Survey Data & Resources: 2021,” <https://www.fcc.gov/file/20054/download> (accessed August 20, 2021).

**Federal Communications Commission.** Federal Communications Commission, “Household Broadband Guide,” <https://www.fcc.gov/consumers/guides/household-broadband-guide> (accessed August 20, 2021).

**Wireless Taxes.** Mackey, S. and Boesen, U. “Wireless Tax Burden Remains High due to Federal Surcharge

Increase,” <https://taxfoundation.org/wireless-taxes-cell-phone-tax-rates-by-state-2020/> (accessed August 21, 2021).

## Federal Taxes

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Federal taxes calculated in the Standard include income tax and payroll taxes. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family/filing jointly), with additional adults counted as adult dependents.

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 and wireless taxes are included in the cost of a cell phone.

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. 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.

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. Families who owe very little or nothing in federal income taxes will receive little or no CCTC. Up to \$3,000 in child care costs are deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. Since 2018, the CTC provides parents with a nonrefundable credit up to \$2,000 per child under 17 (with up to \$1,400 refundable). For the Standard, the CTC is shown as being received monthly.<sup>18</sup>

## Data Sources

**Federal Tax Updates (2022).** Internal Revenue Service, Revenue Procedure 2021-45, <https://www.irs.gov/pub/irs-drop/rp-21-45.pdf> (accessed December 1, 2021).

**Federal Income Tax.** Internal Revenue Service, “1040 Instructions,” <https://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed December 21, 2021).

**Federal Child Tax Credit.** Internal Revenue Service, “Publication 972. Child Tax Credit,” <https://www.irs.gov/pub/irs-pdf/p972.pdf> (accessed January 11, 2021).

**Federal Earned Income Tax Credit.** Internal Revenue Service, “Publication 596. Earned Income Credit,” <https://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed January 10, 2022).

## State Taxes

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State taxes calculated in the Standard include income tax, payroll taxes, and state and local sales tax where applicable. State sales taxes are assumed to apply to the miscellaneous amount plus groceries, when applicable.

If the state has an EITC, child tax credit, child care tax credit, or similar family or low-income credit, it is included in the tax calculations. Renter’s credits and other tax credits that would be applicable to the population as a whole are included as well.

## Data Sources

**State Income Tax.** Ohio Department of Taxation, “Downloadable Municipal Income Tax Rate Database Table and Instructions.” <https://tax.ohio.gov/wps/portal/gov/tax/business/municipalities/municipalities> (Accessed December 29, 2021).

**Sales Tax.** Tax Foundation, Janelle Cammenga, “State and Local Sales Tax Rates, Midyear 2021,” <https://taxfoundation.org/publications/state-and-local-sales-tax-rates> (accessed November 5, 2021).

**Grocery Tax.** Tax Foundation, Janelle Cammenga, “Tax Treatment of Groceries, Candy, and Soda Can Get Tricky” <https://taxfoundation.org/halloween-candy-tax-groceries-soda-salestax/> (accessed April 13, 2021). Center on Budget Priorities, Eric Figueroa and Juliette Legendre, “States that Still Impose Sales Taxes on Groceries Should Consider Reducing or Eliminating Them,” [https://www.cbpp.org/research/state-budget-and-tax/states-that-still-impose-sales-taxes-on-groceries-should-consider#\\_ftn12](https://www.cbpp.org/research/state-budget-and-tax/states-that-still-impose-sales-taxes-on-groceries-should-consider#_ftn12), (accessed April 13, 2021).

## Emergency Savings Fund

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The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county or town in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as saving for retirement, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard now includes 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.

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.<sup>19</sup> The adult may not be commuting to 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 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 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 under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.<sup>20</sup> In some cases, children, or the whole family, may be covered under state Medicaid or the 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.<sup>21</sup>

## Data Sources

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## Endnotes For Appendix A

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16. The FCC recommends at least medium connectivity (12 - 25 Mbps) for moderate broadband use with two or more users at a time (see <https://www.fcc.gov/consumers/guides/household-broadband-guide>) (accessed May 10, 2021).

17. The Standard found the monthly cost for a 4 - 6 GB plan for U.S. Mobile, Tello, T-Mobile, Ting, AT&T Prepaid, Affinity Cellular, Verizon, Mint Mobile and UltraMobile and then created an average price per GB and multiplied that by 5 in order to come up with an average plan cost for 5 GB.

18. In 2021, the American Rescue Plan Act (ARPA) temporarily changed the Child Tax Credit (CTC) and Child and Dependent Tax Credit (CDCTC). The CTC increased to \$3,600 per child under six and \$3,000 per child six years and older and was fully refundable. The CDCTC increased from a maximum non-refundable benefit of \$1,050 for one child or \$2,100 for two or more children to a maximum refundable benefit of \$4,000 for one child or \$8,000 for two or more children. Because

these temporary provisions were not extended, the 2022 federal taxes reflected in the Standard reverted to the previous legislation as stated in this section.

19. This amount excludes taxes and tax credits (which are in the Standard), as the family would be living on savings, on which taxes and tax credits have already been paid when earned, as described above.

20. Affordable Insurance Exchanges are required as of 2014, and health insurance tax credits are available to offset monthly premium costs for those enrolled in the Exchanges with income up to 400% FPL. Centers for Medicare & Medicaid Services, Fact Sheets, "Affordable Insurance Exchanges: Seamless Access to Affordable Coverage," <https://www.cms.gov/newsroom/fact-sheets/affordable-insurance-exchanges-simpleseamless-and-affordable-coverage> (accessed July 23, 2014).

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## Appendix B

# The Self-Sufficiency Standard for Select Family Types in Ohio

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This report and an Excel file of all 700+ family types can be downloaded at  
[www.selfsufficiencystandard.org/Ohio](http://www.selfsufficiencystandard.org/Ohio)

The Emergency Savings Fund is a monthly addition separate from the Self-Sufficiency Standard.

**TABLE 1. The Self-Sufficiency Standard for Adams County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$591	\$738	\$738	\$738	\$738	\$940	\$738	\$738	\$738	\$940
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$248	\$364	\$473	\$542	\$626	\$635	\$656	\$722	\$802	\$799
Transportation	\$304	\$312	\$312	\$312	\$312	\$312	\$598	\$598	\$598	\$598
Health Care	\$235	\$553	\$590	\$596	\$665	\$633	\$685	\$692	\$761	\$728
Miscellaneous	\$240	\$365	\$454	\$433	\$382	\$540	\$553	\$532	\$480	\$638
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$263	\$352	\$331	\$280	\$439	\$408	\$387	\$336	\$493
Taxes	\$259	\$460	\$745	\$700	\$422	\$993	\$849	\$771	\$519	\$1,085
Earned Income Tax Credit (-)	\$0	(\$75)	\$0	(\$28)	(\$240)	\$0	\$0	\$0	(\$182)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$278)	(\$500)	(\$333)	(\$333)	(\$319)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.66	\$17.93	\$24.34	\$22.62	\$16.91	\$30.22	\$14.35	\$13.47	\$10.70	\$17.20
Monthly	\$1,876	\$3,157	\$4,284	\$3,982	\$2,975	\$5,318	\$5,051	\$4,742	\$3,765	\$6,053
Annual	\$22,513	\$37,879	\$51,409	\$47,778	\$35,705	\$63,814	\$60,617	\$56,902	\$45,186	\$72,640
Emergency Savings Fund	\$72	\$157	\$204	\$196	\$188	\$265	\$118	\$114	\$109	\$142

**TABLE 2. The Self-Sufficiency Standard for Allen County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$622	\$767	\$767	\$767	\$767	\$999	\$767	\$767	\$767	\$999
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$251	\$370	\$481	\$551	\$635	\$646	\$668	\$734	\$815	\$813
Transportation	\$295	\$303	\$303	\$303	\$303	\$303	\$581	\$581	\$581	\$581
Health Care	\$237	\$559	\$596	\$602	\$671	\$639	\$691	\$698	\$767	\$734
Miscellaneous	\$242	\$368	\$457	\$436	\$385	\$547	\$556	\$535	\$483	\$644
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$141	\$266	\$355	\$335	\$284	\$445	\$411	\$390	\$339	\$499
Taxes	\$278	\$493	\$786	\$723	\$454	\$1,052	\$892	\$813	\$571	\$1,147
Earned Income Tax Credit (-)	\$0	(\$62)	\$0	(\$12)	(\$224)	\$0	\$0	\$0	(\$161)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$288)	(\$500)	(\$333)	(\$333)	(\$328)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.94	\$18.40	\$24.79	\$23.07	\$17.35	\$30.98	\$14.56	\$13.68	\$10.97	\$17.56
Monthly	\$1,926	\$3,239	\$4,363	\$4,060	\$3,054	\$5,452	\$5,127	\$4,817	\$3,861	\$6,183
Annual	\$23,114	\$38,871	\$52,360	\$48,725	\$36,642	\$65,425	\$61,522	\$57,799	\$46,333	\$74,193
Emergency Savings Fund	\$74	\$158	\$205	\$197	\$189	\$290	\$118	\$114	\$109	\$143

**TABLE 3. The Self-Sufficiency Standard for Ashland County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$561	\$738	\$738	\$738	\$738	\$930	\$738	\$738	\$738	\$930
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$260	\$383	\$498	\$570	\$657	\$668	\$691	\$760	\$843	\$841
Transportation	\$295	\$303	\$303	\$303	\$303	\$303	\$581	\$581	\$581	\$581
Health Care	\$216	\$496	\$533	\$539	\$608	\$576	\$628	\$635	\$704	\$671
Miscellaneous	\$235	\$360	\$450	\$429	\$378	\$536	\$549	\$528	\$477	\$633
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$133	\$258	\$348	\$327	\$277	\$434	\$404	\$384	\$332	\$489
Taxes	\$270	\$484	\$787	\$739	\$449	\$1,048	\$901	\$821	\$556	\$1,150
Earned Income Tax Credit (-)	\$0	(\$80)	\$0	(\$29)	(\$243)	\$0	\$0	\$0	(\$182)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$277)	(\$500)	(\$333)	(\$333)	(\$319)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.44	\$17.75	\$24.32	\$22.61	\$16.84	\$30.26	\$14.37	\$13.50	\$10.70	\$17.25
Monthly	\$1,838	\$3,125	\$4,281	\$3,980	\$2,964	\$5,327	\$5,060	\$4,751	\$3,765	\$6,071
Annual	\$22,056	\$37,496	\$51,374	\$47,758	\$35,569	\$63,919	\$60,715	\$57,009	\$45,182	\$72,853
Emergency Savings Fund	\$69	\$155	\$202	\$194	\$187	\$266	\$117	\$113	\$108	\$141

**TABLE 4. The Self-Sufficiency Standard for Ashtabula County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$566	\$738	\$738	\$738	\$738	\$982	\$738	\$738	\$738	\$982
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$301	\$309	\$309	\$309	\$309	\$309	\$592	\$592	\$592	\$592
Health Care	\$215	\$494	\$530	\$537	\$606	\$573	\$626	\$632	\$701	\$669
Miscellaneous	\$237	\$377	\$485	\$459	\$393	\$590	\$585	\$559	\$493	\$688
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$135	\$275	\$383	\$357	\$291	\$488	\$440	\$414	\$348	\$543
Taxes	\$270	\$567	\$905	\$810	\$493	\$1,232	\$1,018	\$923	\$637	\$1,336
Earned Income Tax Credit (-)	\$0	(\$29)	\$0	\$0	(\$195)	\$0	\$0	\$0	(\$120)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$115)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$299)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.54	\$19.56	\$27.19	\$25.04	\$18.13	\$34.66	\$15.83	\$14.75	\$11.53	\$19.48
Monthly	\$1,855	\$3,443	\$4,785	\$4,407	\$3,191	\$6,101	\$5,574	\$5,192	\$4,058	\$6,858
Annual	\$22,257	\$41,318	\$57,422	\$52,879	\$38,290	\$73,211	\$66,884	\$62,299	\$48,700	\$82,294
Emergency Savings Fund	\$70	\$157	\$217	\$206	\$192	\$335	\$124	\$119	\$110	\$152

**TABLE 5. The Self-Sufficiency Standard for Athens County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$762	\$868	\$868	\$868	\$868	\$1,073	\$868	\$868	\$868	\$1,073
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$272	\$400	\$520	\$595	\$687	\$698	\$721	\$793	\$880	\$878
Transportation	\$304	\$312	\$312	\$312	\$312	\$312	\$598	\$598	\$598	\$598
Health Care	\$235	\$556	\$592	\$599	\$668	\$635	\$688	\$694	\$763	\$731
Miscellaneous	\$259	\$419	\$548	\$512	\$425	\$659	\$648	\$612	\$525	\$758
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$157	\$317	\$446	\$410	\$323	\$558	\$504	\$468	\$380	\$614
Taxes	\$339	\$743	\$1,142	\$1,009	\$665	\$1,629	\$1,254	\$1,122	\$799	\$1,608
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$62)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.34	\$23.37	\$32.46	\$29.46	\$21.71	\$41.27	\$18.49	\$16.99	\$13.33	\$22.45
Monthly	\$2,171	\$4,113	\$5,712	\$5,186	\$3,821	\$7,264	\$6,509	\$5,979	\$4,692	\$7,903
Annual	\$26,055	\$49,351	\$68,550	\$62,230	\$45,851	\$87,169	\$78,103	\$71,746	\$56,307	\$94,832
Emergency Savings Fund	\$81	\$173	\$309	\$228	\$196	\$433	\$137	\$130	\$112	\$167

**TABLE 6. The Self-Sufficiency Standard for Auglaize County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$591	\$738	\$738	\$738	\$738	\$1,048	\$738	\$738	\$738	\$1,048
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$263	\$387	\$503	\$576	\$665	\$676	\$698	\$768	\$852	\$850
Transportation	\$292	\$300	\$300	\$300	\$300	\$300	\$574	\$574	\$574	\$574
Health Care	\$237	\$559	\$596	\$602	\$671	\$639	\$691	\$698	\$767	\$734
Miscellaneous	\$240	\$404	\$532	\$496	\$408	\$654	\$631	\$595	\$507	\$751
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$302	\$430	\$394	\$307	\$552	\$487	\$450	\$362	\$606
Taxes	\$272	\$669	\$1,059	\$927	\$536	\$1,558	\$1,162	\$1,032	\$692	\$1,545
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$145)	\$0	\$0	\$0	(\$64)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.77	\$22.00	\$31.02	\$28.02	\$19.47	\$40.52	\$17.69	\$16.18	\$12.29	\$22.04
Monthly	\$1,895	\$3,873	\$5,459	\$4,931	\$3,427	\$7,131	\$6,225	\$5,695	\$4,325	\$7,759
Annual	\$22,740	\$46,474	\$65,505	\$59,172	\$41,129	\$85,572	\$74,704	\$68,336	\$51,897	\$93,102
Emergency Savings Fund	\$72	\$167	\$249	\$221	\$198	\$423	\$138	\$126	\$111	\$166

**TABLE 7. The Self-Sufficiency Standard for Belmont County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$575	\$744	\$744	\$744	\$744	\$965	\$744	\$744	\$744	\$965
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$260	\$383	\$498	\$570	\$657	\$668	\$691	\$760	\$843	\$841
Transportation	\$301	\$308	\$308	\$308	\$308	\$308	\$591	\$591	\$591	\$591
Health Care	\$243	\$580	\$616	\$623	\$692	\$659	\$711	\$718	\$787	\$754
Miscellaneous	\$240	\$385	\$493	\$467	\$401	\$595	\$592	\$566	\$500	\$693
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$283	\$391	\$365	\$299	\$493	\$448	\$422	\$355	\$548
Taxes	\$260	\$572	\$884	\$792	\$486	\$1,187	\$986	\$895	\$627	\$1,282
Earned Income Tax Credit (-)	\$0	(\$11)	\$0	\$0	(\$177)	\$0	\$0	\$0	(\$101)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$315)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.67	\$20.21	\$27.57	\$25.42	\$18.61	\$34.74	\$15.98	\$14.90	\$11.78	\$19.48
Monthly	\$1,878	\$3,557	\$4,852	\$4,475	\$3,276	\$6,115	\$5,625	\$5,245	\$4,146	\$6,858
Annual	\$22,537	\$42,689	\$58,220	\$53,697	\$39,313	\$73,376	\$67,500	\$62,936	\$49,750	\$82,290
Emergency Savings Fund	\$72	\$160	\$220	\$210	\$195	\$334	\$126	\$121	\$111	\$153

**TABLE 8. The Self-Sufficiency Standard for Brown County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$603	\$793	\$793	\$793	\$793	\$980	\$793	\$793	\$793	\$980
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$304	\$312	\$312	\$312	\$312	\$312	\$598	\$598	\$598	\$598
Health Care	\$235	\$553	\$590	\$596	\$665	\$633	\$685	\$692	\$761	\$728
Miscellaneous	\$244	\$375	\$465	\$445	\$395	\$552	\$566	\$546	\$495	\$651
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$142	\$273	\$363	\$343	\$293	\$450	\$422	\$402	\$351	\$507
Taxes	\$270	\$515	\$785	\$715	\$466	\$1,035	\$896	\$825	\$608	\$1,134
Earned Income Tax Credit (-)	\$0	(\$43)	\$0	\$0	(\$197)	\$0	\$0	\$0	(\$117)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$308)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.98	\$19.07	\$25.28	\$23.63	\$18.08	\$31.19	\$14.91	\$14.07	\$11.57	\$17.77
Monthly	\$1,933	\$3,357	\$4,449	\$4,159	\$3,181	\$5,490	\$5,248	\$4,954	\$4,071	\$6,254
Annual	\$23,199	\$40,280	\$53,389	\$49,910	\$38,178	\$65,881	\$62,977	\$59,443	\$48,855	\$75,044
Emergency Savings Fund	\$75	\$158	\$209	\$201	\$192	\$297	\$121	\$116	\$110	\$145



