

Impact of Work Supports: Chicago

Melissa Jacobs, a single parent with two children, one preschool-aged and one school-aged (assumes full-time employment at \$9/hour)

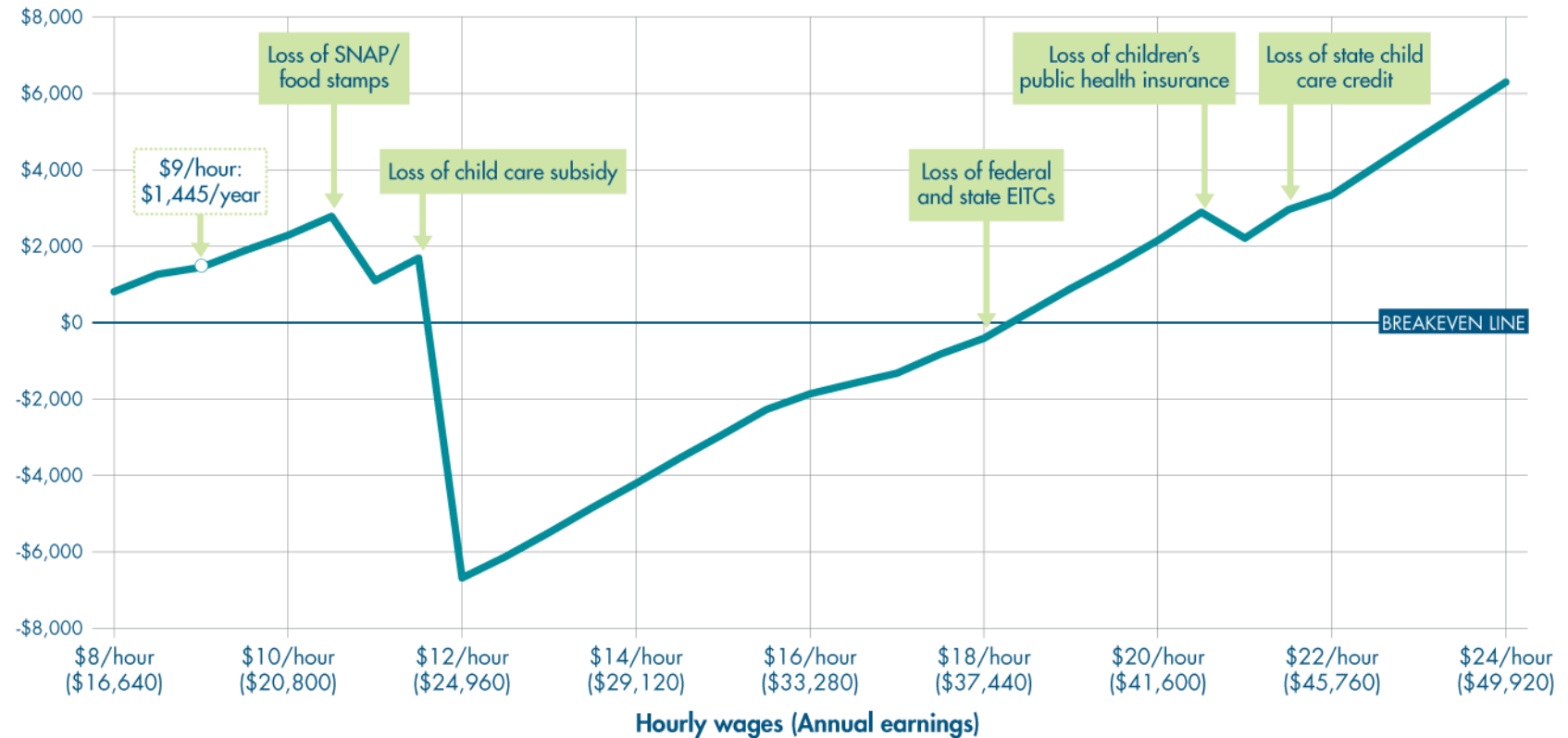
	Employment alone (no benefits; no tax credits)	Employment <i>plus</i> : • federal and state tax credits	Employment <i>plus</i> : • federal and state tax credits • SNAP/food stamps • public health insurance	Employment <i>plus</i> : • federal and state tax credits • SNAP/food stamps • public health insurance • child care subsidy	Employment <i>plus</i> : • federal and state tax credits • SNAP/food stamps • public health insurance • child care subsidy • housing voucher
Annual Resources (cash and near-cash)					
Earnings	\$18,720	\$18,720	\$18,720	\$18,720	\$18,720
Federal EITC	\$0	\$4,015	\$4,015	\$4,015	\$4,015
Federal Child Tax Credit	\$0	\$1,046	\$1,046	\$1,046	\$1,046
Federal Child Care Tax Credit	\$0	\$67	\$67	\$67	\$67
State EITC	\$0	\$201	\$201	\$201	\$201
SNAP/Food stamps	\$0	\$0	\$3,913	\$3,074	\$2,277
Total Resources	\$18,720	\$24,049	\$27,962	\$27,123	\$26,326
Annual Expenses					
Rent and utilities	\$11,328	\$11,328	\$11,328	\$11,328	\$4,907
Food	\$5,691	\$5,691	\$5,691	\$5,691	\$5,691
Child care (center-based)	\$17,361	\$17,361	\$17,361	\$1,404	\$1,404
Health insurance premiums	\$2,265	\$2,265	\$0	\$0	\$0
Transportation	\$900	\$900	\$900	\$900	\$900
Other necessities	\$4,595	\$4,595	\$4,595	\$4,595	\$4,595
Payroll taxes	\$1,432	\$1,432	\$1,432	\$1,432	\$1,432
Income taxes (excluding credits)	\$449	\$449	\$449	\$449	\$449
Total Expenses	\$44,021	\$44,021	\$41,756	\$25,799	\$19,378
Net Resources (resources – expenses)	-\$25,301	-\$19,972	-\$13,794	\$1,324	\$6,948

Source: National Center for Children in Poverty's Family Resource Simulator, Illinois 2008 <www.nccp.org/tools/frs>.

