

Minimum Wage Falls Short of Self-Sufficiency For Ohio Families

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:
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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.

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

What can employers do?

Support childcare solutions

Consider on-site childcare, subsidies, or partnerships to ease the burden on working parents.

Address housing challenges

Employer-assisted housing, housing stipends, or supporting local affordability initiatives can help stabilize workers.

Implement worker-friendly policies:

Use tools like the Women's Fund Employer Toolkit (employertoolkit.org) to adopt best practices that support frontline workers.

Increase wages:

Raising entry-level wages improves employee retention and strengthens the workforce. While considering benefits eligibility, financial stability must remain a priority.

Understand benefits cliffs:

Many employees earning \$19/hour or less still rely on public benefits. Aligning career pathways with benefits eligibility can support long-term financial stability.

Advocate for systemic change:

Join business coalitions advocating for fair wages, benefit reforms, and economic policies that support a thriving workforce.

To learn more about the Self-Sufficiency Standard visit the University of Washington's Center for Women's Welfare website selfsufficiencystandard.org



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