**TABLE 9. The Self-Sufficiency Standard for Butler County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$738	\$963	\$963	\$963	\$963	\$1,294	\$963	\$963	\$963	\$1,294
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$289	\$426	\$553	\$633	\$730	\$743	\$767	\$844	\$936	\$934
Transportation	\$306	\$313	\$313	\$313	\$313	\$313	\$601	\$601	\$601	\$601
Health Care	\$236	\$557	\$594	\$600	\$669	\$637	\$689	\$696	\$765	\$732
Miscellaneous	\$259	\$431	\$561	\$525	\$439	\$686	\$663	\$627	\$540	\$786
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$157	\$329	\$459	\$423	\$337	\$584	\$518	\$483	\$396	\$642
Taxes	\$342	\$797	\$1,202	\$1,070	\$747	\$1,807	\$1,323	\$1,189	\$869	\$1,729
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.32	\$24.45	\$33.62	\$30.66	\$23.41	\$43.96	\$19.14	\$17.64	\$14.01	\$23.67
Monthly	\$2,169	\$4,303	\$5,917	\$5,396	\$4,121	\$7,737	\$6,738	\$6,211	\$4,933	\$8,333
Annual	\$26,024	\$51,630	\$71,003	\$64,755	\$49,449	\$92,845	\$80,855	\$74,528	\$59,198	\$99,997
Emergency Savings Fund	\$81	\$178	\$329	\$241	\$198	\$475	\$140	\$137	\$115	\$200

**TABLE 10. The Self-Sufficiency Standard for Carroll County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$565	\$747	\$747	\$747	\$747	\$951	\$747	\$747	\$747	\$951
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$329	\$485	\$630	\$722	\$833	\$847	\$875	\$962	\$1,067	\$1,065
Transportation	\$302	\$310	\$310	\$310	\$310	\$310	\$593	\$593	\$593	\$593
Health Care	\$245	\$585	\$621	\$628	\$697	\$664	\$716	\$723	\$792	\$759
Miscellaneous	\$246	\$381	\$473	\$455	\$406	\$566	\$578	\$559	\$510	\$668
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$279	\$371	\$353	\$305	\$464	\$434	\$415	\$366	\$523
Taxes	\$277	\$550	\$815	\$749	\$506	\$1,082	\$937	\$871	\$682	\$1,191
Earned Income Tax Credit (-)	\$0	(\$23)	\$0	\$0	(\$158)	\$0	\$0	\$0	(\$54)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$101)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.15	\$19.76	\$25.96	\$24.43	\$19.12	\$32.30	\$15.40	\$14.62	\$12.42	\$18.45
Monthly	\$1,963	\$3,478	\$4,569	\$4,300	\$3,365	\$5,684	\$5,420	\$5,145	\$4,373	\$6,494
Annual	\$23,558	\$41,738	\$54,827	\$51,597	\$40,377	\$68,212	\$65,038	\$61,745	\$52,476	\$77,923
Emergency Savings Fund	\$76	\$159	\$212	\$205	\$197	\$303	\$123	\$119	\$111	\$148

**TABLE 11. The Self-Sufficiency Standard for Champaign County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$579	\$750	\$750	\$750	\$750	\$1,041	\$750	\$750	\$750	\$1,041
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$298	\$306	\$306	\$306	\$306	\$306	\$586	\$586	\$586	\$586
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$241	\$370	\$460	\$440	\$390	\$558	\$561	\$541	\$490	\$656
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$268	\$358	\$338	\$288	\$456	\$416	\$396	\$346	\$512
Taxes	\$272	\$497	\$791	\$721	\$466	\$1,084	\$904	\$832	\$605	\$1,184
Earned Income Tax Credit (-)	\$0	(\$56)	\$0	(\$1)	(\$209)	\$0	\$0	\$0	(\$134)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.81	\$18.59	\$25.01	\$23.35	\$17.74	\$31.82	\$14.76	\$13.92	\$11.34	\$18.06
Monthly	\$1,902	\$3,271	\$4,402	\$4,110	\$3,123	\$5,600	\$5,196	\$4,900	\$3,992	\$6,359
Annual	\$22,823	\$39,255	\$52,821	\$49,318	\$37,470	\$67,203	\$62,354	\$58,802	\$47,900	\$76,302
Emergency Savings Fund	\$73	\$158	\$207	\$198	\$191	\$299	\$119	\$115	\$109	\$146

**TABLE 12. The Self-Sufficiency Standard for Clark County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$635	\$821	\$821	\$821	\$821	\$1,020	\$821	\$821	\$821	\$1,020
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$590	\$590	\$590	\$590
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$245	\$391	\$499	\$473	\$407	\$599	\$599	\$573	\$507	\$697
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$289	\$397	\$371	\$306	\$498	\$455	\$428	\$362	\$553
Taxes	\$310	\$669	\$998	\$900	\$574	\$1,321	\$1,116	\$1,018	\$749	\$1,436
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$138)	\$0	\$0	\$0	(\$49)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.31	\$21.21	\$28.60	\$26.44	\$19.67	\$35.78	\$16.55	\$15.46	\$12.49	\$20.07
Monthly	\$1,991	\$3,732	\$5,034	\$4,653	\$3,462	\$6,297	\$5,827	\$5,442	\$4,397	\$7,063
Annual	\$23,895	\$44,790	\$60,411	\$55,832	\$41,540	\$75,562	\$69,920	\$65,298	\$52,759	\$84,758
Emergency Savings Fund	\$75	\$161	\$222	\$211	\$197	\$348	\$127	\$122	\$110	\$153

**TABLE 13. The Self-Sufficiency Standard for Clermont County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$721	\$939	\$939	\$939	\$939	\$1,264	\$939	\$939	\$939	\$1,264
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$292	\$430	\$558	\$640	\$738	\$750	\$775	\$853	\$946	\$944
Transportation	\$304	\$312	\$312	\$312	\$312	\$312	\$597	\$597	\$597	\$597
Health Care	\$235	\$553	\$590	\$596	\$665	\$633	\$685	\$692	\$761	\$728
Miscellaneous	\$257	\$428	\$558	\$523	\$436	\$683	\$661	\$625	\$538	\$783
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$155	\$327	\$456	\$421	\$335	\$582	\$516	\$480	\$393	\$639
Taxes	\$309	\$731	\$1,116	\$991	\$702	\$1,674	\$1,224	\$1,100	\$793	\$1,609
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$18)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.03	\$23.91	\$32.98	\$30.06	\$22.92	\$43.03	\$18.78	\$17.32	\$13.73	\$23.24
Monthly	\$2,117	\$4,209	\$5,804	\$5,291	\$4,033	\$7,572	\$6,612	\$6,096	\$4,832	\$8,182
Annual	\$25,406	\$50,505	\$69,645	\$63,494	\$48,398	\$90,869	\$79,340	\$73,147	\$57,988	\$98,181
Emergency Savings Fund	\$81	\$178	\$320	\$235	\$197	\$461	\$140	\$137	\$115	\$179

**TABLE 14. The Self-Sufficiency Standard for Clinton County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$629	\$772	\$772	\$772	\$772	\$1,027	\$772	\$772	\$772	\$1,027
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$254	\$375	\$486	\$557	\$643	\$654	\$675	\$743	\$824	\$822
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$587	\$587	\$587	\$587
Health Care	\$235	\$553	\$590	\$596	\$665	\$633	\$685	\$692	\$761	\$728
Miscellaneous	\$244	\$369	\$458	\$437	\$386	\$550	\$557	\$536	\$485	\$647
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$142	\$267	\$356	\$336	\$285	\$449	\$413	\$392	\$340	\$503
Taxes	\$282	\$497	\$789	\$723	\$457	\$1,064	\$897	\$818	\$581	\$1,161
Earned Income Tax Credit (-)	\$0	(\$59)	\$0	(\$9)	(\$221)	\$0	\$0	\$0	(\$155)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$290)	(\$500)	(\$333)	(\$333)	(\$332)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.03	\$18.50	\$24.86	\$23.14	\$17.44	\$31.25	\$14.62	\$13.74	\$11.05	\$17.72
Monthly	\$1,942	\$3,255	\$4,375	\$4,073	\$3,069	\$5,500	\$5,147	\$4,837	\$3,890	\$6,238
Annual	\$23,302	\$39,062	\$52,499	\$48,879	\$36,827	\$66,002	\$61,758	\$58,048	\$46,678	\$74,861
Emergency Savings Fund	\$75	\$158	\$206	\$197	\$189	\$296	\$119	\$114	\$109	\$144

**TABLE 15. The Self-Sufficiency Standard for Columbiana County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$635	\$738	\$738	\$738	\$738	\$992	\$738	\$738	\$738	\$992
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$298	\$305	\$305	\$305	\$305	\$305	\$585	\$585	\$585	\$585
Health Care	\$240	\$571	\$607	\$614	\$683	\$650	\$703	\$709	\$778	\$746
Miscellaneous	\$246	\$369	\$458	\$438	\$388	\$551	\$558	\$538	\$487	\$649
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$267	\$357	\$336	\$286	\$450	\$414	\$393	\$342	\$505
Taxes	\$282	\$485	\$776	\$713	\$451	\$1,050	\$884	\$808	\$580	\$1,147
Earned Income Tax Credit (-)	\$0	(\$62)	\$0	(\$10)	(\$219)	\$0	\$0	\$0	(\$151)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$291)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.17	\$18.39	\$24.81	\$23.13	\$17.48	\$31.24	\$14.62	\$13.76	\$11.11	\$17.74
Monthly	\$1,967	\$3,237	\$4,367	\$4,071	\$3,076	\$5,498	\$5,147	\$4,843	\$3,912	\$6,243
Annual	\$23,599	\$38,846	\$52,406	\$48,854	\$36,917	\$65,979	\$61,763	\$58,118	\$46,948	\$74,921
Emergency Savings Fund	\$76	\$158	\$206	\$198	\$190	\$296	\$119	\$115	\$109	\$144

**TABLE 16. The Self-Sufficiency Standard for Coshocton County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$563	\$738	\$738	\$738	\$738	\$1,000	\$738	\$738	\$738	\$1,000
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$243	\$358	\$464	\$532	\$613	\$624	\$644	\$709	\$787	\$785
Transportation	\$302	\$310	\$310	\$310	\$310	\$310	\$594	\$594	\$594	\$594
Health Care	\$243	\$580	\$616	\$623	\$692	\$659	\$711	\$718	\$787	\$754
Miscellaneous	\$237	\$367	\$455	\$434	\$383	\$548	\$554	\$533	\$481	\$644
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$135	\$265	\$353	\$333	\$281	\$446	\$409	\$388	\$336	\$500
Taxes	\$275	\$509	\$808	\$743	\$465	\$1,091	\$919	\$837	\$587	\$1,191
Earned Income Tax Credit (-)	\$0	(\$62)	\$0	(\$13)	(\$227)	\$0	\$0	\$0	(\$164)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$286)	(\$500)	(\$333)	(\$333)	(\$327)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.59	\$18.40	\$24.80	\$23.05	\$17.26	\$31.23	\$14.59	\$13.69	\$10.94	\$17.71
Monthly	\$1,863	\$3,239	\$4,365	\$4,057	\$3,038	\$5,497	\$5,134	\$4,818	\$3,850	\$6,234
Annual	\$22,358	\$38,869	\$52,380	\$48,679	\$36,451	\$65,962	\$61,608	\$57,820	\$46,199	\$74,803
Emergency Savings Fund	\$70	\$157	\$204	\$196	\$188	\$294	\$118	\$113	\$109	\$143

**TABLE 17. The Self-Sufficiency Standard for Crawford County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$610	\$738	\$738	\$738	\$738	\$938	\$738	\$738	\$738	\$938
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$293	\$301	\$301	\$301	\$301	\$301	\$576	\$576	\$576	\$576
Health Care	\$262	\$638	\$675	\$681	\$751	\$718	\$770	\$777	\$846	\$813
Miscellaneous	\$245	\$391	\$499	\$473	\$408	\$600	\$598	\$572	\$506	\$697
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$143	\$289	\$397	\$371	\$306	\$498	\$454	\$428	\$362	\$553
Taxes	\$299	\$648	\$971	\$875	\$556	\$1,286	\$1,083	\$988	\$721	\$1,389
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$142)	\$0	\$0	\$0	(\$57)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.24	\$21.08	\$28.45	\$26.30	\$19.55	\$35.59	\$16.44	\$15.36	\$12.38	\$19.93
Monthly	\$1,978	\$3,711	\$5,007	\$4,629	\$3,441	\$6,264	\$5,788	\$5,406	\$4,357	\$7,014
Annual	\$23,739	\$44,528	\$60,087	\$55,546	\$41,288	\$75,173	\$69,459	\$64,876	\$52,280	\$84,165
Emergency Savings Fund	\$75	\$161	\$222	\$212	\$197	\$346	\$127	\$122	\$110	\$154

**TABLE 18. The Self-Sufficiency Standard for Cuyahoga County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$728	\$888	\$888	\$888	\$888	\$1,163	\$888	\$888	\$888	\$1,163
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$303	\$447	\$580	\$665	\$767	\$780	\$806	\$886	\$983	\$981
Transportation	\$305	\$313	\$313	\$313	\$313	\$313	\$599	\$599	\$599	\$599
Health Care	\$215	\$494	\$530	\$537	\$606	\$573	\$626	\$632	\$701	\$669
Miscellaneous	\$257	\$419	\$549	\$515	\$428	\$670	\$653	\$617	\$531	\$771
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$155	\$317	\$448	\$413	\$327	\$569	\$508	\$473	\$386	\$627
Taxes	\$350	\$780	\$1,199	\$1,065	\$760	\$1,770	\$1,327	\$1,193	\$863	\$1,726
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$26)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.26	\$23.62	\$32.90	\$29.96	\$22.70	\$42.76	\$18.83	\$17.35	\$13.71	\$23.20
Monthly	\$2,158	\$4,156	\$5,791	\$5,273	\$3,995	\$7,526	\$6,629	\$6,107	\$4,824	\$8,166
Annual	\$25,902	\$49,876	\$69,491	\$63,274	\$47,943	\$90,312	\$79,549	\$73,287	\$57,891	\$97,998
Emergency Savings Fund	\$80	\$173	\$315	\$230	\$193	\$453	\$138	\$131	\$113	\$175

**TABLE 19. The Self-Sufficiency Standard for Darke County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$609	\$738	\$738	\$738	\$738	\$999	\$738	\$738	\$738	\$999
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$254	\$375	\$486	\$557	\$643	\$654	\$675	\$743	\$824	\$822
Transportation	\$295	\$303	\$303	\$303	\$303	\$303	\$579	\$579	\$579	\$579
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$241	\$365	\$454	\$434	\$383	\$547	\$553	\$532	\$481	\$644
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$263	\$352	\$332	\$281	\$445	\$408	\$388	\$336	\$499
Taxes	\$275	\$482	\$776	\$721	\$444	\$1,053	\$882	\$804	\$554	\$1,148
Earned Income Tax Credit (-)	\$0	(\$70)	\$0	(\$21)	(\$233)	\$0	\$0	\$0	(\$172)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$283)	(\$500)	(\$333)	(\$333)	(\$323)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.85	\$18.10	\$24.55	\$22.83	\$17.10	\$30.99	\$14.45	\$13.57	\$10.82	\$17.58
Monthly	\$1,909	\$3,186	\$4,320	\$4,019	\$3,010	\$5,454	\$5,086	\$4,777	\$3,809	\$6,187
Annual	\$22,910	\$38,226	\$51,845	\$48,224	\$36,121	\$65,452	\$61,037	\$57,328	\$45,705	\$74,244
Emergency Savings Fund	\$73	\$157	\$204	\$196	\$188	\$290	\$118	\$113	\$109	\$143

**TABLE 20. The Self-Sufficiency Standard for Defiance County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$576	\$758	\$758	\$758	\$758	\$1,054	\$758	\$758	\$758	\$1,054
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$249	\$366	\$475	\$545	\$628	\$639	\$660	\$726	\$805	\$803
Transportation	\$294	\$302	\$302	\$302	\$302	\$302	\$579	\$579	\$579	\$579
Health Care	\$233	\$548	\$584	\$591	\$660	\$627	\$679	\$686	\$755	\$722
Miscellaneous	\$237	\$381	\$488	\$462	\$396	\$597	\$586	\$560	\$493	\$694
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$135	\$279	\$386	\$360	\$294	\$495	\$442	\$415	\$349	\$549
Taxes	\$271	\$591	\$918	\$821	\$501	\$1,260	\$1,024	\$927	\$640	\$1,357
Earned Income Tax Credit (-)	\$0	(\$16)	\$0	\$0	(\$187)	\$0	\$0	\$0	(\$118)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$115)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$304)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.57	\$20.04	\$27.47	\$25.28	\$18.34	\$35.29	\$15.90	\$14.79	\$11.56	\$19.72
Monthly	\$1,860	\$3,527	\$4,835	\$4,450	\$3,229	\$6,211	\$5,596	\$5,207	\$4,069	\$6,941
Annual	\$22,316	\$42,322	\$58,026	\$53,398	\$38,743	\$74,531	\$67,146	\$62,480	\$48,824	\$83,293
Emergency Savings Fund	\$70	\$158	\$218	\$207	\$193	\$342	\$125	\$119	\$110	\$153

