

# 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](http://cincinnatiwomensfund.org/self-sufficiency)

**Connect with us:**  
[womensfund@gcfdn.org](mailto:womensfund@gcfdn.org)

## 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 policymakers do?

### Raise the minimum wage

No county in Ohio has a minimum wage high enough for full-time workers to achieve self-sufficiency. Policymakers should align wage policies with self-sufficiency standards.

### Address housing & childcare costs

These two expenses account for nearly half of a family's budget. Expanding subsidies, increasing supply, and prioritizing affordability will help working families.

### Eliminate benefit cliffs

Expanding eligibility for healthcare, SNAP, and EITC can create a smoother transition to self-sufficiency and reduce disincentives to work.

### Adjust benefits as wages rise

As the minimum wage increases, adjusting benefits in real-time will prevent unintended consequences like a sudden loss of assistance.

To learn more about the Self-Sufficiency Standard visit the University of Washington's Center for Women's Welfare website [selfsufficiencystandard.org](http://selfsufficiencystandard.org)



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