

Minimum Wage Falls Short of Self-Sufficiency For Ohio Families

What is the Self-Sufficiency Standard?

The Self-Sufficiency Standard measures the income families need to cover basic expenses without relying on public benefits. It accounts for regional cost differences and includes essential expenses such as housing, food, childcare, healthcare, transportation, and taxes.

A full-time minimum wage job does not meet a family's basic needs in ANY county in Ohio.

How does this differ from the federal poverty level?

The federal poverty guidelines determine eligibility for public benefits but fail to reflect actual living costs by location or family size. As a result, they underestimate the true cost of economic stability.

What can community members do?

Raise Awareness:

Spread the word about self-sufficiency and the realities of financial instability in Ohio.

Support Data-Driven Solutions:

Use and share tools like the Self-Sufficiency Standard to foster informed decision-making and advocacy.

Take Action

Call or write your local and state leaders to push for:

- Raising the minimum wage
- Expanding access to affordable childcare
- Increasing affordable housing options

Joanna's story

Joanna and her 3-year-old daughter, Lilly, live in a two-bedroom apartment in Hamilton County. While Joanna works full-time, Lilly attends preschool. Housing and childcare alone consume **48% of Joanna's income**, leaving her unable to meet her basic needs without public assistance.

To be self-sufficient, Joanna would have to **work 117 hours per week** at minimum wage - an impossible task for any parent.

Explore the self-sufficiency simulator:
cincinnatiwomensfund.org/self-sufficiency

Connect with us:
womensfund@gcfdn.org

100%
FPL

The FPL for a single adult in Hamilton County was **\$15,650 per year**.

204%
FPL

To be self-sufficient, that individual needed **\$31,870 per year**.

259 - 400%
FPL

A family of two needs between **\$40,504 - \$62,567** depending on the child's age.

* in 2025