**TABLE 21. The Self-Sufficiency Standard for Delaware County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$920	\$1,148	\$1,148	\$1,148	\$1,148	\$1,419	\$1,148	\$1,148	\$1,148	\$1,419
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$301	\$443	\$575	\$659	\$760	\$772	\$798	\$878	\$974	\$972
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$589	\$589	\$589	\$589
Health Care	\$237	\$562	\$599	\$605	\$674	\$642	\$694	\$700	\$770	\$737
Miscellaneous	\$278	\$451	\$581	\$546	\$460	\$702	\$684	\$648	\$562	\$802
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$176	\$349	\$479	\$444	\$358	\$600	\$539	\$504	\$417	\$657
Taxes	\$399	\$863	\$1,267	\$1,137	\$817	\$1,881	\$1,395	\$1,254	\$938	\$1,770
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$13.83	\$26.08	\$35.27	\$32.35	\$25.14	\$45.34	\$20.00	\$18.49	\$14.88	\$24.28
Monthly	\$2,434	\$4,589	\$6,208	\$5,693	\$4,425	\$7,980	\$7,038	\$6,508	\$5,238	\$8,545
Annual	\$29,211	\$55,071	\$74,495	\$68,317	\$53,102	\$95,755	\$84,460	\$78,096	\$62,861	\$102,544
Emergency Savings Fund	\$92	\$186	\$360	\$306	\$206	\$504	\$144	\$137	\$119	\$203

**TABLE 22. The Self-Sufficiency Standard for Erie County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$645	\$808	\$808	\$808	\$808	\$999	\$808	\$808	\$808	\$999
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$272	\$400	\$520	\$595	\$687	\$698	\$721	\$793	\$880	\$878
Transportation	\$294	\$302	\$302	\$302	\$302	\$302	\$579	\$579	\$579	\$579
Health Care	\$228	\$533	\$570	\$576	\$645	\$613	\$665	\$672	\$741	\$708
Miscellaneous	\$246	\$388	\$496	\$470	\$405	\$596	\$596	\$570	\$504	\$694
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$286	\$394	\$369	\$303	\$494	\$452	\$426	\$360	\$550
Taxes	\$282	\$601	\$912	\$820	\$513	\$1,211	\$1,018	\$926	\$661	\$1,309
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$160)	\$0	\$0	\$0	(\$80)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$324)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.18	\$20.63	\$27.94	\$25.81	\$19.06	\$34.95	\$16.18	\$15.11	\$12.07	\$19.60
Monthly	\$1,967	\$3,632	\$4,917	\$4,543	\$3,355	\$6,151	\$5,696	\$5,319	\$4,248	\$6,899
Annual	\$23,607	\$43,580	\$59,001	\$54,520	\$40,263	\$73,815	\$68,351	\$63,825	\$50,979	\$82,783
Emergency Savings Fund	\$76	\$160	\$222	\$211	\$196	\$337	\$127	\$121	\$111	\$153



**TABLE 23. The Self-Sufficiency Standard for Fairfield County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$804	\$999	\$999	\$999	\$999	\$1,245	\$999	\$999	\$999	\$1,245
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$591	\$591	\$591	\$591
Health Care	\$237	\$562	\$599	\$605	\$674	\$642	\$694	\$700	\$770	\$737
Miscellaneous	\$263	\$410	\$518	\$492	\$427	\$624	\$618	\$592	\$526	\$722
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$161	\$308	\$416	\$391	\$325	\$522	\$474	\$448	\$382	\$577
Taxes	\$360	\$729	\$1,057	\$960	\$699	\$1,452	\$1,173	\$1,076	\$827	\$1,508
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$47)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.69	\$22.74	\$30.14	\$27.98	\$22.14	\$38.03	\$17.32	\$16.23	\$13.46	\$21.03
Monthly	\$2,234	\$4,003	\$5,305	\$4,925	\$3,896	\$6,693	\$6,098	\$5,715	\$4,739	\$7,403
Annual	\$26,808	\$48,034	\$63,656	\$59,103	\$46,749	\$80,310	\$73,171	\$68,574	\$56,872	\$88,838
Emergency Savings Fund	\$84	\$169	\$233	\$220	\$196	\$381	\$131	\$126	\$112	\$159

**TABLE 24. The Self-Sufficiency Standard for Fayette County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$596	\$750	\$750	\$750	\$750	\$936	\$750	\$750	\$750	\$936
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$249	\$366	\$475	\$545	\$628	\$639	\$660	\$726	\$805	\$803
Transportation	\$298	\$306	\$306	\$306	\$306	\$306	\$586	\$586	\$586	\$586
Health Care	\$247	\$591	\$627	\$634	\$703	\$670	\$723	\$729	\$798	\$766
Miscellaneous	\$241	\$370	\$458	\$438	\$386	\$544	\$557	\$536	\$484	\$640
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$268	\$357	\$336	\$285	\$442	\$413	\$391	\$340	\$496
Taxes	\$262	\$477	\$762	\$702	\$437	\$1,004	\$863	\$786	\$549	\$1,095
Earned Income Tax Credit (-)	\$0	(\$62)	\$0	(\$14)	(\$225)	\$0	\$0	\$0	(\$164)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$287)	(\$500)	(\$333)	(\$333)	(\$327)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.75	\$18.39	\$24.73	\$23.01	\$17.32	\$30.48	\$14.52	\$13.64	\$10.94	\$17.31
Monthly	\$1,893	\$3,237	\$4,352	\$4,050	\$3,048	\$5,364	\$5,112	\$4,803	\$3,850	\$6,092
Annual	\$22,714	\$38,844	\$52,227	\$48,602	\$36,576	\$64,370	\$61,343	\$57,631	\$46,200	\$73,102
Emergency Savings Fund	\$73	\$158	\$206	\$197	\$189	\$274	\$119	\$114	\$109	\$142

**TABLE 25. The Self-Sufficiency Standard for Franklin County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$835	\$1,039	\$1,039	\$1,039	\$1,039	\$1,288	\$1,039	\$1,039	\$1,039	\$1,288
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$292	\$430	\$558	\$640	\$738	\$750	\$775	\$853	\$946	\$944
Transportation	\$309	\$317	\$317	\$317	\$317	\$317	\$607	\$607	\$607	\$607
Health Care	\$237	\$562	\$599	\$605	\$674	\$642	\$694	\$700	\$770	\$737
Miscellaneous	\$269	\$440	\$570	\$534	\$448	\$687	\$672	\$637	\$550	\$788
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$167	\$338	\$468	\$432	\$346	\$585	\$528	\$492	\$405	\$643
Taxes	\$374	\$830	\$1,235	\$1,104	\$780	\$1,813	\$1,367	\$1,224	\$904	\$1,734
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$13.16	\$25.18	\$34.37	\$31.42	\$24.17	\$44.05	\$19.56	\$18.04	\$14.42	\$23.73
Monthly	\$2,316	\$4,433	\$6,049	\$5,529	\$4,255	\$7,753	\$6,885	\$6,351	\$5,075	\$8,354
Annual	\$27,796	\$53,190	\$72,585	\$66,352	\$51,055	\$93,036	\$82,623	\$76,209	\$60,896	\$100,252
Emergency Savings Fund	\$89	\$182	\$341	\$265	\$201	\$477	\$142	\$135	\$117	\$200

**TABLE 26. The Self-Sufficiency Standard for Fulton County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$579	\$752	\$752	\$752	\$752	\$1,020	\$752	\$752	\$752	\$1,020
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$296	\$304	\$304	\$304	\$304	\$304	\$582	\$582	\$582	\$582
Health Care	\$233	\$548	\$584	\$591	\$660	\$627	\$679	\$686	\$755	\$722
Miscellaneous	\$240	\$369	\$460	\$440	\$389	\$555	\$560	\$540	\$489	\$653
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$268	\$358	\$338	\$288	\$453	\$416	\$395	\$345	\$509
Taxes	\$273	\$499	\$795	\$724	\$467	\$1,080	\$908	\$835	\$606	\$1,181
Earned Income Tax Credit (-)	\$0	(\$57)	\$0	(\$2)	(\$211)	\$0	\$0	\$0	(\$136)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$300)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.79	\$18.55	\$24.99	\$23.33	\$17.71	\$31.62	\$14.75	\$13.90	\$11.31	\$17.96
Monthly	\$1,898	\$3,265	\$4,398	\$4,106	\$3,117	\$5,565	\$5,190	\$4,894	\$3,980	\$6,321
Annual	\$22,781	\$39,181	\$52,777	\$49,270	\$37,400	\$66,775	\$62,284	\$58,727	\$47,761	\$75,848
Emergency Savings Fund	\$72	\$158	\$206	\$198	\$190	\$298	\$119	\$115	\$109	\$145

**TABLE 27. The Self-Sufficiency Standard for Gallia County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$611	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$243	\$358	\$464	\$532	\$613	\$624	\$644	\$709	\$787	\$785
Transportation	\$309	\$317	\$317	\$317	\$317	\$317	\$608	\$608	\$608	\$608
Health Care	\$245	\$585	\$622	\$628	\$698	\$665	\$717	\$724	\$793	\$760
Miscellaneous	\$243	\$368	\$457	\$436	\$384	\$540	\$556	\$535	\$483	\$638
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$141	\$266	\$355	\$334	\$283	\$438	\$411	\$390	\$338	\$493
Taxes	\$267	\$471	\$756	\$701	\$430	\$992	\$859	\$781	\$537	\$1,085
Earned Income Tax Credit (-)	\$0	(\$66)	\$0	(\$20)	(\$232)	\$0	\$0	\$0	(\$170)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$283)	(\$500)	(\$333)	(\$333)	(\$324)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.90	\$18.24	\$24.58	\$22.85	\$17.13	\$30.20	\$14.48	\$13.59	\$10.85	\$17.20
Monthly	\$1,918	\$3,211	\$4,326	\$4,022	\$3,015	\$5,315	\$5,096	\$4,784	\$3,819	\$6,053
Annual	\$23,013	\$38,527	\$51,917	\$48,264	\$36,175	\$63,784	\$61,149	\$57,411	\$45,825	\$72,642
Emergency Savings Fund	\$74	\$158	\$205	\$197	\$188	\$265	\$118	\$114	\$109	\$142

**TABLE 28. The Self-Sufficiency Standard for Geauga County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$768	\$938	\$938	\$938	\$938	\$1,228	\$938	\$938	\$938	\$1,228
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$302	\$444	\$576	\$660	\$762	\$774	\$800	\$880	\$978	\$974
Transportation	\$303	\$311	\$311	\$311	\$311	\$311	\$596	\$596	\$596	\$596
Health Care	\$235	\$554	\$591	\$597	\$666	\$634	\$686	\$693	\$762	\$729
Miscellaneous	\$263	\$430	\$560	\$525	\$439	\$682	\$663	\$628	\$541	\$783
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$161	\$328	\$458	\$423	\$337	\$580	\$518	\$483	\$397	\$638
Taxes	\$354	\$792	\$1,199	\$1,069	\$748	\$1,783	\$1,324	\$1,190	\$872	\$1,716
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.64	\$24.34	\$33.56	\$30.63	\$23.43	\$43.57	\$19.14	\$17.66	\$14.05	\$23.53
Monthly	\$2,225	\$4,284	\$5,906	\$5,391	\$4,124	\$7,669	\$6,738	\$6,216	\$4,946	\$8,283
Annual	\$26,695	\$51,411	\$70,875	\$64,689	\$49,483	\$92,022	\$80,857	\$74,588	\$59,354	\$99,394
Emergency Savings Fund	\$84	\$177	\$327	\$241	\$198	\$467	\$140	\$137	\$115	\$195

**TABLE 29. The Self-Sufficiency Standard for Greene County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$725	\$929	\$929	\$929	\$929	\$1,239	\$929	\$929	\$929	\$1,239
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$588	\$588	\$588	\$588
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$255	\$425	\$554	\$518	\$431	\$677	\$655	\$619	\$531	\$775
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$154	\$323	\$452	\$417	\$330	\$575	\$510	\$474	\$387	\$631
Taxes	\$332	\$774	\$1,177	\$1,044	\$741	\$1,750	\$1,291	\$1,158	\$833	\$1,688
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$22)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.07	\$23.94	\$33.07	\$30.08	\$22.80	\$43.05	\$18.80	\$17.29	\$13.64	\$23.22
Monthly	\$2,123	\$4,213	\$5,820	\$5,295	\$4,013	\$7,577	\$6,616	\$6,088	\$4,801	\$8,173
Annual	\$25,481	\$50,557	\$69,840	\$63,536	\$48,153	\$90,920	\$79,395	\$73,053	\$57,613	\$98,074
Emergency Savings Fund	\$80	\$175	\$319	\$233	\$195	\$459	\$139	\$131	\$113	\$176

**TABLE 30. The Self-Sufficiency Standard for Guernsey County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$561	\$738	\$738	\$738	\$738	\$932	\$738	\$738	\$738	\$932
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$249	\$366	\$475	\$545	\$628	\$639	\$660	\$726	\$805	\$803
Transportation	\$301	\$309	\$309	\$309	\$309	\$309	\$592	\$592	\$592	\$592
Health Care	\$243	\$580	\$616	\$623	\$692	\$659	\$711	\$718	\$787	\$754
Miscellaneous	\$237	\$367	\$456	\$436	\$384	\$542	\$555	\$534	\$483	\$639
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$135	\$266	\$354	\$334	\$283	\$440	\$411	\$390	\$338	\$495
Taxes	\$276	\$513	\$812	\$743	\$470	\$1,070	\$924	\$843	\$597	\$1,172
Earned Income Tax Credit (-)	\$0	(\$59)	\$0	(\$9)	(\$223)	\$0	\$0	\$0	(\$157)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$288)	(\$500)	(\$333)	(\$333)	(\$331)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.61	\$18.50	\$24.88	\$23.14	\$17.38	\$30.78	\$14.64	\$13.75	\$11.03	\$17.49
Monthly	\$1,867	\$3,256	\$4,380	\$4,073	\$3,059	\$5,417	\$5,153	\$4,839	\$3,881	\$6,158
Annual	\$22,400	\$39,075	\$52,554	\$48,881	\$36,706	\$65,001	\$61,836	\$58,074	\$46,577	\$73,892
Emergency Savings Fund	\$70	\$157	\$205	\$196	\$189	\$283	\$118	\$114	\$109	\$142

**TABLE 31. The Self-Sufficiency Standard for Hamilton County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$724	\$945	\$945	\$945	\$945	\$1,272	\$945	\$945	\$945	\$1,272
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$292	\$430	\$558	\$640	\$738	\$750	\$775	\$853	\$946	\$944
Transportation	\$307	\$315	\$315	\$315	\$315	\$315	\$604	\$604	\$604	\$604
Health Care	\$236	\$557	\$594	\$600	\$669	\$637	\$689	\$696	\$765	\$732
Miscellaneous	\$258	\$430	\$560	\$524	\$438	\$685	\$662	\$627	\$540	\$785
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$156	\$328	\$458	\$422	\$336	\$583	\$518	\$482	\$395	\$641
Taxes	\$333	\$781	\$1,182	\$1,052	\$736	\$1,776	\$1,303	\$1,170	\$854	\$1,703
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$4)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.22	\$24.28	\$33.44	\$30.50	\$23.27	\$43.70	\$19.06	\$17.57	\$13.96	\$23.57
Monthly	\$2,150	\$4,273	\$5,885	\$5,367	\$4,096	\$7,692	\$6,710	\$6,185	\$4,912	\$8,297
Annual	\$25,798	\$51,281	\$70,624	\$64,408	\$49,152	\$92,298	\$80,519	\$74,223	\$58,950	\$99,567
Emergency Savings Fund	\$81	\$178	\$326	\$239	\$197	\$470	\$140	\$137	\$115	\$198

**TABLE 32. The Self-Sufficiency Standard for Hancock County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$647	\$820	\$820	\$820	\$820	\$1,075	\$820	\$820	\$820	\$1,075
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$292	\$300	\$300	\$300	\$300	\$300	\$573	\$573	\$573	\$573
Health Care	\$237	\$559	\$596	\$602	\$671	\$639	\$691	\$698	\$767	\$734
Miscellaneous	\$246	\$390	\$498	\$473	\$407	\$605	\$598	\$572	\$506	\$702
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$289	\$397	\$371	\$305	\$503	\$453	\$427	\$361	\$557
Taxes	\$277	\$599	\$904	\$813	\$510	\$1,221	\$1,005	\$914	\$653	\$1,313
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$156)	\$0	\$0	\$0	(\$78)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$327)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.16	\$20.79	\$28.04	\$25.92	\$19.18	\$35.53	\$16.20	\$15.13	\$12.10	\$19.85
Monthly	\$1,964	\$3,658	\$4,936	\$4,561	\$3,376	\$6,254	\$5,702	\$5,324	\$4,258	\$6,989
Annual	\$23,564	\$43,901	\$59,229	\$54,735	\$40,517	\$75,045	\$68,425	\$63,888	\$51,101	\$83,865
Emergency Savings Fund	\$76	\$161	\$223	\$212	\$197	\$348	\$127	\$122	\$111	\$155

**TABLE 33. The Self-Sufficiency Standard for Hardin County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$608	\$738	\$738	\$738	\$738	\$948	\$738	\$738	\$738	\$948
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$295	\$303	\$303	\$303	\$303	\$303	\$579	\$579	\$579	\$579
Health Care	\$248	\$594	\$631	\$637	\$706	\$674	\$726	\$732	\$802	\$769
Miscellaneous	\$244	\$386	\$495	\$469	\$403	\$597	\$594	\$568	\$502	\$694
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$142	\$285	\$393	\$367	\$302	\$495	\$450	\$424	\$358	\$550
Taxes	\$282	\$609	\$923	\$829	\$519	\$1,232	\$1,031	\$937	\$668	\$1,332
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$163)	\$0	\$0	\$0	(\$83)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$323)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.05	\$20.59	\$27.91	\$25.77	\$18.99	\$35.09	\$16.17	\$15.09	\$12.03	\$19.67
Monthly	\$1,945	\$3,624	\$4,912	\$4,536	\$3,342	\$6,175	\$5,691	\$5,311	\$4,233	\$6,923
Annual	\$23,344	\$43,493	\$58,942	\$54,432	\$40,098	\$74,105	\$68,289	\$63,736	\$50,797	\$83,073
Emergency Savings Fund	\$75	\$159	\$221	\$210	\$196	\$339	\$126	\$121	\$110	\$153

