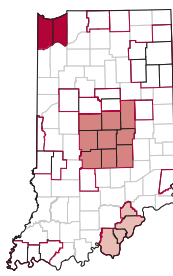


Table 1
Budget Data for Gary, Indianapolis, and Louisville MSAs

Data for all MSAs are available online at www.ibrc.indiana.edu/ibr/	Couple		Single Parent		Family of Four			
	2 Earners: ages 20-50 No Children	1 Earner: age 20-50 2 Children ages 2 and 3-5	1 Earner: age 20-50 2 Children ages 6-8 and 9-11	2 Earners: ages 20-50 2 Children ages 2 and 3-5	2 Earners: ages 20-50 2 Children ages 6-8 and 9-11	1 Earner: age 20-50 2 Children ages 2 and 3-5	1 Earner: age 20-50 2 Children ages 6-8 and 9-11	
Budget Item (\$)								
								
GARY								
Food	353	357	449	507	599	507	599	
Housing and Utilities	586	716	716	716	716	716	716	
Health Care	142	182	206	237	268	237	268	
Transportation	440	446	448	450	458	450	458	
Child Care	0	779	665	779	665	0	0	
Other	242	238	238	253	253	253	253	
Monthly Budget Total	1,763	2,718	2,722	2,942	2,959	2,163	2,294	
Annual Budget Total *	21,159	32,614	32,662	35,302	35,506	25,954	27,526	
Overall Tax Liability**	3,466	2,465	2,482	2,026	2,098	-2,073	-859	
Annual Income before Taxes	24,625	35,080	35,144	37,329	37,604	23,881	26,667	
Monthly Income before Taxes	2,052	2,923	2,929	3,111	3,134	1,990	2,222	
Hourly Wage***	6.16	17.54	17.57	9.33	9.40	11.94	13.33	
Federal Poverty Threshold (2004)	12,649	15,219	15,219	19,157	19,157	19,157	19,157	
Percent of Federal Poverty Threshold	195%	231%	231%	195%	196%	125%	139%	
INDIANAPOLIS								
Food	353	357	449	507	599	507	599	
Housing and Utilities	549	655	655	655	655	655	655	
Health Care	120	156	176	202	229	202	229	
Transportation	415	414	420	425	434	425	434	
Child Care	0	752	570	752	570	0	0	
Other	242	238	238	253	253	253	253	
Monthly Budget Total	1,679	2,572	2,508	2,794	2,740	2,042	2,170	
Annual Budget Total *	20,151	30,867	30,094	33,531	32,878	24,502	26,038	
Overall Tax Liability**	3,437	1,313	469	1,873	1,528	-2,428	-1,737	
Annual Income before Taxes	23,589	32,181	30,564	35,405	34,406	22,075	24,302	
Monthly Income before Taxes	1,966	2,682	2,547	2,950	2,867	1,840	2,025	
Hourly Wage***	5.90	16.09	15.28	8.85	8.60	11.04	12.15	
Federal Poverty Threshold (2004)	12,649	15,219	15,219	19,157	19,157	19,157	19,157	
Percent of Federal Poverty Threshold	186%	211%	201%	185%	180%	115%	127%	
LOUISVILLE								
Food	353	357	449	507	599	507	599	
Housing and Utilities	503	597	597	597	597	597	597	
Health Care	110	142	160	185	208	185	208	
Transportation	407	404	410	417	425	417	425	
Child Care	0	627	570	627	570	0	0	
Other	242	238	238	253	253	253	253	
Monthly Budget Total	1,615	2,365	2,424	2,586	2,652	1,959	2,082	
Annual Budget Total *	19,383	28,378	29,086	31,030	31,822	23,506	24,982	
Overall Tax Liability**	3,225	-422	-57	555	984	-2,670	-2,308	
Annual Income before Taxes	22,609	27,957	29,030	31,586	32,806	20,837	22,675	
Monthly Income before Taxes	1,884	2,330	2,419	2,632	2,734	1,736	1,890	
Hourly Wage***	5.65	13.98	14.52	7.90	8.20	10.42	11.34	
Federal Poverty Threshold (2004)	12,649	15,219	15,219	19,157	19,157	19,157	19,157	
Percent of Federal Poverty Threshold	179%	184%	191%	165%	171%	109%	118%	

*Calculations not rounded.

**Including federal, state, and local income taxes, federal and state earned income tax credit, federal credit for child care expenses, child tax credit, additional child tax credit and payroll taxes.

***Each earner works an eight-hour work day, five-day work week, and fifty-week work year

Source: Authors' calculations