Understanding “Self Sufficiency”

<table>
<thead>
<tr>
<th>Family Size</th>
<th>100% Annual</th>
<th>200% Annual</th>
<th>200% Monthly</th>
<th>200% Hourly (2080 hrs/yr)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,140</td>
<td>$24,280</td>
<td>$2,023</td>
<td>$11.67</td>
</tr>
<tr>
<td>2</td>
<td>$16,460</td>
<td>$32,920</td>
<td>$2,743</td>
<td>$15.83</td>
</tr>
<tr>
<td>3</td>
<td>$20,780</td>
<td>$41,560</td>
<td>$3,463</td>
<td>$19.98</td>
</tr>
<tr>
<td>4</td>
<td>$25,100</td>
<td>$50,200</td>
<td>$4,183</td>
<td>$24.13</td>
</tr>
</tbody>
</table>

200% of FPL covers just the **basics** – food, rent, utilities. **Nothing** is left over for saving for college, or car repairs, or medical emergencies.

52% of all families with children under 18 in the region, married or not, have a **single** wage-earner.

72% of all jobs in the region (78% of manufacturing jobs) pay **less than $50,000/year**.

70% of Gateway students have **household incomes below $25,000/year** (similar for Cinti State).
# Expense Breakdown

**Hamilton County OH**

2 adults (1 working), 2 children

<table>
<thead>
<tr>
<th>Expense</th>
<th>Annual Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>$8,975</td>
</tr>
<tr>
<td>Child Care</td>
<td>$0 *</td>
</tr>
<tr>
<td>Medical</td>
<td>$5,723</td>
</tr>
<tr>
<td>Housing</td>
<td>$9,672 **</td>
</tr>
<tr>
<td>Transportation</td>
<td>$10,868</td>
</tr>
<tr>
<td>Other/School fees/misc.</td>
<td>$6,563</td>
</tr>
<tr>
<td>Taxes</td>
<td>$6,765</td>
</tr>
</tbody>
</table>

**Required Annual Income Before Taxes** $48,567

* If child care is needed, it can cost over $10,000/year for 2 children

** Median rent costs have increased 46% since 2000 but wages have only increased 19% in same time frame

Source: MIT Living Wage Calculator
Income Plus Supplemental Assistance

Annual Earned Income (in thousands)

Self-Sufficiency Line

One adult, one pre-schooler, Hamilton County

- Annual Wage
- TANF
- Medicaid
- Child Care Assistance
- Federal Earned Income Tax Credit (EITC)
- SNAP
- HEAP Assistance Utilities
- Affordable Care Act (ACA)
- Housing Voucher/Section 8
- Child Tax Credit
- Federal Child and Dependent Care Tax Credit
- Total Gross Resources
### Employers know how to fix this

#### New Client/Product/Market
- Segmentation analysis
  - Aviation, automotive etc.
  - What are their needs? Pain points?
- Value proposition and points of differentiation vs. competition
- Value/service after the sale

#### Talent Marketplace
- Underemployed, women, ex-offenders etc.
  - What are their needs? Child care? Transportation? Training?
- How you can solve their needs – and better than other employers
  - Shuttles, paid training, etc.
- Career ladders to higher skills and pay, workforce coach, job design, etc.
Value proposition - for employees

**JOB DESIGN FRAMEWORK**

**FOUNDATIONAL**

- Compensation
  - Wages & benefits
  - Financial incentives
  - Employee loans
  - Access within pay period

- Fundamentals
  - Safety
  - Fairness
  - Respect
  - Job Security
  - Grievance procedure

- Structure
  - Open communication
  - Stable hours & scheduling

**SUPPORT**

- Training
  - Entry level
  - Specialized

- Internal Assistance
  - Supervisory training
  - Job coaching
  - Peer mentors
  - Team development
  - Financial counseling

- External Linkages
  - Tax credits
  - Childcare
  - Transportation
  - HR services

**OPPORTUNITY**

- Career Development
  - Cross training
  - Advancement
  - Educational benefits

- Acknowledgment
  - Internal & external recognition
  - Leveling of perks

- Engagement
  - Participation/Self-Management
  - Representation/Mattering
  - Pride
  - Ownership

What does a quality job look like? The Job Design Framework offers a menu of components that come together in different ways to create the right quality job for the context. This framework was developed by National Fund Senior Advisor Steven Dawson and originally published in How or Never: Hedging the Call of Labor Market Demand by the Pinkerton Foundation.
Thank you!

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