**TABLE 34. The Self-Sufficiency Standard for Harrison County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$563	\$738	\$738	\$738	\$738	\$924	\$738	\$738	\$738	\$924
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$302	\$310	\$310	\$310	\$310	\$310	\$593	\$593	\$593	\$593
Health Care	\$243	\$580	\$616	\$623	\$692	\$659	\$711	\$718	\$787	\$754
Miscellaneous	\$240	\$371	\$460	\$440	\$390	\$547	\$561	\$540	\$489	\$645
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$269	\$358	\$338	\$288	\$445	\$416	\$396	\$345	\$501
Taxes	\$259	\$481	\$769	\$703	\$448	\$1,015	\$876	\$801	\$578	\$1,112
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	(\$6)	(\$215)	\$0	\$0	\$0	(\$143)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$298)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.66	\$18.51	\$24.88	\$23.22	\$17.60	\$30.74	\$14.68	\$13.82	\$11.21	\$17.51
Monthly	\$1,875	\$3,259	\$4,380	\$4,086	\$3,098	\$5,411	\$5,166	\$4,865	\$3,948	\$6,163
Annual	\$22,504	\$39,103	\$52,556	\$49,030	\$37,171	\$64,931	\$61,994	\$58,374	\$47,370	\$73,956
Emergency Savings Fund	\$72	\$159	\$207	\$199	\$190	\$283	\$120	\$115	\$110	\$143



**TABLE 35. The Self-Sufficiency Standard for Henry County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$648	\$738	\$738	\$738	\$738	\$1,001	\$738	\$738	\$738	\$1,001
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$260	\$383	\$498	\$570	\$657	\$668	\$691	\$760	\$843	\$841
Transportation	\$294	\$302	\$302	\$302	\$302	\$302	\$578	\$578	\$578	\$578
Health Care	\$233	\$548	\$584	\$591	\$660	\$627	\$679	\$686	\$755	\$722
Miscellaneous	\$245	\$380	\$488	\$462	\$397	\$595	\$587	\$561	\$495	\$692
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$279	\$386	\$361	\$295	\$493	\$443	\$417	\$350	\$547
Taxes	\$287	\$574	\$900	\$805	\$492	\$1,226	\$1,005	\$912	\$630	\$1,324
Earned Income Tax Credit (-)	\$0	(\$20)	\$0	\$0	(\$187)	\$0	\$0	\$0	(\$115)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$115)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$304)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.18	\$19.90	\$27.38	\$25.23	\$18.35	\$34.96	\$15.88	\$14.79	\$11.59	\$19.58
Monthly	\$1,968	\$3,502	\$4,819	\$4,440	\$3,229	\$6,152	\$5,589	\$5,206	\$4,079	\$6,891
Annual	\$23,615	\$42,021	\$57,831	\$53,278	\$38,752	\$73,825	\$67,065	\$62,471	\$48,953	\$82,688
Emergency Savings Fund	\$76	\$158	\$218	\$208	\$193	\$337	\$125	\$119	\$110	\$153

**TABLE 36. The Self-Sufficiency Standard for Highland County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$594	\$738	\$738	\$738	\$738	\$992	\$738	\$738	\$738	\$992
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$260	\$383	\$498	\$570	\$657	\$668	\$691	\$760	\$843	\$841
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$591	\$591	\$591	\$591
Health Care	\$235	\$553	\$590	\$596	\$665	\$633	\$685	\$692	\$761	\$728
Miscellaneous	\$241	\$382	\$489	\$464	\$398	\$595	\$589	\$563	\$497	\$693
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$280	\$388	\$362	\$296	\$493	\$445	\$418	\$352	\$548
Taxes	\$274	\$580	\$904	\$810	\$496	\$1,227	\$1,012	\$918	\$641	\$1,327
Earned Income Tax Credit (-)	\$0	(\$16)	\$0	\$0	(\$183)	\$0	\$0	\$0	(\$107)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$115)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$306)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.82	\$20.03	\$27.48	\$25.32	\$18.45	\$34.98	\$15.95	\$14.86	\$11.70	\$19.61
Monthly	\$1,904	\$3,525	\$4,836	\$4,457	\$3,248	\$6,156	\$5,615	\$5,232	\$4,118	\$6,903
Annual	\$22,848	\$42,299	\$58,036	\$53,483	\$38,975	\$73,872	\$67,376	\$62,782	\$49,415	\$82,842
Emergency Savings Fund	\$73	\$158	\$219	\$208	\$193	\$337	\$125	\$120	\$110	\$153

**TABLE 37. The Self-Sufficiency Standard for Hocking County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$561	\$738	\$738	\$738	\$738	\$1,032	\$738	\$738	\$738	\$1,032
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$306	\$314	\$314	\$314	\$314	\$314	\$602	\$602	\$602	\$602
Health Care	\$243	\$580	\$617	\$623	\$692	\$660	\$712	\$719	\$788	\$755
Miscellaneous	\$240	\$371	\$461	\$441	\$390	\$558	\$562	\$541	\$490	\$657
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$269	\$359	\$339	\$288	\$456	\$417	\$397	\$346	\$512
Taxes	\$283	\$544	\$829	\$754	\$490	\$1,129	\$948	\$872	\$641	\$1,236
Earned Income Tax Credit (-)	\$0	(\$46)	\$0	\$0	(\$204)	\$0	\$0	\$0	(\$124)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$304)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.81	\$18.97	\$25.26	\$23.57	\$17.90	\$32.10	\$14.91	\$14.05	\$11.48	\$18.23
Monthly	\$1,902	\$3,339	\$4,445	\$4,148	\$3,150	\$5,649	\$5,248	\$4,946	\$4,040	\$6,416
Annual	\$22,822	\$40,069	\$53,341	\$49,773	\$37,798	\$67,790	\$62,972	\$59,352	\$48,480	\$76,995
Emergency Savings Fund	\$72	\$157	\$207	\$198	\$191	\$299	\$119	\$115	\$109	\$145

**TABLE 38. The Self-Sufficiency Standard for Holmes County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$561	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$587	\$587	\$587	\$587
Health Care	\$240	\$569	\$605	\$612	\$681	\$648	\$700	\$707	\$776	\$743
Miscellaneous	\$239	\$384	\$492	\$467	\$401	\$591	\$593	\$567	\$501	\$689
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$137	\$282	\$391	\$365	\$299	\$489	\$448	\$422	\$356	\$544
Taxes	\$268	\$606	\$915	\$821	\$509	\$1,211	\$1,024	\$931	\$658	\$1,313
Earned Income Tax Credit (-)	\$0	(\$5)	\$0	\$0	(\$171)	\$0	\$0	\$0	(\$91)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$318)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.65	\$20.42	\$27.73	\$25.60	\$18.78	\$34.61	\$16.10	\$15.02	\$11.92	\$19.45
Monthly	\$1,875	\$3,593	\$4,881	\$4,505	\$3,305	\$6,091	\$5,666	\$5,286	\$4,196	\$6,845
Annual	\$22,502	\$43,120	\$58,567	\$54,057	\$39,655	\$73,097	\$67,988	\$63,434	\$50,350	\$82,142
Emergency Savings Fund	\$71	\$158	\$220	\$209	\$195	\$335	\$126	\$121	\$110	\$152

**TABLE 39. The Self-Sufficiency Standard for Huron County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$575	\$756	\$756	\$756	\$756	\$965	\$756	\$756	\$756	\$965
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$251	\$370	\$481	\$551	\$635	\$646	\$668	\$734	\$815	\$813
Transportation	\$295	\$303	\$303	\$303	\$303	\$303	\$579	\$579	\$579	\$579
Health Care	\$228	\$533	\$570	\$576	\$645	\$613	\$665	\$672	\$741	\$708
Miscellaneous	\$237	\$364	\$453	\$433	\$382	\$541	\$552	\$531	\$479	\$638
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$135	\$263	\$352	\$331	\$280	\$439	\$407	\$386	\$335	\$493
Taxes	\$263	\$479	\$772	\$721	\$441	\$1,030	\$878	\$799	\$543	\$1,125
Earned Income Tax Credit (-)	\$0	(\$72)	\$0	(\$23)	(\$236)	\$0	\$0	\$0	(\$178)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$281)	(\$500)	(\$333)	(\$333)	(\$320)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.51	\$18.03	\$24.48	\$22.76	\$17.01	\$30.47	\$14.41	\$13.52	\$10.74	\$17.31
Monthly	\$1,849	\$3,173	\$4,308	\$4,005	\$2,994	\$5,363	\$5,071	\$4,760	\$3,782	\$6,093
Annual	\$22,190	\$38,074	\$51,696	\$48,061	\$35,927	\$64,357	\$60,847	\$57,125	\$45,379	\$73,116
Emergency Savings Fund	\$70	\$157	\$204	\$195	\$188	\$273	\$118	\$113	\$109	\$142

**TABLE 40. The Self-Sufficiency Standard for Jackson County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$561	\$738	\$738	\$738	\$738	\$1,005	\$738	\$738	\$738	\$1,005
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$306	\$314	\$314	\$314	\$314	\$314	\$601	\$601	\$601	\$601
Health Care	\$238	\$564	\$600	\$607	\$676	\$643	\$695	\$702	\$771	\$738
Miscellaneous	\$239	\$384	\$492	\$466	\$401	\$600	\$593	\$567	\$501	\$698
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$137	\$282	\$390	\$365	\$299	\$498	\$448	\$422	\$356	\$554
Taxes	\$269	\$606	\$914	\$820	\$507	\$1,243	\$1,025	\$931	\$658	\$1,346
Earned Income Tax Credit (-)	\$0	(\$5)	\$0	\$0	(\$173)	\$0	\$0	\$0	(\$91)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$317)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.67	\$20.40	\$27.70	\$25.56	\$18.73	\$35.34	\$16.10	\$15.02	\$11.92	\$19.83
Monthly	\$1,878	\$3,590	\$4,875	\$4,498	\$3,296	\$6,220	\$5,667	\$5,287	\$4,195	\$6,980
Annual	\$22,542	\$43,080	\$58,505	\$53,981	\$39,553	\$74,636	\$68,010	\$63,443	\$50,339	\$83,761
Emergency Savings Fund	\$71	\$158	\$220	\$209	\$195	\$343	\$126	\$121	\$110	\$154

**TABLE 41. The Self-Sufficiency Standard for Jefferson County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$586	\$747	\$747	\$747	\$747	\$1,008	\$747	\$747	\$747	\$1,008
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$263	\$387	\$503	\$576	\$665	\$676	\$698	\$768	\$852	\$850
Transportation	\$302	\$310	\$310	\$310	\$310	\$310	\$594	\$594	\$594	\$594
Health Care	\$243	\$580	\$616	\$623	\$692	\$659	\$711	\$718	\$787	\$754
Miscellaneous	\$241	\$386	\$494	\$468	\$402	\$600	\$594	\$568	\$501	\$698
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$284	\$392	\$366	\$300	\$498	\$449	\$423	\$357	\$554
Taxes	\$287	\$630	\$952	\$855	\$536	\$1,288	\$1,066	\$970	\$694	\$1,393
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$162)	\$0	\$0	\$0	(\$79)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$323)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.92	\$20.67	\$28.02	\$25.85	\$19.01	\$35.64	\$16.25	\$15.16	\$12.08	\$19.97
Monthly	\$1,923	\$3,639	\$4,931	\$4,550	\$3,345	\$6,273	\$5,720	\$5,335	\$4,252	\$7,030
Annual	\$23,073	\$43,664	\$59,173	\$54,604	\$40,145	\$75,271	\$68,636	\$64,025	\$51,021	\$84,357
Emergency Savings Fund	\$73	\$158	\$220	\$210	\$195	\$347	\$126	\$121	\$110	\$154

**TABLE 42. The Self-Sufficiency Standard for Knox County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$604	\$746	\$746	\$746	\$746	\$1,007	\$746	\$746	\$746	\$1,007
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$263	\$387	\$503	\$576	\$665	\$676	\$698	\$768	\$852	\$850
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$589	\$589	\$589	\$589
Health Care	\$257	\$622	\$658	\$665	\$734	\$701	\$753	\$760	\$829	\$796
Miscellaneous	\$244	\$411	\$540	\$504	\$416	\$657	\$640	\$603	\$515	\$754
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$142	\$309	\$438	\$402	\$314	\$555	\$495	\$459	\$371	\$610
Taxes	\$296	\$723	\$1,124	\$989	\$632	\$1,630	\$1,234	\$1,101	\$788	\$1,610
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$95)	\$0	\$0	\$0	(\$13)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.16	\$22.80	\$31.87	\$28.85	\$20.82	\$41.11	\$18.16	\$16.64	\$12.97	\$22.34
Monthly	\$1,963	\$4,012	\$5,610	\$5,078	\$3,664	\$7,235	\$6,392	\$5,858	\$4,566	\$7,864
Annual	\$23,562	\$48,149	\$67,317	\$60,941	\$43,968	\$86,816	\$76,702	\$70,292	\$54,789	\$94,362
Emergency Savings Fund	\$75	\$170	\$285	\$224	\$195	\$430	\$136	\$128	\$110	\$166

**TABLE 43. The Self-Sufficiency Standard for Lake County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$737	\$898	\$898	\$898	\$898	\$1,175	\$898	\$898	\$898	\$1,175
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$295	\$434	\$564	\$646	\$745	\$758	\$783	\$861	\$955	\$953
Transportation	\$299	\$306	\$306	\$306	\$306	\$306	\$587	\$587	\$587	\$587
Health Care	\$215	\$494	\$530	\$537	\$606	\$573	\$626	\$632	\$701	\$669
Miscellaneous	\$256	\$418	\$548	\$513	\$427	\$669	\$650	\$615	\$528	\$769
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$155	\$316	\$446	\$411	\$325	\$567	\$506	\$470	\$383	\$624
Taxes	\$334	\$749	\$1,156	\$1,024	\$686	\$1,702	\$1,274	\$1,143	\$820	\$1,662
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$50)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.14	\$23.38	\$32.58	\$29.63	\$22.03	\$42.28	\$18.60	\$17.12	\$13.49	\$22.93
Monthly	\$2,137	\$4,116	\$5,734	\$5,216	\$3,877	\$7,440	\$6,548	\$6,027	\$4,748	\$8,071
Annual	\$25,639	\$49,388	\$68,805	\$62,586	\$46,522	\$89,285	\$78,580	\$72,319	\$56,978	\$96,850
Emergency Savings Fund	\$80	\$173	\$311	\$228	\$196	\$447	\$138	\$130	\$112	\$169

**TABLE 44. The Self-Sufficiency Standard for Lawrence County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$655	\$785	\$785	\$785	\$785	\$1,052	\$785	\$785	\$785	\$1,052
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$254	\$375	\$486	\$557	\$643	\$654	\$675	\$743	\$824	\$822
Transportation	\$308	\$316	\$316	\$316	\$316	\$316	\$606	\$606	\$606	\$606
Health Care	\$244	\$582	\$618	\$625	\$694	\$661	\$713	\$720	\$789	\$756
Miscellaneous	\$248	\$389	\$497	\$471	\$404	\$603	\$597	\$570	\$504	\$701
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$146	\$287	\$395	\$369	\$303	\$501	\$452	\$426	\$359	\$557
Taxes	\$283	\$594	\$898	\$805	\$501	\$1,216	\$1,001	\$909	\$643	\$1,311
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$165)	\$0	\$0	\$0	(\$86)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$322)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.31	\$20.68	\$27.89	\$25.74	\$18.95	\$35.42	\$16.15	\$15.07	\$11.99	\$19.83
Monthly	\$1,991	\$3,639	\$4,909	\$4,530	\$3,335	\$6,233	\$5,686	\$5,304	\$4,221	\$6,981
Annual	\$23,897	\$43,669	\$58,907	\$54,356	\$40,024	\$74,799	\$68,237	\$63,646	\$50,649	\$83,769
Emergency Savings Fund	\$77	\$160	\$222	\$211	\$196	\$346	\$127	\$122	\$111	\$155

**TABLE 45. The Self-Sufficiency Standard for Licking County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$785	\$978	\$978	\$978	\$978	\$1,217	\$978	\$978	\$978	\$1,217
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$302	\$310	\$310	\$310	\$310	\$310	\$593	\$593	\$593	\$593
Health Care	\$237	\$562	\$599	\$605	\$674	\$642	\$694	\$700	\$770	\$737
Miscellaneous	\$262	\$409	\$518	\$492	\$427	\$623	\$619	\$593	\$527	\$722
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$160	\$307	\$416	\$391	\$325	\$521	\$474	\$449	\$383	\$578
Taxes	\$345	\$703	\$1,024	\$931	\$672	\$1,399	\$1,138	\$1,045	\$803	\$1,465
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$53)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.55	\$22.55	\$29.93	\$27.81	\$21.96	\$37.70	\$17.24	\$16.17	\$13.42	\$20.92
Monthly	\$2,208	\$3,969	\$5,268	\$4,895	\$3,864	\$6,635	\$6,068	\$5,691	\$4,725	\$7,363
Annual	\$26,501	\$47,627	\$63,220	\$58,738	\$46,371	\$79,618	\$72,816	\$68,288	\$56,704	\$88,354
Emergency Savings Fund	\$83	\$169	\$231	\$220	\$197	\$378	\$131	\$126	\$112	\$160

