

## Getting by in Ohio The 2013 Basic Family Budget

Amanda K. Woodrum and Elise Gould

In “What Families Need to Get By: The 2013 Update of EPI’s Family Budget Calculator,” the Economic Policy Institute documents a modest cost of living for households of six family types across 615 urban and rural communities in Ohio and across the country.<sup>1</sup>

For the Cleveland metro area, estimated costs for a household with two adults and two children add up to \$62,050 for 2013; this includes housing, food, transportation, health care, child care, taxes and other necessities. That’s significantly more than the median household income of \$49,715 for married-couple families within the city of Cleveland, and \$32,656 for two full-time workers earning minimum wage (working 40 hours per week for 52 weeks). The \$62,050 basic family budget figure is also more than 2½ times the \$23,550 federal poverty line for a family of four. (Figure 2, at the end of this report, provides monthly budget information for families in communities across Ohio.)

Even in the best of economic times, many parents in low-wage jobs will not earn enough through work to meet basic family needs. Annual wages are too often far below the level necessary for local families to have true economic security. The fact that hardworking families are struggling to make ends meet even with full-time minimum-wage jobs makes clear how critical public policy and public investments in our workforce to ensure our families can afford such basic necessities like food, child care, housing, transportation, and health care.

Clevelanders need access to better jobs with better wages and paid training opportunities, and public work supports like affordable, convenient public transit, Medicaid benefits, low-income weatherization programs, food and housing assistance, and subsidized child care.

While the cost of living is lower in Cleveland for a family of four than coastal counterparts like New York City (\$93,502), Washington D.C. (\$88,615), Boston (\$85,641), it is on par with Seattle (\$70,025) and Chicago (\$69,028), and more than Detroit (\$66,896) and St. Louis (\$64,332).

### Key findings

- A family of four living in Cleveland will need \$62,050 to meet basic family needs.
- An Ohio household with two full-time minimum-wage workers earns \$32,656. Median household income for married couples in Cleveland is \$49,715.
- Cleveland’s cost of living is similar to Chicago, Columbus, Cincinnati, and St. Louis but less than New York City, Boston and Washington, D.C.

<sup>1</sup> Authors: Elise Gould, EPI director of health policy research, and EPI Research Assistants Natalie Sabadish, Hilary Wething, and Nicholas Finio. The family budget calculator is online at [www.epi.org/resources/budget/](http://www.epi.org/resources/budget/).

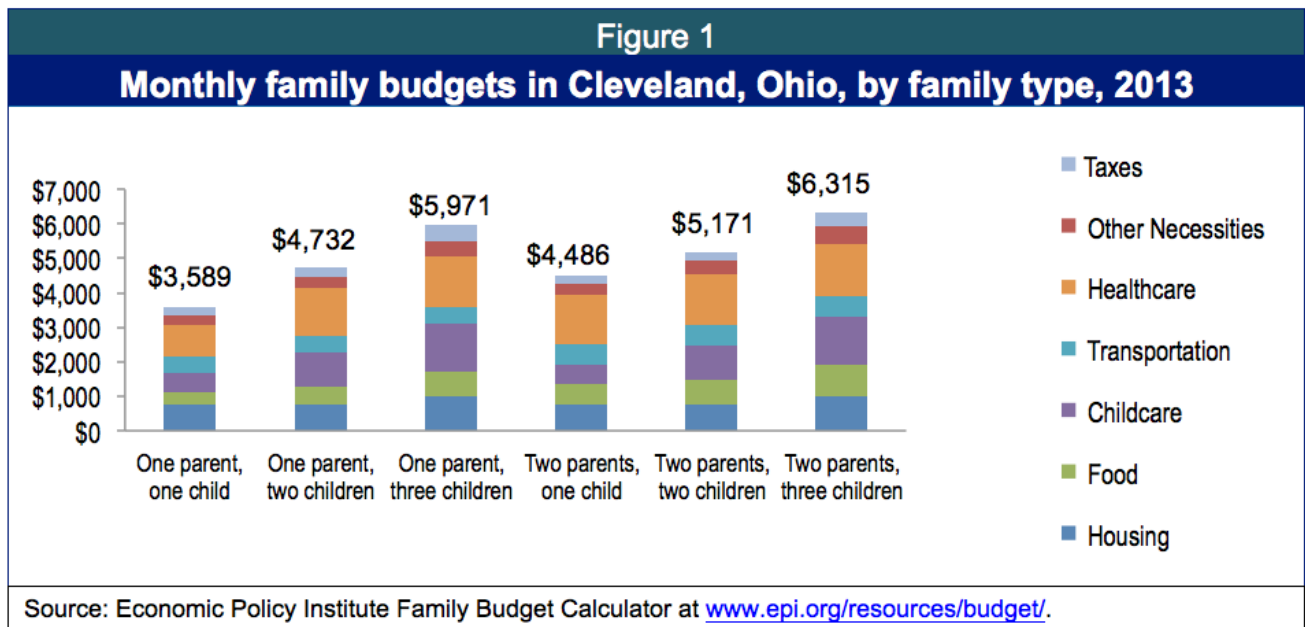
## Monthly budgets, by family type

Figure 1 and Table 1 show what it costs to get by for different families, all with a modest lifestyle. Approximate costs for key categories break down as follows:

- Housing costs range from more than \$700 to nearly \$1,000, and average roughly 16.6 percent of a basic family budget across family types;
- Transportation costs range from \$480 to \$607 depending on number of vehicles;
- Food costs more than 10 percent of the basic budget and nearly \$600 a month for a single mother with two children;
- Monthly healthcare costs rise as high as \$1,519 for a married couple with three children, and amount to roughly 27 percent of a basic budget across family types;
- Decent childcare for two kids in the Cleveland area costs nearly \$1,000 a month.