Net Family Resources as Earnings Increase: Des Moines, IA

Stephanie Roberts, a single parent with two children, one preschool-aged and one school-aged

Resources minus expenses (annual)

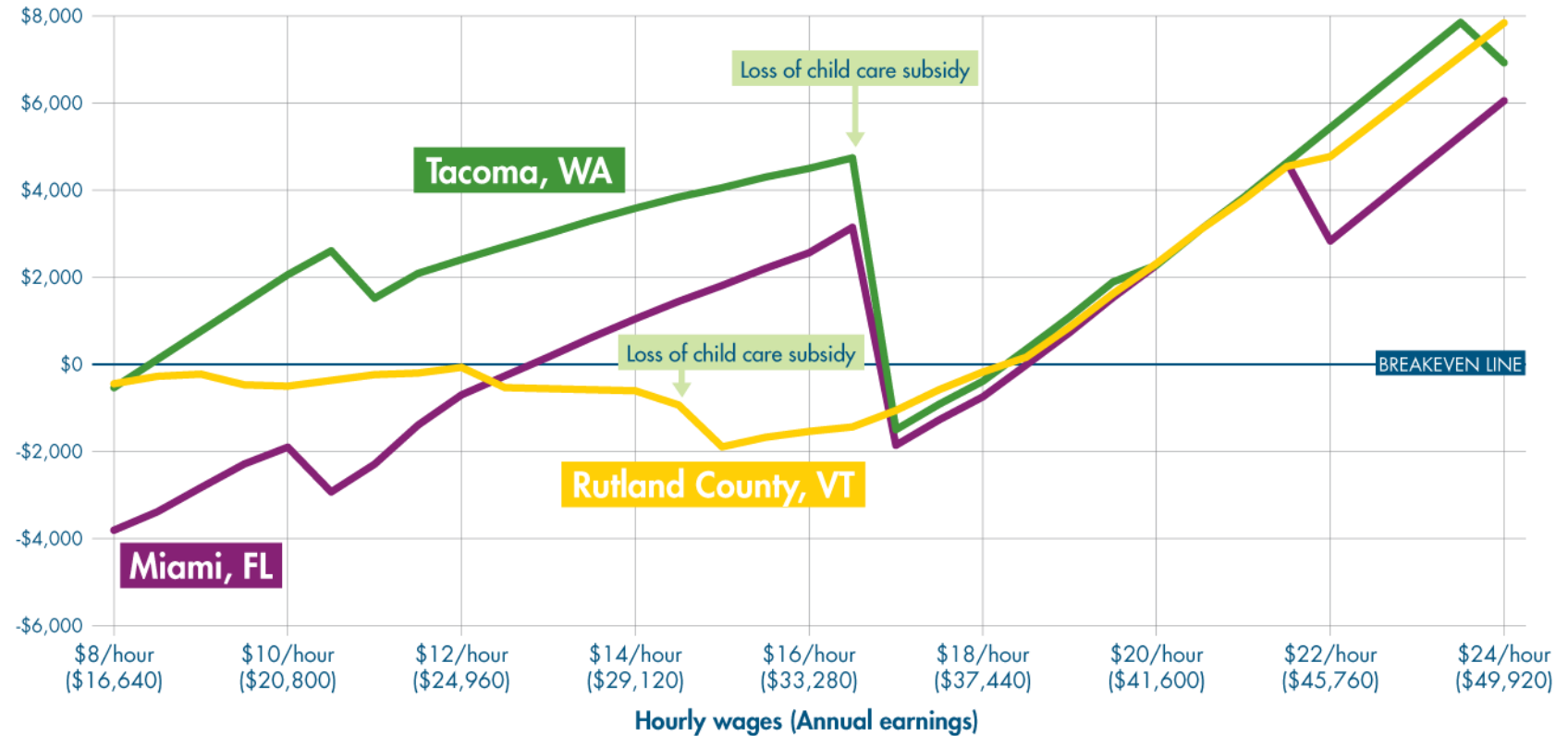


Source: National Center for Children in Poverty's Family Resource Simulator, Iowa 2008 <www.nccp.org/tools/frs>. When eligible, the family receives the following work supports: federal and state tax credits, SNAP/food stamps, public health insurance, and a child care subsidy.

Net Family Resources: Localities in Vermont, Washington, and Florida

Single parent with two children, one preschool-aged and one school-aged

Resources minus expenses (annual)



Source: National Center for Children in Poverty's Family Resource Simulator <www.nccp.org/tools/frs>. When eligible, the family receives the following work supports: federal and state tax credits, SNAP/food stamps, public health insurance, and a child care subsidy.