**TABLE 46. The Self-Sufficiency Standard for Logan County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$599	\$788	\$788	\$788	\$788	\$1,018	\$788	\$788	\$788	\$1,018
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$251	\$370	\$481	\$551	\$635	\$646	\$668	\$734	\$815	\$813
Transportation	\$295	\$303	\$303	\$303	\$303	\$303	\$580	\$580	\$580	\$580
Health Care	\$247	\$591	\$627	\$634	\$703	\$670	\$723	\$729	\$798	\$766
Miscellaneous	\$241	\$373	\$462	\$442	\$391	\$552	\$561	\$540	\$488	\$649
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$272	\$361	\$340	\$289	\$450	\$416	\$395	\$344	\$504
Taxes	\$271	\$524	\$795	\$721	\$465	\$1,058	\$899	\$821	\$592	\$1,151
Earned Income Tax Credit (-)	\$0	(\$44)	\$0	\$0	(\$208)	\$0	\$0	\$0	(\$142)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$301)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.82	\$19.02	\$25.17	\$23.46	\$17.78	\$31.33	\$14.75	\$13.87	\$11.23	\$17.73
Monthly	\$1,904	\$3,347	\$4,430	\$4,128	\$3,129	\$5,513	\$5,191	\$4,881	\$3,953	\$6,242
Annual	\$22,849	\$40,163	\$53,160	\$49,540	\$37,550	\$66,161	\$62,290	\$58,574	\$47,433	\$74,899
Emergency Savings Fund	\$73	\$158	\$208	\$199	\$191	\$297	\$119	\$115	\$109	\$144



**TABLE 47. The Self-Sufficiency Standard for Lorain County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$730	\$891	\$891	\$891	\$891	\$1,166	\$891	\$891	\$891	\$1,166
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$297	\$305	\$305	\$305	\$305	\$305	\$584	\$584	\$584	\$584
Health Care	\$215	\$494	\$530	\$537	\$606	\$573	\$626	\$632	\$701	\$669
Miscellaneous	\$254	\$415	\$544	\$508	\$421	\$663	\$645	\$609	\$521	\$762
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$152	\$313	\$442	\$407	\$320	\$561	\$500	\$464	\$377	\$617
Taxes	\$340	\$764	\$1,178	\$1,041	\$685	\$1,726	\$1,296	\$1,160	\$827	\$1,690
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$66)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.01	\$23.25	\$32.44	\$29.44	\$21.60	\$42.07	\$18.49	\$16.98	\$13.30	\$22.80
Monthly	\$2,114	\$4,093	\$5,710	\$5,181	\$3,802	\$7,404	\$6,509	\$5,977	\$4,682	\$8,024
Annual	\$25,363	\$49,112	\$68,523	\$62,177	\$45,626	\$88,843	\$78,110	\$71,725	\$56,185	\$96,288
Emergency Savings Fund	\$79	\$171	\$307	\$226	\$195	\$443	\$136	\$129	\$111	\$167

**TABLE 48. The Self-Sufficiency Standard for Lucas County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$615	\$796	\$796	\$796	\$796	\$1,081	\$796	\$796	\$796	\$1,081
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$272	\$400	\$520	\$595	\$687	\$698	\$721	\$793	\$880	\$878
Transportation	\$304	\$312	\$312	\$312	\$312	\$312	\$597	\$597	\$597	\$597
Health Care	\$233	\$548	\$584	\$591	\$660	\$627	\$679	\$686	\$755	\$722
Miscellaneous	\$244	\$411	\$539	\$504	\$416	\$659	\$640	\$604	\$517	\$758
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$142	\$309	\$438	\$402	\$315	\$557	\$496	\$460	\$372	\$614
Taxes	\$309	\$748	\$1,160	\$1,023	\$660	\$1,702	\$1,280	\$1,143	\$813	\$1,676
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$87)	\$0	\$0	\$0	(\$3)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.23	\$22.89	\$32.06	\$29.04	\$21.04	\$41.68	\$18.31	\$16.79	\$13.11	\$22.64
Monthly	\$1,976	\$4,029	\$5,643	\$5,111	\$3,703	\$7,336	\$6,445	\$5,911	\$4,615	\$7,970
Annual	\$23,711	\$48,346	\$67,712	\$61,336	\$44,433	\$88,033	\$77,342	\$70,931	\$55,374	\$95,637
Emergency Savings Fund	\$75	\$169	\$293	\$224	\$195	\$437	\$135	\$128	\$110	\$167

**TABLE 49. The Self-Sufficiency Standard for Madison County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$729	\$915	\$915	\$915	\$915	\$1,137	\$915	\$915	\$915	\$1,137
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$283	\$417	\$542	\$621	\$716	\$728	\$752	\$827	\$918	\$916
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$588	\$588	\$588	\$588
Health Care	\$237	\$562	\$599	\$605	\$674	\$642	\$694	\$700	\$770	\$737
Miscellaneous	\$257	\$403	\$512	\$487	\$422	\$616	\$614	\$588	\$522	\$715
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$155	\$302	\$410	\$385	\$320	\$515	\$469	\$443	\$378	\$571
Taxes	\$322	\$669	\$987	\$895	\$634	\$1,334	\$1,099	\$1,008	\$769	\$1,417
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$78)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.09	\$22.00	\$29.38	\$27.28	\$21.28	\$36.90	\$16.96	\$15.90	\$13.18	\$20.57
Monthly	\$2,127	\$3,873	\$5,171	\$4,801	\$3,745	\$6,495	\$5,971	\$5,597	\$4,638	\$7,241
Annual	\$25,526	\$46,473	\$62,052	\$57,613	\$44,942	\$77,942	\$71,650	\$67,163	\$55,652	\$86,895
Emergency Savings Fund	\$80	\$167	\$228	\$218	\$196	\$367	\$130	\$125	\$111	\$158

**TABLE 50. The Self-Sufficiency Standard for Mahoning County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$592	\$741	\$741	\$741	\$741	\$982	\$741	\$741	\$741	\$982
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$292	\$430	\$558	\$640	\$738	\$750	\$775	\$853	\$946	\$944
Transportation	\$308	\$316	\$316	\$316	\$316	\$316	\$606	\$606	\$606	\$606
Health Care	\$236	\$559	\$595	\$602	\$671	\$638	\$690	\$697	\$766	\$733
Miscellaneous	\$245	\$388	\$497	\$472	\$407	\$604	\$600	\$575	\$509	\$704
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$143	\$286	\$395	\$370	\$305	\$502	\$455	\$430	\$365	\$560
Taxes	\$317	\$675	\$1,015	\$918	\$591	\$1,381	\$1,147	\$1,050	\$820	\$1,495
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$134)	\$0	\$0	\$0	(\$22)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.30	\$21.06	\$28.59	\$26.47	\$19.77	\$36.38	\$16.67	\$15.60	\$12.85	\$20.44
Monthly	\$1,989	\$3,707	\$5,032	\$4,659	\$3,480	\$6,402	\$5,868	\$5,491	\$4,521	\$7,195
Annual	\$23,873	\$44,483	\$60,380	\$55,909	\$41,758	\$76,828	\$70,418	\$65,897	\$54,258	\$86,344
Emergency Savings Fund	\$75	\$159	\$221	\$211	\$196	\$356	\$127	\$122	\$108	\$154

**TABLE 51. The Self-Sufficiency Standard for Marion County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$629	\$827	\$827	\$827	\$827	\$1,022	\$827	\$827	\$827	\$1,022
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$257	\$379	\$492	\$564	\$650	\$661	\$683	\$751	\$833	\$832
Transportation	\$297	\$305	\$305	\$305	\$305	\$305	\$583	\$583	\$583	\$583
Health Care	\$243	\$580	\$617	\$623	\$693	\$660	\$712	\$719	\$788	\$755
Miscellaneous	\$244	\$392	\$500	\$474	\$408	\$600	\$599	\$573	\$507	\$697
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$143	\$291	\$398	\$372	\$306	\$498	\$455	\$428	\$362	\$552
Taxes	\$297	\$655	\$976	\$879	\$558	\$1,285	\$1,086	\$989	\$722	\$1,388
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$140)	\$0	\$0	\$0	(\$57)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.18	\$21.23	\$28.56	\$26.38	\$19.61	\$35.59	\$16.48	\$15.38	\$12.38	\$19.91
Monthly	\$1,968	\$3,736	\$5,026	\$4,643	\$3,451	\$6,264	\$5,800	\$5,413	\$4,359	\$7,008
Annual	\$23,611	\$44,837	\$60,308	\$55,711	\$41,414	\$75,172	\$69,595	\$64,957	\$52,304	\$84,094
Emergency Savings Fund	\$75	\$162	\$223	\$212	\$197	\$346	\$127	\$122	\$110	\$154

**TABLE 52. The Self-Sufficiency Standard for Medina County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$737	\$901	\$901	\$901	\$901	\$1,178	\$901	\$901	\$901	\$1,178
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$292	\$430	\$558	\$640	\$738	\$750	\$775	\$853	\$946	\$944
Transportation	\$297	\$305	\$305	\$305	\$305	\$305	\$583	\$583	\$583	\$583
Health Care	\$237	\$562	\$598	\$605	\$674	\$641	\$693	\$700	\$769	\$736
Miscellaneous	\$258	\$425	\$555	\$519	\$433	\$675	\$656	\$621	\$534	\$774
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$156	\$323	\$453	\$417	\$331	\$573	\$512	\$476	\$389	\$630
Taxes	\$340	\$774	\$1,179	\$1,047	\$742	\$1,739	\$1,295	\$1,164	\$841	\$1,683
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$18)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.28	\$23.93	\$33.11	\$30.16	\$22.91	\$42.87	\$18.85	\$17.37	\$13.73	\$23.17
Monthly	\$2,161	\$4,211	\$5,827	\$5,308	\$4,033	\$7,545	\$6,636	\$6,113	\$4,833	\$8,156
Annual	\$25,931	\$50,530	\$69,925	\$63,692	\$48,395	\$90,538	\$79,627	\$73,353	\$57,993	\$97,871
Emergency Savings Fund	\$81	\$175	\$320	\$234	\$195	\$456	\$139	\$132	\$114	\$174

**TABLE 53. The Self-Sufficiency Standard for Meigs County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$648	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$275	\$405	\$525	\$602	\$694	\$706	\$729	\$802	\$890	\$888
Transportation	\$308	\$316	\$316	\$316	\$316	\$316	\$606	\$606	\$606	\$606
Health Care	\$243	\$580	\$617	\$623	\$692	\$660	\$712	\$719	\$788	\$755
Miscellaneous	\$249	\$372	\$462	\$442	\$392	\$548	\$564	\$543	\$493	\$647
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$147	\$270	\$360	\$340	\$290	\$446	\$419	\$399	\$348	\$503
Taxes	\$286	\$487	\$775	\$704	\$455	\$1,019	\$886	\$815	\$594	\$1,119
Earned Income Tax Credit (-)	\$0	(\$54)	\$0	(\$0)	(\$207)	\$0	\$0	\$0	(\$130)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$302)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.42	\$18.67	\$25.03	\$23.38	\$17.79	\$30.82	\$14.79	\$13.95	\$11.40	\$17.59
Monthly	\$2,009	\$3,286	\$4,406	\$4,114	\$3,132	\$5,425	\$5,207	\$4,912	\$4,012	\$6,192
Annual	\$24,113	\$39,426	\$52,869	\$49,371	\$37,579	\$65,101	\$62,488	\$58,941	\$48,139	\$74,300
Emergency Savings Fund	\$77	\$159	\$208	\$199	\$191	\$285	\$120	\$116	\$110	\$144

**TABLE 54. The Self-Sufficiency Standard for Mercer County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$561	\$738	\$738	\$738	\$738	\$984	\$738	\$738	\$738	\$984
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$234	\$345	\$448	\$513	\$592	\$602	\$621	\$684	\$758	\$757
Transportation	\$292	\$300	\$300	\$300	\$300	\$300	\$574	\$574	\$574	\$574
Health Care	\$248	\$594	\$631	\$637	\$706	\$674	\$726	\$732	\$802	\$769
Miscellaneous	\$235	\$366	\$454	\$433	\$381	\$544	\$551	\$530	\$478	\$639
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$133	\$264	\$352	\$331	\$279	\$442	\$407	\$385	\$333	\$495
Taxes	\$259	\$485	\$775	\$721	\$440	\$1,042	\$875	\$795	\$531	\$1,132
Earned Income Tax Credit (-)	\$0	(\$68)	\$0	(\$23)	(\$238)	\$0	\$0	\$0	(\$186)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$280)	(\$500)	(\$333)	(\$333)	(\$317)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.40	\$18.17	\$24.54	\$22.77	\$16.98	\$30.74	\$14.37	\$13.47	\$10.64	\$17.39
Monthly	\$1,830	\$3,199	\$4,318	\$4,008	\$2,988	\$5,411	\$5,058	\$4,742	\$3,745	\$6,120
Annual	\$21,955	\$38,385	\$51,820	\$48,101	\$35,859	\$64,931	\$60,701	\$56,899	\$44,946	\$73,441
Emergency Savings Fund	\$69	\$157	\$204	\$195	\$187	\$282	\$117	\$113	\$109	\$142

**TABLE 55. The Self-Sufficiency Standard for Miami County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$647	\$829	\$829	\$829	\$829	\$1,107	\$829	\$829	\$829	\$1,107
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$294	\$302	\$302	\$302	\$302	\$302	\$578	\$578	\$578	\$578
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$247	\$378	\$468	\$448	\$398	\$564	\$568	\$548	\$497	\$662
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$145	\$276	\$366	\$346	\$296	\$462	\$424	\$403	\$353	\$518
Taxes	\$299	\$570	\$840	\$766	\$507	\$1,133	\$954	\$880	\$659	\$1,235
Earned Income Tax Credit (-)	\$0	(\$26)	\$0	\$0	(\$181)	\$0	\$0	\$0	(\$99)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$101)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$322)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.36	\$19.66	\$25.75	\$24.09	\$18.51	\$32.49	\$15.13	\$14.28	\$11.82	\$18.39
Monthly	\$2,000	\$3,459	\$4,532	\$4,239	\$3,258	\$5,717	\$5,324	\$5,027	\$4,159	\$6,473
Annual	\$23,997	\$41,513	\$54,389	\$50,870	\$39,099	\$68,609	\$63,891	\$60,322	\$49,908	\$77,675
Emergency Savings Fund	\$76	\$158	\$210	\$201	\$193	\$302	\$121	\$117	\$110	\$147

**TABLE 56. The Self-Sufficiency Standard for Monroe County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$648	\$738	\$738	\$738	\$738	\$948	\$738	\$738	\$738	\$948
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$303	\$311	\$311	\$311	\$311	\$311	\$597	\$597	\$597	\$597
Health Care	\$234	\$550	\$587	\$593	\$662	\$630	\$682	\$689	\$758	\$725
Miscellaneous	\$247	\$404	\$533	\$497	\$409	\$645	\$633	\$597	\$509	\$743
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$145	\$302	\$431	\$395	\$308	\$543	\$489	\$452	\$365	\$599
Taxes	\$280	\$646	\$1,026	\$898	\$515	\$1,452	\$1,128	\$1,002	\$671	\$1,467
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$149)	\$0	\$0	\$0	(\$63)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$331)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.24	\$21.91	\$30.88	\$27.90	\$19.38	\$39.35	\$17.66	\$16.16	\$12.30	\$21.58
Monthly	\$1,977	\$3,857	\$5,434	\$4,911	\$3,411	\$6,926	\$6,215	\$5,689	\$4,330	\$7,596
Annual	\$23,728	\$46,284	\$65,211	\$58,933	\$40,930	\$83,110	\$74,586	\$68,273	\$51,963	\$91,150
Emergency Savings Fund	\$76	\$167	\$247	\$222	\$198	\$405	\$135	\$127	\$111	\$165

**TABLE 57. The Self-Sufficiency Standard for Montgomery County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$673	\$863	\$863	\$863	\$863	\$1,152	\$863	\$863	\$863	\$1,152
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$280	\$413	\$536	\$614	\$708	\$720	\$744	\$819	\$908	\$906
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$589	\$589	\$589	\$589
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$251	\$419	\$548	\$512	\$426	\$669	\$649	\$613	\$526	\$768
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$149	\$317	\$446	\$411	\$324	\$567	\$505	\$469	\$381	\$623
Taxes	\$330	\$779	\$1,193	\$1,057	\$708	\$1,761	\$1,313	\$1,178	\$844	\$1,713
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$48)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.75	\$23.58	\$32.78	\$29.79	\$22.10	\$42.61	\$18.68	\$17.17	\$13.50	\$23.05
Monthly	\$2,068	\$4,151	\$5,770	\$5,242	\$3,890	\$7,500	\$6,576	\$6,045	\$4,751	\$8,114
Annual	\$24,816	\$49,807	\$69,241	\$62,909	\$46,683	\$89,999	\$78,911	\$72,540	\$57,015	\$97,369
Emergency Savings Fund	\$77	\$173	\$313	\$227	\$196	\$451	\$137	\$130	\$112	\$169

**TABLE 58. The Self-Sufficiency Standard for Morgan County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$639	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$260	\$383	\$498	\$570	\$657	\$668	\$691	\$760	\$843	\$841
Transportation	\$303	\$311	\$311	\$311	\$311	\$311	\$595	\$595	\$595	\$595
Health Care	\$234	\$550	\$587	\$593	\$662	\$630	\$682	\$689	\$758	\$725
Miscellaneous	\$245	\$403	\$532	\$495	\$408	\$640	\$631	\$595	\$507	\$737
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$301	\$430	\$394	\$306	\$538	\$487	\$451	\$363	\$593
Taxes	\$275	\$643	\$1,021	\$893	\$511	\$1,422	\$1,123	\$996	\$659	\$1,447
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$153)	\$0	\$0	\$0	(\$72)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$328)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.11	\$21.84	\$30.78	\$27.79	\$19.25	\$38.86	\$17.59	\$16.09	\$12.18	\$21.35
Monthly	\$1,956	\$3,844	\$5,417	\$4,891	\$3,388	\$6,839	\$6,191	\$5,663	\$4,287	\$7,514
Annual	\$23,467	\$46,122	\$65,004	\$58,698	\$40,654	\$82,072	\$74,291	\$67,952	\$51,441	\$90,170
Emergency Savings Fund	\$76	\$167	\$246	\$222	\$197	\$398	\$138	\$127	\$111	\$163