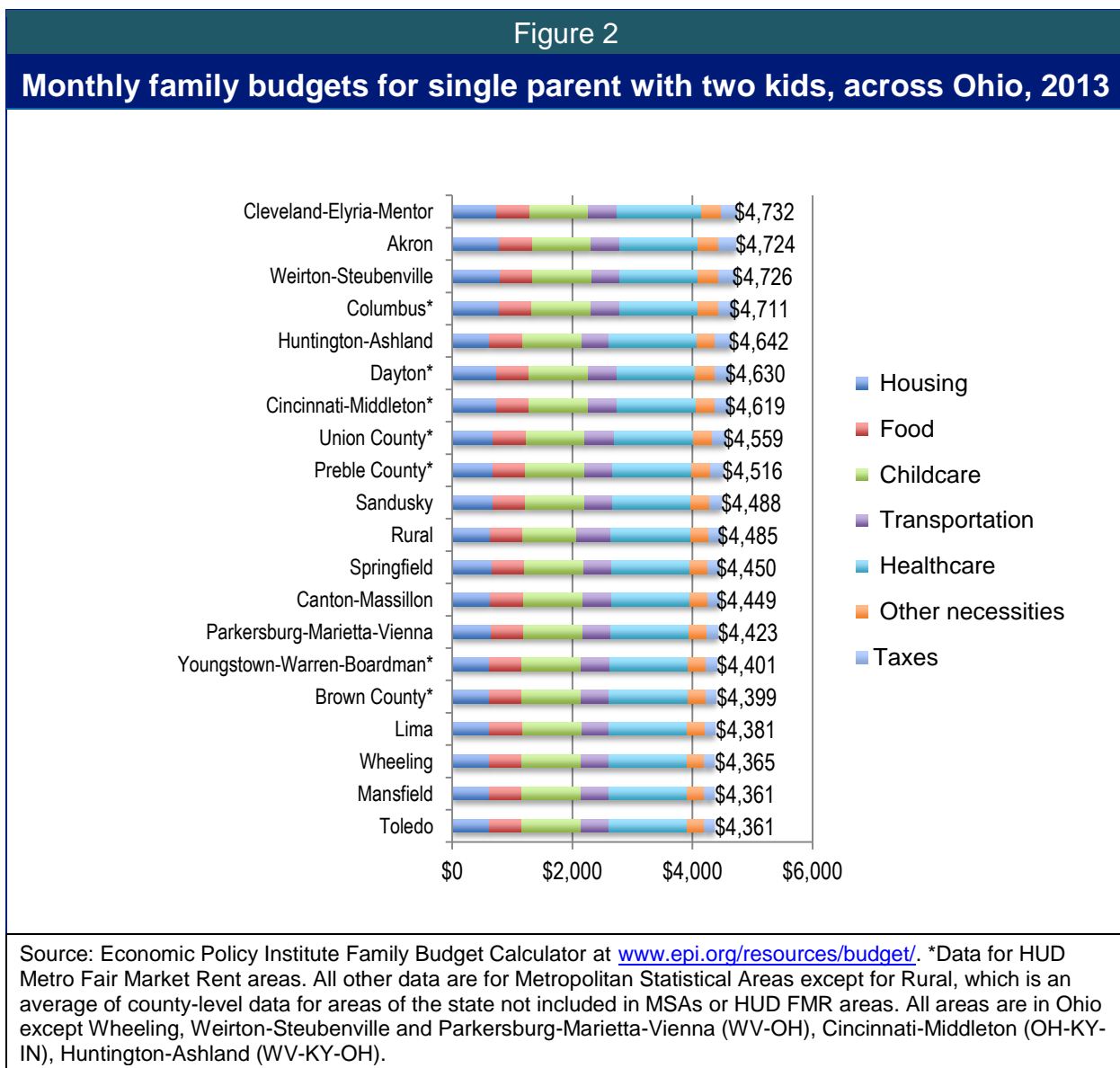
	Housing	Food	Child-care	Transportation	Health care	Other necessities	Taxes	Monthly total	Annual total	
<b>Percent of household income</b>	16.6	12.8	19	11.1	27.1	7.5	5.9	100	--	
<b>One parent</b>	<b>One child</b>	\$741	\$369	\$581	\$480	\$902	\$284	\$232	\$3,589	\$43,071
	<b>Two children</b>	\$741	\$546	\$985	\$480	\$1,397	\$329	\$255	\$4,732	\$56,789
	<b>Three children</b>	\$993	\$735	\$1,389	\$480	\$1,457	\$442	\$474	\$5,971	\$71,651
<b>Two parents</b>	<b>One child</b>	\$741	\$598	\$581	\$607	\$1,399	\$343	\$217	\$4,486	\$53,835
	<b>Two children</b>	\$741	\$754	\$985	\$607	\$1,459	\$383	\$242	\$5,171	\$62,050
	<b>Three children</b>	\$993	\$921	\$1,389	\$607	\$1,519	\$490	\$395	\$6,315	\$75,776

Source: Economic Policy Institute Family Budget Calculator <http://www.epi.org/resources/budget/>.



## Cleveland family budget relative to other Ohio communities

The cost of living is slightly higher in Cleveland than in Akron, Columbus, Dayton, or Cincinnati. Moving to Toledo would save a Cleveland-area family of four, living modestly, an estimated \$371 a month, or nearly \$4,500 a year. Figure 2 shows the basic monthly budgets for families in communities across the state.



“What Families Need to Get By: The 2013 Update of EPI’s Family Budget Calculator,” is available on the website of the Economic Policy Institute at [www.epi.org/resources/budget/](http://www.epi.org/resources/budget/). It can be used to estimate basic-needs budgets for families in communities across the country.