**TABLE 59. The Self-Sufficiency Standard for Morrow County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$721	\$895	\$895	\$895	\$895	\$1,120	\$895	\$895	\$895	\$1,120
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$588	\$588	\$588	\$588
Health Care	\$247	\$591	\$627	\$634	\$703	\$670	\$723	\$729	\$798	\$766
Miscellaneous	\$256	\$425	\$554	\$519	\$432	\$669	\$655	\$619	\$532	\$767
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$154	\$323	\$452	\$417	\$330	\$567	\$511	\$475	\$387	\$623
Taxes	\$307	\$720	\$1,102	\$976	\$654	\$1,589	\$1,205	\$1,080	\$771	\$1,551
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$44)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.97	\$23.65	\$32.66	\$29.71	\$22.20	\$41.62	\$18.56	\$17.08	\$13.47	\$22.57
Monthly	\$2,108	\$4,162	\$5,748	\$5,229	\$3,907	\$7,324	\$6,534	\$6,012	\$4,742	\$7,946
Annual	\$25,290	\$49,942	\$68,972	\$62,750	\$46,880	\$87,894	\$78,403	\$72,144	\$56,907	\$95,353
Emergency Savings Fund	\$80	\$176	\$315	\$231	\$198	\$440	\$139	\$132	\$114	\$170

**TABLE 60. The Self-Sufficiency Standard for Muskingum County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$572	\$752	\$752	\$752	\$752	\$957	\$752	\$752	\$752	\$957
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$254	\$375	\$486	\$557	\$643	\$654	\$675	\$743	\$824	\$822
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$589	\$589	\$589	\$589
Health Care	\$243	\$580	\$616	\$623	\$692	\$659	\$711	\$718	\$787	\$754
Miscellaneous	\$239	\$370	\$459	\$438	\$387	\$546	\$558	\$537	\$486	\$643
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$137	\$268	\$357	\$336	\$285	\$444	\$413	\$392	\$341	\$499
Taxes	\$278	\$517	\$815	\$741	\$475	\$1,078	\$927	\$846	\$610	\$1,178
Earned Income Tax Credit (-)	\$0	(\$54)	\$0	(\$2)	(\$215)	\$0	\$0	\$0	(\$146)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$298)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.71	\$18.68	\$25.05	\$23.32	\$17.60	\$31.06	\$14.73	\$13.85	\$11.18	\$17.64
Monthly	\$1,885	\$3,288	\$4,408	\$4,105	\$3,098	\$5,466	\$5,185	\$4,874	\$3,935	\$6,209
Annual	\$22,626	\$39,460	\$52,901	\$49,262	\$37,172	\$65,592	\$62,219	\$58,488	\$47,222	\$74,511
Emergency Savings Fund	\$71	\$158	\$206	\$197	\$190	\$292	\$119	\$114	\$109	\$143

**TABLE 61. The Self-Sufficiency Standard for Noble County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$648	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$257	\$379	\$492	\$564	\$650	\$661	\$683	\$751	\$833	\$832
Transportation	\$303	\$311	\$311	\$311	\$311	\$311	\$595	\$595	\$595	\$595
Health Care	\$234	\$550	\$587	\$593	\$662	\$630	\$682	\$689	\$758	\$725
Miscellaneous	\$246	\$381	\$489	\$463	\$397	\$586	\$589	\$562	\$496	\$684
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$279	\$387	\$361	\$295	\$485	\$444	\$418	\$351	\$540
Taxes	\$277	\$551	\$870	\$778	\$472	\$1,156	\$973	\$881	\$606	\$1,251
Earned Income Tax Credit (-)	\$0	(\$22)	\$0	\$0	(\$191)	\$0	\$0	\$0	(\$119)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$115)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$302)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.16	\$19.79	\$27.25	\$25.10	\$18.25	\$34.02	\$15.82	\$14.74	\$11.54	\$19.12
Monthly	\$1,964	\$3,484	\$4,795	\$4,417	\$3,212	\$5,987	\$5,569	\$5,188	\$4,064	\$6,731
Annual	\$23,572	\$41,802	\$57,544	\$53,007	\$38,544	\$71,846	\$66,828	\$62,251	\$48,765	\$80,773
Emergency Savings Fund	\$76	\$159	\$219	\$208	\$193	\$326	\$125	\$120	\$110	\$151

**TABLE 62. The Self-Sufficiency Standard for Ottawa County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$617	\$785	\$785	\$785	\$785	\$970	\$785	\$785	\$785	\$970
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$301	\$443	\$575	\$659	\$760	\$772	\$798	\$878	\$974	\$972
Transportation	\$292	\$300	\$300	\$300	\$300	\$300	\$575	\$575	\$575	\$575
Health Care	\$228	\$533	\$570	\$576	\$645	\$613	\$665	\$672	\$741	\$708
Miscellaneous	\$246	\$374	\$465	\$446	\$397	\$554	\$567	\$548	\$498	\$653
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$273	\$364	\$344	\$295	\$452	\$423	\$403	\$353	\$509
Taxes	\$288	\$537	\$816	\$746	\$493	\$1,077	\$934	\$863	\$648	\$1,182
Earned Income Tax Credit (-)	\$0	(\$40)	\$0	\$0	(\$186)	\$0	\$0	\$0	(\$100)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$314)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.20	\$19.18	\$25.48	\$23.88	\$18.37	\$31.55	\$15.05	\$14.23	\$11.80	\$17.97
Monthly	\$1,972	\$3,375	\$4,485	\$4,202	\$3,234	\$5,552	\$5,297	\$5,009	\$4,154	\$6,325
Annual	\$23,663	\$40,503	\$53,818	\$50,426	\$38,806	\$66,624	\$63,560	\$60,111	\$49,853	\$75,906
Emergency Savings Fund	\$76	\$158	\$209	\$201	\$193	\$297	\$121	\$117	\$110	\$145

**TABLE 63. The Self-Sufficiency Standard for Paulding County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$643	\$738	\$738	\$738	\$738	\$995	\$738	\$738	\$738	\$995
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$293	\$301	\$301	\$301	\$301	\$301	\$576	\$576	\$576	\$576
Health Care	\$237	\$559	\$596	\$602	\$671	\$639	\$691	\$698	\$767	\$734
Miscellaneous	\$246	\$367	\$457	\$436	\$386	\$550	\$556	\$536	\$485	\$647
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$265	\$355	\$335	\$284	\$448	\$412	\$391	\$340	\$503
Taxes	\$278	\$472	\$762	\$706	\$440	\$1,035	\$867	\$791	\$557	\$1,128
Earned Income Tax Credit (-)	\$0	(\$68)	\$0	(\$16)	(\$226)	\$0	\$0	\$0	(\$161)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$287)	(\$500)	(\$333)	(\$333)	(\$328)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.15	\$18.19	\$24.63	\$22.95	\$17.30	\$31.07	\$14.51	\$13.65	\$10.97	\$17.63
Monthly	\$1,962	\$3,201	\$4,335	\$4,039	\$3,044	\$5,468	\$5,106	\$4,803	\$3,861	\$6,205
Annual	\$23,547	\$38,412	\$52,017	\$48,472	\$36,528	\$65,616	\$61,276	\$57,639	\$46,327	\$74,461
Emergency Savings Fund	\$76	\$158	\$205	\$197	\$189	\$293	\$119	\$114	\$109	\$144

**TABLE 64. The Self-Sufficiency Standard for Perry County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$561	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$306	\$314	\$314	\$314	\$314	\$314	\$601	\$601	\$601	\$601
Health Care	\$236	\$558	\$594	\$601	\$670	\$637	\$689	\$696	\$765	\$732
Miscellaneous	\$239	\$369	\$458	\$438	\$388	\$544	\$559	\$539	\$488	\$642
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$137	\$267	\$357	\$336	\$286	\$442	\$415	\$394	\$343	\$498
Taxes	\$258	\$474	\$762	\$703	\$442	\$1,005	\$871	\$796	\$570	\$1,103
Earned Income Tax Credit (-)	\$0	(\$64)	\$0	(\$12)	(\$221)	\$0	\$0	\$0	(\$150)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$290)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.62	\$18.31	\$24.74	\$23.07	\$17.44	\$30.50	\$14.62	\$13.76	\$11.13	\$17.40
Monthly	\$1,868	\$3,223	\$4,353	\$4,060	\$3,069	\$5,367	\$5,146	\$4,844	\$3,917	\$6,125
Annual	\$22,420	\$38,676	\$52,242	\$48,715	\$36,828	\$64,407	\$61,749	\$58,130	\$47,008	\$73,503
Emergency Savings Fund	\$71	\$158	\$206	\$198	\$190	\$274	\$119	\$115	\$110	\$143

**TABLE 65. The Self-Sufficiency Standard for Pickaway County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$738	\$917	\$917	\$917	\$917	\$1,148	\$917	\$917	\$917	\$1,148
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$254	\$375	\$486	\$557	\$643	\$654	\$675	\$743	\$824	\$822
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$589	\$589	\$589	\$589
Health Care	\$247	\$591	\$627	\$634	\$703	\$670	\$723	\$729	\$798	\$766
Miscellaneous	\$256	\$387	\$476	\$456	\$405	\$566	\$576	\$555	\$503	\$664
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$154	\$285	\$374	\$354	\$303	\$465	\$431	\$410	\$359	\$519
Taxes	\$346	\$660	\$918	\$839	\$571	\$1,199	\$1,035	\$956	\$741	\$1,305
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$144)	\$0	\$0	\$0	(\$59)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$96)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.16	\$20.93	\$26.74	\$25.00	\$19.49	\$33.01	\$15.59	\$14.71	\$12.35	\$18.63
Monthly	\$2,140	\$3,684	\$4,706	\$4,400	\$3,431	\$5,811	\$5,488	\$5,178	\$4,347	\$6,559
Annual	\$25,684	\$44,211	\$56,471	\$52,802	\$41,173	\$69,727	\$65,852	\$62,139	\$52,167	\$78,704
Emergency Savings Fund	\$80	\$159	\$213	\$204	\$195	\$303	\$122	\$118	\$109	\$147

**TABLE 66. The Self-Sufficiency Standard for Pike County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$583	\$738	\$738	\$738	\$738	\$946	\$738	\$738	\$738	\$946
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$257	\$379	\$492	\$564	\$650	\$661	\$683	\$751	\$833	\$832
Transportation	\$305	\$313	\$313	\$313	\$313	\$313	\$600	\$600	\$600	\$600
Health Care	\$238	\$564	\$600	\$607	\$676	\$643	\$695	\$702	\$771	\$738
Miscellaneous	\$240	\$368	\$457	\$436	\$385	\$545	\$557	\$536	\$485	\$643
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$266	\$355	\$334	\$284	\$443	\$412	\$391	\$340	\$498
Taxes	\$261	\$469	\$756	\$702	\$434	\$1,008	\$862	\$786	\$551	\$1,103
Earned Income Tax Credit (-)	\$0	(\$67)	\$0	(\$18)	(\$229)	\$0	\$0	\$0	(\$163)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$285)	(\$500)	(\$333)	(\$333)	(\$328)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.70	\$18.20	\$24.60	\$22.90	\$17.22	\$30.57	\$14.51	\$13.64	\$10.95	\$17.41
Monthly	\$1,884	\$3,202	\$4,329	\$4,030	\$3,031	\$5,381	\$5,108	\$4,802	\$3,854	\$6,127
Annual	\$22,608	\$38,429	\$51,946	\$48,364	\$36,374	\$64,573	\$61,291	\$57,619	\$46,253	\$73,519
Emergency Savings Fund	\$72	\$158	\$205	\$197	\$189	\$277	\$119	\$114	\$109	\$143

**TABLE 67. The Self-Sufficiency Standard for Portage County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$724	\$916	\$916	\$916	\$916	\$1,162	\$916	\$916	\$916	\$1,162
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$286	\$422	\$547	\$627	\$723	\$735	\$760	\$836	\$927	\$925
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$588	\$588	\$588	\$588
Health Care	\$237	\$562	\$598	\$605	\$674	\$641	\$693	\$700	\$769	\$736
Miscellaneous	\$256	\$404	\$513	\$488	\$423	\$620	\$614	\$589	\$523	\$719
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$155	\$302	\$411	\$386	\$321	\$518	\$470	\$444	\$379	\$574
Taxes	\$341	\$710	\$1,041	\$946	\$679	\$1,428	\$1,162	\$1,066	\$819	\$1,502
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$64)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.18	\$22.26	\$29.72	\$27.61	\$21.67	\$37.64	\$17.16	\$16.09	\$13.35	\$20.92
Monthly	\$2,144	\$3,918	\$5,231	\$4,859	\$3,813	\$6,624	\$6,042	\$5,665	\$4,698	\$7,363
Annual	\$25,729	\$47,014	\$62,775	\$58,306	\$45,760	\$79,491	\$72,501	\$67,983	\$56,372	\$88,354
Emergency Savings Fund	\$80	\$167	\$228	\$218	\$196	\$376	\$130	\$125	\$111	\$159

**TABLE 68. The Self-Sufficiency Standard for Preble County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$582	\$766	\$766	\$766	\$766	\$1,009	\$766	\$766	\$766	\$1,009
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$256	\$377	\$489	\$560	\$647	\$657	\$679	\$747	\$830	\$827
Transportation	\$299	\$307	\$307	\$307	\$307	\$307	\$589	\$589	\$589	\$589
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$239	\$369	\$458	\$437	\$386	\$549	\$557	\$536	\$485	\$646
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$137	\$267	\$356	\$335	\$285	\$447	\$413	\$392	\$341	\$502
Taxes	\$270	\$495	\$788	\$723	\$457	\$1,059	\$897	\$818	\$583	\$1,157
Earned Income Tax Credit (-)	\$0	(\$60)	\$0	(\$10)	(\$221)	\$0	\$0	\$0	(\$154)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$290)	(\$500)	(\$333)	(\$333)	(\$332)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.69	\$18.45	\$24.84	\$23.13	\$17.44	\$31.14	\$14.62	\$13.74	\$11.06	\$17.68
Monthly	\$1,881	\$3,246	\$4,372	\$4,071	\$3,069	\$5,481	\$5,147	\$4,838	\$3,895	\$6,222
Annual	\$22,575	\$38,956	\$52,461	\$48,848	\$36,828	\$65,767	\$61,759	\$58,056	\$46,736	\$74,664
Emergency Savings Fund	\$71	\$158	\$206	\$197	\$189	\$295	\$119	\$114	\$109	\$143

**TABLE 69. The Self-Sufficiency Standard for Putnam County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$628	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$262	\$385	\$500	\$573	\$662	\$671	\$694	\$764	\$849	\$845
Transportation	\$293	\$301	\$301	\$301	\$301	\$301	\$576	\$576	\$576	\$576
Health Care	\$237	\$559	\$596	\$602	\$671	\$639	\$691	\$698	\$767	\$734
Miscellaneous	\$244	\$367	\$456	\$436	\$385	\$541	\$555	\$534	\$483	\$638
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$142	\$265	\$354	\$334	\$283	\$439	\$411	\$390	\$339	\$493
Taxes	\$270	\$466	\$753	\$701	\$432	\$994	\$856	\$780	\$541	\$1,086
Earned Income Tax Credit (-)	\$0	(\$70)	\$0	(\$20)	(\$230)	\$0	\$0	\$0	(\$169)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$284)	(\$500)	(\$333)	(\$333)	(\$325)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.99	\$18.09	\$24.53	\$22.84	\$17.18	\$30.25	\$14.44	\$13.58	\$10.87	\$17.21
Monthly	\$1,934	\$3,185	\$4,317	\$4,020	\$3,024	\$5,323	\$5,083	\$4,779	\$3,827	\$6,057
Annual	\$23,205	\$38,216	\$51,798	\$48,237	\$36,290	\$63,878	\$61,001	\$57,350	\$45,922	\$72,679
Emergency Savings Fund	\$75	\$158	\$205	\$197	\$189	\$266	\$118	\$114	\$109	\$142

**TABLE 70. The Self-Sufficiency Standard for Richland County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$563	\$738	\$738	\$738	\$738	\$994	\$738	\$738	\$738	\$994
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$263	\$387	\$503	\$576	\$665	\$676	\$698	\$768	\$852	\$850
Transportation	\$297	\$304	\$304	\$304	\$304	\$304	\$583	\$583	\$583	\$583
Health Care	\$262	\$638	\$675	\$681	\$751	\$718	\$770	\$777	\$846	\$813
Miscellaneous	\$240	\$375	\$465	\$444	\$394	\$558	\$564	\$543	\$492	\$655
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$273	\$363	\$342	\$292	\$456	\$420	\$399	\$348	\$511
Taxes	\$285	\$568	\$843	\$767	\$503	\$1,128	\$957	\$880	\$651	\$1,230
Earned Income Tax Credit (-)	\$0	(\$32)	\$0	\$0	(\$192)	\$0	\$0	\$0	(\$115)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$311)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.85	\$19.45	\$25.57	\$23.87	\$18.21	\$32.06	\$15.01	\$14.14	\$11.59	\$18.16
Monthly	\$1,909	\$3,424	\$4,501	\$4,201	\$3,205	\$5,643	\$5,283	\$4,979	\$4,081	\$6,391
Annual	\$22,914	\$41,086	\$54,006	\$50,406	\$38,455	\$67,717	\$63,393	\$59,745	\$48,966	\$76,688
Emergency Savings Fund	\$73	\$157	\$208	\$200	\$192	\$299	\$120	\$116	\$109	\$145



**TABLE 71. The Self-Sufficiency Standard for Ross County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$617	\$784	\$784	\$784	\$784	\$969	\$784	\$784	\$784	\$969
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$254	\$375	\$486	\$557	\$643	\$654	\$675	\$743	\$824	\$822
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$590	\$590	\$590	\$590
Health Care	\$238	\$564	\$600	\$607	\$676	\$643	\$695	\$702	\$771	\$738
Miscellaneous	\$243	\$371	\$460	\$440	\$389	\$546	\$560	\$539	\$487	\$643
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$141	\$269	\$359	\$338	\$287	\$444	\$415	\$394	\$343	\$499
Taxes	\$292	\$545	\$827	\$751	\$486	\$1,084	\$940	\$863	\$627	\$1,186
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	\$0	(\$208)	\$0	\$0	\$0	(\$136)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$302)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.05	\$19.00	\$25.22	\$23.50	\$17.78	\$31.07	\$14.82	\$13.95	\$11.31	\$17.65
Monthly	\$1,944	\$3,344	\$4,439	\$4,136	\$3,129	\$5,469	\$5,218	\$4,911	\$3,982	\$6,214
Annual	\$23,330	\$40,129	\$53,272	\$49,634	\$37,553	\$65,626	\$62,616	\$58,928	\$47,778	\$74,573
Emergency Savings Fund	\$74	\$157	\$206	\$198	\$190	\$292	\$119	\$115	\$109	\$143

**TABLE 72. The Self-Sufficiency Standard for Sandusky County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$598	\$744	\$744	\$744	\$744	\$1,040	\$744	\$744	\$744	\$1,040
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$246	\$362	\$470	\$538	\$621	\$631	\$652	\$717	\$796	\$794
Transportation	\$291	\$299	\$299	\$299	\$299	\$299	\$572	\$572	\$572	\$572
Health Care	\$228	\$533	\$570	\$576	\$645	\$613	\$665	\$672	\$741	\$708
Miscellaneous	\$238	\$362	\$451	\$430	\$379	\$547	\$548	\$527	\$476	\$642
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$136	\$260	\$349	\$328	\$277	\$445	\$404	\$383	\$331	\$498
Taxes	\$267	\$470	\$763	\$675	\$431	\$1,051	\$866	\$787	\$515	\$1,143
Earned Income Tax Credit (-)	\$0	(\$79)	\$0	(\$44)	(\$246)	\$0	\$0	\$0	(\$194)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$275)	(\$500)	(\$333)	(\$333)	(\$313)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.61	\$17.79	\$24.26	\$22.20	\$16.74	\$30.94	\$14.26	\$13.38	\$10.52	\$17.51
Monthly	\$1,868	\$3,131	\$4,269	\$3,908	\$2,946	\$5,446	\$5,021	\$4,708	\$3,704	\$6,165
Annual	\$22,416	\$37,567	\$51,230	\$46,891	\$35,357	\$65,353	\$60,248	\$56,500	\$44,447	\$73,980
Emergency Savings Fund	\$71	\$156	\$203	\$197	\$187	\$288	\$117	\$112	\$109	\$143

**TABLE 73. The Self-Sufficiency Standard for Scioto County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$648	\$738	\$738	\$738	\$738	\$1,048	\$738	\$738	\$738	\$1,048
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$251	\$370	\$481	\$551	\$635	\$646	\$668	\$734	\$815	\$813
Transportation	\$307	\$315	\$315	\$315	\$315	\$315	\$604	\$604	\$604	\$604
Health Care	\$238	\$564	\$600	\$607	\$676	\$643	\$695	\$702	\$771	\$738
Miscellaneous	\$246	\$367	\$456	\$435	\$384	\$554	\$556	\$535	\$483	\$651
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$144	\$265	\$354	\$333	\$282	\$452	\$411	\$390	\$339	\$507
Taxes	\$316	\$533	\$840	\$765	\$489	\$1,151	\$960	\$877	\$633	\$1,259
Earned Income Tax Credit (-)	\$0	(\$56)	\$0	(\$4)	(\$219)	\$0	\$0	\$0	(\$147)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$291)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.40	\$18.60	\$25.02	\$23.27	\$17.49	\$31.94	\$14.76	\$13.86	\$11.17	\$18.12
Monthly	\$2,007	\$3,273	\$4,403	\$4,096	\$3,078	\$5,622	\$5,194	\$4,880	\$3,932	\$6,379
Annual	\$24,080	\$39,279	\$52,837	\$49,153	\$36,931	\$67,465	\$62,331	\$58,557	\$47,180	\$76,554
Emergency Savings Fund	\$76	\$156	\$204	\$196	\$189	\$297	\$118	\$114	\$108	\$144

**TABLE 74. The Self-Sufficiency Standard for Seneca County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$589	\$738	\$738	\$738	\$738	\$917	\$738	\$738	\$738	\$917
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$249	\$366	\$475	\$545	\$628	\$639	\$660	\$726	\$805	\$803
Transportation	\$291	\$299	\$299	\$299	\$299	\$299	\$573	\$573	\$573	\$573
Health Care	\$228	\$533	\$570	\$576	\$645	\$613	\$665	\$672	\$741	\$708
Miscellaneous	\$238	\$377	\$484	\$458	\$392	\$582	\$582	\$556	\$489	\$678
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$136	\$275	\$383	\$356	\$290	\$480	\$438	\$411	\$345	\$533
Taxes	\$277	\$580	\$917	\$819	\$496	\$1,218	\$1,024	\$926	\$630	\$1,318
Earned Income Tax Credit (-)	\$0	(\$26)	\$0	\$0	(\$198)	\$0	\$0	\$0	(\$132)	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$115)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$298)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.63	\$19.68	\$27.23	\$25.04	\$18.05	\$34.09	\$15.77	\$14.66	\$11.36	\$19.11
Monthly	\$1,872	\$3,464	\$4,793	\$4,406	\$3,178	\$6,000	\$5,551	\$5,161	\$3,999	\$6,728
Annual	\$22,459	\$41,571	\$57,516	\$52,876	\$38,131	\$71,996	\$66,609	\$61,930	\$47,991	\$80,738
Emergency Savings Fund	\$70	\$157	\$216	\$206	\$191	\$325	\$124	\$118	\$109	\$150

**TABLE 75. The Self-Sufficiency Standard for Shelby County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$617	\$740	\$740	\$740	\$740	\$1,002	\$740	\$740	\$740	\$1,002
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$254	\$375	\$486	\$557	\$643	\$654	\$675	\$743	\$824	\$822
Transportation	\$294	\$302	\$302	\$302	\$302	\$302	\$578	\$578	\$578	\$578
Health Care	\$235	\$554	\$590	\$597	\$666	\$633	\$686	\$692	\$761	\$729
Miscellaneous	\$242	\$365	\$454	\$434	\$383	\$547	\$553	\$532	\$481	\$644
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$140	\$263	\$353	\$332	\$281	\$446	\$409	\$388	\$336	\$500
Taxes	\$281	\$489	\$785	\$728	\$451	\$1,065	\$892	\$813	\$563	\$1,161
Earned Income Tax Credit (-)	\$0	(\$69)	\$0	(\$19)	(\$231)	\$0	\$0	\$0	(\$170)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$284)	(\$500)	(\$333)	(\$333)	(\$324)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.92	\$18.15	\$24.61	\$22.89	\$17.15	\$31.07	\$14.48	\$13.60	\$10.85	\$17.62
Monthly	\$1,923	\$3,195	\$4,331	\$4,028	\$3,018	\$5,468	\$5,097	\$4,787	\$3,820	\$6,201
Annual	\$23,071	\$38,343	\$51,969	\$48,341	\$36,221	\$65,621	\$61,165	\$57,448	\$45,841	\$74,416
Emergency Savings Fund	\$74	\$157	\$204	\$196	\$188	\$292	\$118	\$113	\$109	\$143

**TABLE 76. The Self-Sufficiency Standard for Stark County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$585	\$770	\$770	\$770	\$770	\$978	\$770	\$770	\$770	\$978
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$301	\$309	\$309	\$309	\$309	\$309	\$592	\$592	\$592	\$592
Health Care	\$232	\$545	\$581	\$588	\$657	\$624	\$677	\$683	\$752	\$720
Miscellaneous	\$241	\$387	\$495	\$470	\$404	\$597	\$596	\$570	\$505	\$696
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$140	\$285	\$393	\$368	\$303	\$496	\$452	\$426	\$360	\$552
Taxes	\$300	\$658	\$991	\$893	\$565	\$1,319	\$1,113	\$1,016	\$742	\$1,441
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$150)	\$0	\$0	\$0	(\$57)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$330)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.00	\$20.88	\$28.33	\$26.19	\$19.35	\$35.64	\$16.46	\$15.38	\$12.38	\$20.04
Monthly	\$1,936	\$3,675	\$4,986	\$4,609	\$3,405	\$6,272	\$5,794	\$5,413	\$4,359	\$7,055
Annual	\$23,235	\$44,103	\$59,832	\$55,304	\$40,865	\$75,264	\$69,524	\$64,950	\$52,307	\$84,660
Emergency Savings Fund	\$74	\$159	\$220	\$210	\$196	\$346	\$126	\$121	\$110	\$153

**TABLE 77. The Self-Sufficiency Standard for Summit County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$695	\$882	\$882	\$882	\$882	\$1,115	\$882	\$882	\$882	\$1,115
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$292	\$430	\$558	\$640	\$738	\$750	\$775	\$853	\$946	\$944
Transportation	\$300	\$308	\$308	\$308	\$308	\$308	\$589	\$589	\$589	\$589
Health Care	\$237	\$562	\$598	\$605	\$674	\$641	\$693	\$700	\$769	\$736
Miscellaneous	\$254	\$423	\$553	\$518	\$431	\$669	\$655	\$619	\$532	\$769
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$152	\$321	\$451	\$416	\$329	\$567	\$510	\$475	\$388	\$624
Taxes	\$341	\$796	\$1,212	\$1,077	\$762	\$1,761	\$1,335	\$1,200	\$868	\$1,716
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$17)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.04	\$23.95	\$33.19	\$30.22	\$22.93	\$42.62	\$18.92	\$17.43	\$13.77	\$23.08
Monthly	\$2,119	\$4,215	\$5,842	\$5,319	\$4,036	\$7,500	\$6,660	\$6,134	\$4,845	\$8,126
Annual	\$25,431	\$50,582	\$70,107	\$63,832	\$48,433	\$90,003	\$79,925	\$73,608	\$58,146	\$97,509
Emergency Savings Fund	\$79	\$174	\$320	\$234	\$194	\$451	\$138	\$131	\$113	\$169

**TABLE 78. The Self-Sufficiency Standard for Trumbull County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$586	\$735	\$735	\$735	\$735	\$971	\$735	\$735	\$735	\$971
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$266	\$392	\$509	\$583	\$672	\$683	\$706	\$777	\$861	\$860
Transportation	\$307	\$315	\$315	\$315	\$315	\$315	\$603	\$603	\$603	\$603
Health Care	\$236	\$559	\$595	\$602	\$671	\$638	\$690	\$697	\$766	\$733
Miscellaneous	\$241	\$383	\$491	\$466	\$400	\$596	\$592	\$566	\$500	\$694
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$139	\$282	\$390	\$364	\$298	\$494	\$448	\$422	\$355	\$550
Taxes	\$300	\$646	\$976	\$877	\$551	\$1,312	\$1,098	\$1,000	\$719	\$1,425
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$164)	\$0	\$0	\$0	(\$76)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$322)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.00	\$20.61	\$28.01	\$25.84	\$18.95	\$35.49	\$16.29	\$15.19	\$12.11	\$19.94
Monthly	\$1,936	\$3,627	\$4,930	\$4,548	\$3,336	\$6,247	\$5,734	\$5,348	\$4,264	\$7,018
Annual	\$23,229	\$43,529	\$59,164	\$54,578	\$40,032	\$74,959	\$68,809	\$64,181	\$51,171	\$84,221
Emergency Savings Fund	\$73	\$157	\$219	\$208	\$194	\$343	\$126	\$120	\$110	\$153

**TABLE 79. The Self-Sufficiency Standard for Tuscarawas County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$616	\$811	\$811	\$811	\$811	\$1,004	\$811	\$811	\$811	\$1,004
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$275	\$405	\$525	\$602	\$694	\$706	\$729	\$802	\$890	\$888
Transportation	\$298	\$306	\$306	\$306	\$306	\$306	\$587	\$587	\$587	\$587
Health Care	\$243	\$580	\$616	\$623	\$692	\$659	\$711	\$718	\$787	\$754
Miscellaneous	\$245	\$393	\$502	\$476	\$411	\$603	\$603	\$577	\$511	\$701
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$143	\$292	\$400	\$375	\$309	\$501	\$458	\$432	\$366	\$556
Taxes	\$286	\$634	\$949	\$856	\$547	\$1,254	\$1,060	\$967	\$762	\$1,356
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$135)	\$0	\$0	\$0	(\$33)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.16	\$21.18	\$28.52	\$26.40	\$19.75	\$35.59	\$16.50	\$15.43	\$12.70	\$19.95
Monthly	\$1,963	\$3,727	\$5,019	\$4,646	\$3,477	\$6,263	\$5,809	\$5,432	\$4,470	\$7,021
Annual	\$23,560	\$44,728	\$60,229	\$55,747	\$41,719	\$75,160	\$69,711	\$65,184	\$53,636	\$84,256
Emergency Savings Fund	\$75	\$163	\$224	\$213	\$198	\$347	\$128	\$123	\$109	\$155

**TABLE 80. The Self-Sufficiency Standard for Union County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$812	\$1,069	\$1,069	\$1,069	\$1,069	\$1,321	\$1,069	\$1,069	\$1,069	\$1,321
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$270	\$398	\$516	\$591	\$683	\$693	\$717	\$789	\$876	\$873
Transportation	\$296	\$304	\$304	\$304	\$304	\$304	\$582	\$582	\$582	\$582
Health Care	\$237	\$562	\$599	\$605	\$674	\$642	\$694	\$700	\$770	\$737
Miscellaneous	\$263	\$438	\$567	\$531	\$444	\$684	\$667	\$631	\$543	\$781
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$162	\$336	\$465	\$429	\$342	\$582	\$523	\$486	\$399	\$637
Taxes	\$342	\$795	\$1,186	\$1,056	\$739	\$1,732	\$1,294	\$1,161	\$848	\$1,655
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$12.62	\$24.89	\$33.93	\$30.95	\$23.71	\$43.37	\$19.19	\$17.68	\$14.05	\$23.31
Monthly	\$2,222	\$4,381	\$5,972	\$5,447	\$4,173	\$7,633	\$6,754	\$6,223	\$4,947	\$8,206
Annual	\$26,660	\$52,574	\$71,668	\$65,370	\$50,074	\$91,590	\$81,047	\$74,674	\$59,363	\$98,475
Emergency Savings Fund	\$84	\$181	\$335	\$247	\$200	\$465	\$141	\$138	\$116	\$183

**TABLE 81. The Self-Sufficiency Standard for Van Wert County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$568	\$738	\$738	\$738	\$738	\$990	\$738	\$738	\$738	\$990
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$245	\$360	\$467	\$535	\$619	\$628	\$649	\$714	\$793	\$790
Transportation	\$292	\$300	\$300	\$300	\$300	\$300	\$574	\$574	\$574	\$574
Health Care	\$237	\$559	\$596	\$602	\$671	\$639	\$691	\$698	\$767	\$734
Miscellaneous	\$236	\$364	\$453	\$432	\$381	\$544	\$550	\$529	\$478	\$640
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$134	\$262	\$351	\$330	\$279	\$442	\$406	\$385	\$333	\$495
Taxes	\$266	\$486	\$782	\$729	\$446	\$1,057	\$887	\$807	\$545	\$1,151
Earned Income Tax Credit (-)	\$0	(\$72)	\$0	(\$24)	(\$238)	\$0	\$0	\$0	(\$182)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$280)	(\$500)	(\$333)	(\$333)	(\$318)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.48	\$18.04	\$24.48	\$22.74	\$16.96	\$30.81	\$14.38	\$13.49	\$10.69	\$17.46
Monthly	\$1,844	\$3,175	\$4,309	\$4,002	\$2,986	\$5,423	\$5,063	\$4,749	\$3,761	\$6,145
Annual	\$22,127	\$38,103	\$51,703	\$48,024	\$35,828	\$65,075	\$60,756	\$56,991	\$45,137	\$73,741
Emergency Savings Fund	\$70	\$157	\$203	\$195	\$187	\$284	\$117	\$113	\$109	\$142

**TABLE 82. The Self-Sufficiency Standard for Vinton County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$607	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$260	\$383	\$498	\$570	\$657	\$668	\$691	\$760	\$843	\$841
Transportation	\$306	\$314	\$314	\$314	\$314	\$314	\$601	\$601	\$601	\$601
Health Care	\$238	\$564	\$600	\$607	\$676	\$643	\$695	\$702	\$771	\$738
Miscellaneous	\$243	\$368	\$457	\$437	\$386	\$542	\$558	\$537	\$486	\$640
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$141	\$266	\$356	\$335	\$284	\$440	\$413	\$392	\$341	\$496
Taxes	\$245	\$429	\$702	\$661	\$398	\$930	\$799	\$727	\$495	\$1,016
Earned Income Tax Credit (-)	\$0	(\$74)	\$0	(\$27)	(\$235)	\$0	\$0	\$0	(\$173)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$282)	(\$500)	(\$333)	(\$333)	(\$323)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.79	\$17.96	\$24.33	\$22.66	\$17.05	\$29.97	\$14.36	\$13.51	\$10.81	\$17.09
Monthly	\$1,898	\$3,161	\$4,282	\$3,988	\$3,001	\$5,274	\$5,055	\$4,754	\$3,804	\$6,014
Annual	\$22,779	\$37,935	\$51,380	\$47,858	\$36,014	\$63,290	\$60,656	\$57,046	\$45,653	\$72,172
Emergency Savings Fund	\$74	\$159	\$206	\$197	\$189	\$259	\$119	\$115	\$110	\$143

**TABLE 83. The Self-Sufficiency Standard for Warren County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$869	\$1,132	\$1,132	\$1,132	\$1,132	\$1,522	\$1,132	\$1,132	\$1,132	\$1,522
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$295	\$434	\$564	\$646	\$745	\$758	\$783	\$861	\$955	\$953
Transportation	\$301	\$309	\$309	\$309	\$309	\$309	\$592	\$592	\$592	\$592
Health Care	\$236	\$557	\$594	\$600	\$669	\$637	\$689	\$696	\$765	\$732
Miscellaneous	\$272	\$448	\$578	\$543	\$457	\$710	\$680	\$645	\$558	\$810
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$170	\$346	\$476	\$441	\$355	\$608	\$536	\$500	\$414	\$666
Taxes	\$357	\$809	\$1,196	\$1,071	\$762	\$1,842	\$1,316	\$1,179	\$875	\$1,718
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$13.24	\$25.60	\$34.68	\$31.77	\$24.62	\$45.65	\$19.67	\$18.17	\$14.59	\$24.39
Monthly	\$2,329	\$4,505	\$6,104	\$5,592	\$4,333	\$8,034	\$6,923	\$6,396	\$5,136	\$8,584
Annual	\$27,953	\$54,057	\$73,249	\$67,103	\$52,000	\$96,407	\$83,075	\$76,747	\$61,627	\$103,005
Emergency Savings Fund	\$90	\$186	\$352	\$282	\$205	\$512	\$144	\$137	\$119	\$206

**TABLE 84. The Self-Sufficiency Standard for Washington County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$584	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$269	\$396	\$514	\$589	\$679	\$691	\$714	\$785	\$871	\$869
Transportation	\$305	\$313	\$313	\$313	\$313	\$313	\$599	\$599	\$599	\$599
Health Care	\$243	\$580	\$617	\$623	\$692	\$660	\$712	\$719	\$788	\$755
Miscellaneous	\$242	\$371	\$461	\$440	\$390	\$546	\$561	\$541	\$490	\$645
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$140	\$269	\$359	\$339	\$288	\$444	\$417	\$396	\$345	\$500
Taxes	\$286	\$519	\$819	\$745	\$484	\$1,073	\$936	\$862	\$631	\$1,179
Earned Income Tax Credit (-)	\$0	(\$51)	\$0	\$0	(\$205)	\$0	\$0	\$0	(\$127)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$303)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.96	\$18.80	\$25.19	\$23.51	\$17.85	\$31.02	\$14.87	\$14.01	\$11.43	\$17.68
Monthly	\$1,928	\$3,308	\$4,434	\$4,138	\$3,141	\$5,460	\$5,234	\$4,932	\$4,023	\$6,224
Annual	\$23,138	\$39,695	\$53,211	\$49,652	\$37,692	\$65,514	\$62,802	\$59,188	\$48,278	\$74,688
Emergency Savings Fund	\$74	\$158	\$207	\$198	\$190	\$291	\$119	\$115	\$109	\$143



**TABLE 85. The Self-Sufficiency Standard for Wayne County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$598	\$787	\$787	\$787	\$787	\$1,018	\$787	\$787	\$787	\$1,018
Child Care	\$0	\$815	\$1,743	\$1,404	\$589	\$2,332	\$1,743	\$1,404	\$589	\$2,332
Food	\$279	\$410	\$532	\$610	\$705	\$715	\$739	\$814	\$904	\$900
Transportation	\$297	\$305	\$305	\$305	\$305	\$305	\$583	\$583	\$583	\$583
Health Care	\$240	\$569	\$605	\$612	\$681	\$648	\$700	\$707	\$776	\$743
Miscellaneous	\$243	\$390	\$499	\$474	\$408	\$604	\$600	\$574	\$508	\$702
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$141	\$289	\$397	\$372	\$307	\$502	\$455	\$430	\$364	\$558
Taxes	\$281	\$623	\$939	\$846	\$536	\$1,259	\$1,050	\$958	\$698	\$1,369
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$145)	\$0	\$0	\$0	(\$57)	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$105)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.01	\$20.92	\$28.27	\$26.16	\$19.48	\$35.68	\$16.39	\$15.32	\$12.37	\$20.02
Monthly	\$1,937	\$3,682	\$4,976	\$4,604	\$3,428	\$6,280	\$5,769	\$5,393	\$4,356	\$7,048
Annual	\$23,246	\$44,187	\$59,713	\$55,251	\$41,134	\$75,363	\$69,228	\$64,720	\$52,267	\$84,575
Emergency Savings Fund	\$75	\$161	\$223	\$212	\$198	\$349	\$128	\$122	\$111	\$155

**TABLE 86. The Self-Sufficiency Standard for Williams County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$599	\$738	\$738	\$738	\$738	\$924	\$738	\$738	\$738	\$924
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$260	\$383	\$498	\$570	\$657	\$668	\$691	\$760	\$843	\$841
Transportation	\$292	\$300	\$300	\$300	\$300	\$300	\$575	\$575	\$575	\$575
Health Care	\$259	\$629	\$665	\$672	\$741	\$708	\$760	\$767	\$836	\$804
Miscellaneous	\$243	\$373	\$463	\$442	\$391	\$548	\$561	\$541	\$490	\$645
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$141	\$271	\$361	\$340	\$290	\$447	\$417	\$396	\$345	\$501
Taxes	\$287	\$546	\$824	\$748	\$487	\$1,079	\$933	\$858	\$625	\$1,178
Earned Income Tax Credit (-)	\$0	(\$40)	\$0	\$0	(\$201)	\$0	\$0	\$0	(\$130)	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$106)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$305)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.03	\$19.16	\$25.34	\$23.64	\$17.97	\$31.22	\$14.86	\$14.00	\$11.39	\$17.70
Monthly	\$1,941	\$3,372	\$4,460	\$4,160	\$3,162	\$5,494	\$5,232	\$4,927	\$4,011	\$6,232
Annual	\$23,287	\$40,459	\$53,525	\$49,923	\$37,942	\$65,931	\$62,781	\$59,129	\$48,131	\$74,782
Emergency Savings Fund	\$74	\$157	\$208	\$199	\$191	\$295	\$119	\$115	\$109	\$143

**TABLE 87. The Self-Sufficiency Standard for Wood County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$663	\$856	\$856	\$856	\$856	\$1,163	\$856	\$856	\$856	\$1,163
Child Care	\$0	\$1,032	\$2,165	\$1,724	\$692	\$2,857	\$2,165	\$1,724	\$692	\$2,857
Food	\$277	\$409	\$531	\$608	\$701	\$713	\$737	\$810	\$899	\$897
Transportation	\$297	\$305	\$305	\$305	\$305	\$305	\$584	\$584	\$584	\$584
Health Care	\$233	\$548	\$584	\$591	\$660	\$627	\$679	\$686	\$755	\$722
Miscellaneous	\$249	\$417	\$546	\$510	\$423	\$668	\$647	\$611	\$523	\$767
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$147	\$315	\$444	\$408	\$321	\$567	\$502	\$466	\$379	\$622
Taxes	\$311	\$744	\$1,147	\$1,014	\$669	\$1,700	\$1,260	\$1,128	\$803	\$1,655
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$65)	\$0	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$333)	(\$500)	(\$333)	(\$333)	(\$333)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$11.53	\$23.26	\$32.39	\$29.40	\$21.64	\$42.24	\$18.45	\$16.95	\$13.29	\$22.86
Monthly	\$2,030	\$4,093	\$5,700	\$5,175	\$3,808	\$7,433	\$6,494	\$5,965	\$4,679	\$8,046
Annual	\$24,361	\$49,120	\$68,402	\$62,098	\$45,702	\$89,200	\$77,927	\$71,584	\$56,148	\$96,548
Emergency Savings Fund	\$77	\$172	\$308	\$227	\$196	\$447	\$137	\$130	\$112	\$169

**TABLE 88. The Self-Sufficiency Standard for Wyandot County, OH 2022**

	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	2 Adults School-Age Teenager	2 Adults Infant Preschooler School-Age
<b>MONTHLY COSTS</b>										
Housing	\$597	\$738	\$738	\$738	\$738	\$912	\$738	\$738	\$738	\$912
Child Care	\$0	\$663	\$1,406	\$1,123	\$459	\$1,866	\$1,406	\$1,123	\$459	\$1,866
Food	\$268	\$393	\$511	\$585	\$676	\$686	\$709	\$780	\$867	\$864
Transportation	\$291	\$299	\$299	\$299	\$299	\$299	\$572	\$572	\$572	\$572
Health Care	\$228	\$533	\$570	\$576	\$645	\$613	\$665	\$672	\$741	\$708
Miscellaneous	\$240	\$365	\$454	\$434	\$384	\$539	\$554	\$533	\$482	\$637
Broadband & Cell Phone	\$102	\$102	\$102	\$102	\$102	\$102	\$144	\$144	\$144	\$144
Other Necessities	\$138	\$263	\$352	\$332	\$282	\$438	\$409	\$388	\$338	\$492
Taxes	\$261	\$458	\$747	\$700	\$428	\$989	\$851	\$776	\$531	\$1,082
Earned Income Tax Credit (-)	\$0	(\$76)	\$0	(\$25)	(\$235)	\$0	\$0	\$0	(\$174)	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$110)	(\$100)	(\$100)	(\$100)	(\$92)	(\$100)
Child Tax Credit (-)	\$0	(\$167)	(\$333)	(\$333)	(\$282)	(\$500)	(\$333)	(\$333)	(\$323)	(\$500)
<b>SELF-SUFFICIENCY WAGE</b>										
Hourly (per adult)	\$10.71	\$17.90	\$24.38	\$22.71	\$17.06	\$30.13	\$14.38	\$13.52	\$10.80	\$17.16
Monthly	\$1,885	\$3,150	\$4,292	\$3,997	\$3,003	\$5,304	\$5,062	\$4,760	\$3,802	\$6,040
Annual	\$22,620	\$37,802	\$51,498	\$47,964	\$36,033	\$63,643	\$60,739	\$57,115	\$45,620	\$72,474
Emergency Savings Fund	\$72	\$157	\$204	\$196	\$188	\$263	\$118	\$114	\$109	\$142

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## Appendix C

# Impact of Work Supports on Wage Adequacy Compared to Top Occupations

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**APPENDIX TABLE C. Impact of Work Supports on Wage Adequacy Compared to Top Occupations**  
*One Adult, One Preschooler, and One School-Age: Butler County, OH 2022*

	#1	#2	#3	#4	#5
	Minimum Wage	Stockers and Order Fillers	Laborers and Material Movers	All Occupations	Heavy and Tractor-Trailer Truck Drivers
Hourly Wage:	\$9.30	\$15.11	\$18.14	\$21.25	\$24.42
Total Monthly Income:	\$1,637	\$2,659	\$3,193	\$3,740	\$4,298
<b>PANEL A: NO WORK SUPPORTS</b>					
Monthly Costs					
Housing	\$963	\$963	\$963	\$963	\$963
Child Care	\$1,724	\$1,724	\$1,724	\$1,724	\$1,724
Food	\$633	\$633	\$633	\$633	\$633
Transportation	\$313	\$313	\$313	\$313	\$313
Health Care	\$600	\$600	\$600	\$600	\$600
Miscellaneous	\$518	\$518	\$518	\$518	\$518
Taxes	\$197	\$398	\$510	\$660	\$796
Tax Credits	(\$2)	(\$104)	(\$165)	(\$230)	(\$297)
Total Monthly Expenses	\$4,947	\$5,046	\$5,098	\$5,181	\$5,251
Shortfall (-) Or Surplus	(\$3,311)	(\$2,387)	(\$1,905)	(\$1,441)	(\$953)
Wage Adequacy	<b>33%</b>	<b>53%</b>	<b>63%</b>	<b>72%</b>	<b>82%</b>
Total Income/Total Expenses					
<b>PANEL B: CHILD CARE ASSISTANCE</b>					
Monthly Costs					
Housing	\$963	\$963	\$963	\$963	\$963
Child Care	<b>\$0</b>	<b>\$235</b>	<b>\$285</b>	<b>\$327</b>	<b>\$561</b>
Food	\$633	\$633	\$633	\$633	\$633
Transportation	\$313	\$313	\$313	\$313	\$313
Health Care	\$600	\$600	\$600	\$600	\$600
Miscellaneous	\$518	\$518	\$518	\$518	\$518
Taxes	\$197	\$398	\$510	\$660	\$796
Tax Credits	(\$2)	(\$104)	(\$165)	(\$230)	(\$297)
Total Monthly Expenses	\$3,223	\$3,557	\$3,659	\$3,785	\$4,088
Shortfall (-) Or Surplus	(\$1,586)	(\$898)	(\$466)	(\$45)	\$210
Wage Adequacy	<b>51%</b>	<b>75%</b>	<b>87%</b>	<b>99%</b>	<b>105%</b>
Total Income/Total Expenses					
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Federal Earned Income Tax Credit (EITC)	\$6,164	\$3,683	\$2,335	\$952	\$0
Annual Federal Child Tax Credit (CTC) <sup>†</sup>	\$2,571	\$3,000	\$2,812	\$2,021	\$1,632

\*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 portion 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 however is nonrefundable and is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

<sup>†</sup>The No Work Supports income includes a larger amount for the Federal Child Tax Credit (\$2,435 instead of \$2,021) for All Occupations due to the increased, unsubsidized child care costs.

**APPENDIX TABLE C (CONT.)** Impact of Work Supports on Wage Adequacy Compared to Top Occupations  
*One Adult, One Preschooler, and One School-Age: Butler County, OH 2022*

	#1	#2	#3	#4	#5
	Minimum Wage	Stockers and Order Fillers	Laborers and Material Movers	All Occupations	Heavy and Tractor-Trailer Truck Drivers
Hourly Wage:	\$9.30	\$15.11	\$18.14	\$21.25	\$24.42
Total Monthly Income:	\$1,637	\$2,659	\$3,193	\$3,740	\$4,298
<b>PANEL C: CHILD CARE, FOOD (SNAP/WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
Monthly Costs					
Housing	\$963	\$963	\$963	\$963	\$963
Child Care	<b>\$0</b>	<b>\$235</b>	<b>\$285</b>	<b>\$327</b>	<b>\$561</b>
Food	<b>\$162</b>	<b>\$599</b>	<b>\$599</b>	\$633	\$633
Transportation	\$313	\$313	\$313	\$313	\$313
Health Care	<b>\$0</b>	<b>\$236</b>	<b>\$236</b>	<b>\$236</b>	\$600
Miscellaneous	\$518	\$518	\$518	\$518	\$518
Taxes	\$197	\$398	\$510	\$660	\$796
Tax Credits	(\$2)	(\$104)	(\$165)	(\$230)	(\$297)
Total Monthly Expenses	\$2,151	\$3,158	\$3,260	\$3,420	\$4,088
Shortfall (-) Or Surplus	(\$515)	(\$499)	(\$67)	\$320	\$210
Wage Adequacy	<b>76%</b>	<b>84%</b>	<b>98%</b>	<b>109%</b>	<b>105%</b>
Total Income/Total Expenses					
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
Monthly Costs					
Housing	<b>\$491</b>	<b>\$798</b>	<b>\$958</b>	\$963	\$963
Child Care	<b>\$0</b>	<b>\$235</b>	<b>\$285</b>	<b>\$327</b>	<b>\$561</b>
Food	<b>\$162</b>	<b>\$599</b>	<b>\$599</b>	\$633	\$633
Transportation	\$313	\$313	\$313	\$313	\$313
Health Care	<b>\$0</b>	<b>\$236</b>	<b>\$236</b>	<b>\$236</b>	\$600
Miscellaneous	\$518	\$518	\$518	\$518	\$518
Taxes	\$197	\$398	\$510	\$660	\$796
Tax Credits	(\$2)	(\$104)	(\$165)	(\$230)	(\$297)
Total Monthly Expenses	\$1,679	\$2,993	\$3,255	\$3,420	\$4,088
Shortfall (-) Or Surplus	(\$43)	(\$334)	(\$62)	\$320	\$210
Wage Adequacy	<b>97%</b>	<b>89%</b>	<b>98%</b>	<b>109%</b>	<b>105%</b>
Total Income/Total Expenses					
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
Federal Earned Income Tax Credit (EITC)	\$6,164	\$3,683	\$2,335	\$952	\$0
Annual Federal Child Tax Credit (CTC) <sup>†</sup>	\$2,571	\$3,000	\$2,812	\$2,021	\$1,632

\*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 portion 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 however is nonrefundable and is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

<sup>†</sup>The No Work Supports income includes a larger amount for the Federal Child Tax Credit (\$2,435 instead of \$2,021) for All Occupations due to the increased, unsubsidized child care costs.

## The Center for Women's Welfare

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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 and related measures, calculations, and analysis. 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 benefit eligibility;
- develop policies that strengthen public investment in low-income women and families.

Learn more about the Center and the Self-Sufficiency Standard research project at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

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### Founder Emerita

Dr. Diana Pearce, PhD

### Contributors

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